

UAVs – Not Just Droning On

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Marsh Canada Limited
Aviation Industry Practice

Is There Risk to Operating a UAV

Key Risks

- Property Damage
 - To Third Parties
 - To your owned unit
- Bodily Injury
- Invasion of Privacy
- Trespass and Nuisance



Insurance Landscape

What Options Are There?

Canadian Regulated Insurers

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graph TD; A[Canadian Regulated Insurers] --> B[Aviation Insurers]; A --> C[Other];
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Aviation Insurers

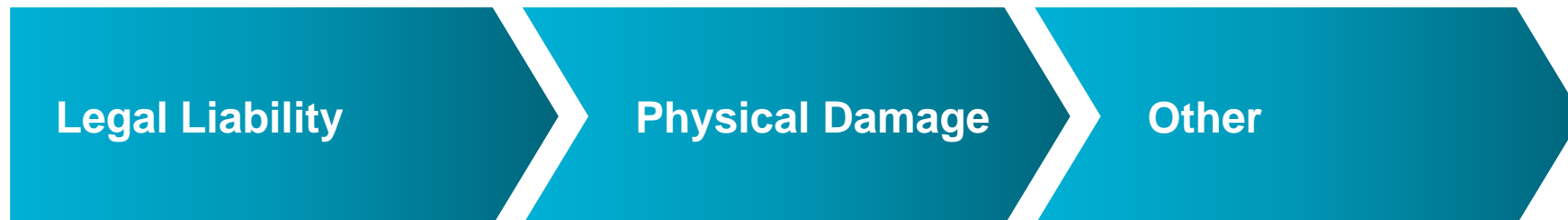
- Swiss Re
- Global Aerospace
 - Zurich
- XL Catlin
- Allianz
- AIG
- Canadian Aviation Insurance Group
- Starr Aviation
- Lloyd's Underwriters

Other

- Intact
- AVRO Insurance Managers Ltd.
- Armour Insurance Group (AB/SK)
- ACE/Chubb, Arch, Aviva, Chancellor, Co-operators, Dominion, Elite, Everest, Intact, Munich Re, Nordic, Northbridge, Old Republic, Omega General, The Personal Insurance Company, Quebec Assurance Company, RSA, Sovereign General, TD General, Temple, Traders General, Travelers, Waterloo, Western Assurance

Insurance Landscape

Coverage Options



- Transport Canada regulates minimum of \$100,000
- \$1,000,000 to \$10,000,000
 - Readily available
- Higher Limits available with justification
- Operations within Visual Line of Sight only
- Coverage restricted to regulated use

- Options for “All Risks” or “Fire and Theft”
- Only a few markets offering this coverage
- Deductibles range from 5% – 10%
 - may be removed for an additional cost
- Not offered for low value units
- Extends to attached equipment
 - ie. camera

- Products Liability for manufacturers
- Non-Owned Aviation Liability
 - Contingent Coverage when hiring an Operator to perform work on your behalf

What should you know about your UAV operations

Key Questions

In an ideal world we would have answers to all these questions:

Who is operating the UAV? – do they have pilot experience or any kind of training?

Where will the UAV be operated?

Is there a Special Flight Operating Certificate in place?

What is the make and model of the UAV?

Are there any additional safety protocols? – who has access to the UAVs?
Are they locked away when not in use?

QUESTIONS?



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