

UAS Insurance Association and Dentons Webinar

DRONES & INSURANCE: THE NEXT STEPS

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UAS Update - Where Are We Now

- Part 107 Pilot Certificates
- Waiver Process
- Ability for Company's to Receive Waivers as Well as Exemptions
- State UAS Regulation Efforts
  - In 2015, 26 states have enacted laws and 6 states have adopted resolutions related to Drones
  - So far in 2016, 38 states have considered legislation, and 15 have passed new laws: Alaska, Arizona, Idaho, Illinois, Indiana, Kansas, Louisiana, Oklahoma, Oregon, Rhode Island, Tennessee, Utah, Vermont, Virginia and Wisconsin–have passed 28 pieces of legislation.

UAS Privacy Litigation

- Suit filed by Electronic Privacy Information Center against the FAA
- Filed a request for rulemaking on March 8, 2012, which was denied
- First suit dismissed as premature
- Second suit filed 2 weeks ago after rule became final
- Claims the FAA was required to include privacy regulations

UAS Insurance - The Basics

- Why do I need Insurance?
- Can anyone get insurance?
- What types of Insurance are available?
- Does it include coverage for:
  - Third Party Liability?
  - Damage to the UAS?
  - Damage to UAS Payload?

UAS Insurance - The Basics

- How Do I Get Insurance?
- What Does a Broker Do, and Do I Need One?
- Do I Negotiate My Policy?
- What Information Does My Broker Need?
- What Information Does the Insurer Need?

UAS Insurance - Regulatory Changes

- How has Registration effected insurance issues?
- What is the impact of Part 107 on the Insurance market?
- Unlike the Exemptions, Part 107 is aimed more at pilots than businesses . . . do only pilots need to be insured?
- Are risks/premiums being re-evaluated as operators transition from an Exemption to Part 107?

UAS Insurance - Regulatory Changes

- Does Part 107 have any impact on the risk or insurance of manufacturers?
- Are there changes to the operational limitations that cause you concerns?
  - Removal of the 500' set off?
  - Flight from moving vehicle
  - Removal of the Need for a COA?
  - PIC "hand-offs" during flight?
  - Flight over 400' in proximity to structures?

UAS Insurance - Regulatory Changes

- Do waivers change your analysis and/or are there some waivers more problematic than others?
  - Operation from a moving vehicle or aircraft (§ 107.25)*
  - Daylight operation (§ 107.29)
  - Visual line of sight aircraft operation (§ 107.31)*
  - Visual observer (§ 107.33)
  - Operation of multiple small unmanned aircraft systems (§ 107.35)
  - Yielding the right of way (§ 107.37(a))
  - Operation over people (§ 107.39)
  - Operation in certain airspace (§ 107.41)
  - Operating limitations for small unmanned aircraft (§ 107.51)

UAS Insurance - Regulatory Changes

- Operations under new Exemptions for vehicles that do not fall under Part 107
  - What is the demand for coverage for large (over 55 pound) UAS now?
  - How would the risk from an operation that cannot be performed under Part 107 be viewed and analyzed?
  - At what point will the insurance industry need to see a certified aircraft before the risk can be insured?

Claims Update

- Are Insurers starting to see large numbers of claims?
- What is the typical claim?
- How has the claims history matched the expectations you had 2 years ago about the number and size of claims we would be seeing?

UAS Insurance - New Issues

- Is Cyber security and data protection becoming an issue, and what protection/coverage is out there?
- States are regulating UAS operations and privacy, is there coverage for civil penalties, and invasion of privacy lawsuits?
- Do I need separate coverage for these areas?
- Can/should I rely on my general policy?
- Is this something that would be covered by an aviation policy?

Contact Information

For assistance in any issues regarding UAS Operation or if you have any questions, please contact us:

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http://www.planelyspokenblog.com

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To Join the UAS Association

- The UAS Insurance Association has been established to be the voice of the insurance industry in the explosively growing world of UAS and drones.
- **To join, follow these simple steps:**
- Provide the information listed below and submit it.
- **Regular Membership** $150 – For employees of insurance companies, reinsurance companies and brokers
  Associate Membership $100 – All others
- Send payment as follows to: UAS Insurance Association
  Attn: Barbara Butler
  1676 International Drive, Penthouse
  McLean, VA 22102-483

Thank you

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