



HOME BUSINESS INSURANCE

DRONE COVERAGE

Coverage for designated unmanned aerial vehicles (UAVs) with a maximum gross take-off weight (MGTOW) of 55 pounds will soon be available on the Home Business Insurance policy from RLI. Most UAVs will fall into our light category with a MGTOW of up to 15 pounds. At the \$1 million liability limit, we anticipate per light UAV liability charges of \$500 for full coverage and \$350 where personal and advertising injury is not provided.

WHO IS ELIGIBLE?

- Anyone who operates a drone for hire.
- Anyone who owns a drone and uses it in one of our 140 eligible business classes.
- Anyone who pays a drone operator to provide services (non-owned exposure).

The most common eligible commercial uses are for:

- Real estate photography
- Wedding and family photography
- Home inspections
- Businesses who provide drone services/unmanned aerial photography to others.

COVERAGE HIGHLIGHTS

- Owned drones can be included in business personal property coverage on a specified perils basis. This does not cover crashes or lost drones but it does cover theft, fire and other specified physical damage. Rating for business personal property including UAVs is subject to our normal class rating plan.
- Bodily injury and property damage coverage can be provided for owned and non-owned drones.
- Personal and advertising injury related to drone operations can be provided for classes where personal and advertising injury is not otherwise excluded.

AVAILABILITY

Filings have been approved in most states, with implementation dates to be announced beginning in March.

ELIGIBILITY HIGHLIGHTS

Coverage to ultimately be provided in all 50 states and the District of Columbia.*

**Approval and implementation may be delayed in New York. The application will require the make, model, FAA registration number and MGTOW of each covered UAV and the name and date of birth of each authorized operator. Covered UAVs and authorized operators are each limited to eight per policy. A copy of an FAA Small UAS Certificate of Registration will be required for each owned UAV and a copy of an FAA Airman Certificate or Temporary Airman Certificate will be required for each operator.*

FOR MORE INFORMATION:
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