



Drone All Risk

Drones have become an essential tool in the film and entertainment industry, providing unique perspectives and creative possibilities. KEU Underwriting Managers' Drone All Risk Insurance Solution offers comprehensive cover for physical loss or damage to drones used commercially. This solution is available on a stand-alone basis, tailored to meet the needs of professional users.

What Does The Policy Cover?

The Drone All Risk Insurance Solution provides protection for drones against physical loss or damage during commercial use. Operators must ensure that both the pilot and drone are fully licensed to qualify for cover.

Key policy features include:

- Coverage for drones weighing up to **20kg**, including payload.
- Protection for **commercial use only** (hobbyist usage is excluded).
- Customisable cover options for specific operational needs.

Additional Cover Available Upon Request:

- **Loss of rental or increased rental charges:** Protects against costs incurred when a replacement drone is required.
- **Commercial liability:** Coverage for third-party risks associated with drone operations.

General Conditions:

For safety and compliance, drone operators must adhere to the following:

- A valid licence is required for the drone and its pilot.
- Coverage excludes operations in high-risk areas such as marine ports, power plants, oil rigs, wind turbines, transport infrastructure, powerlines, and military sites.

Important Considerations:

While this policy provides robust cover, it does not extend to:

- Hobbyist use.
- Absconion or confiscation.
- Theft from unattended vehicles.
- Wear and tear, or mechanical or electrical breakdown (cover for power surges is included).

Note: This is a summary of relevant points. For full policy information, please contact the KEU offices for the policy wording.

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