GenStar™

Unmanned Aircraft System (UAS)

The Casualty & Professional Brokerage Divison offers specialized liability coverage for manufacturers/distributors of commercial and hobby UAS, operators of UAS, and for UAS operations conducted on behalf of the insured.

Coverage Offered
> Commercial General Liability for manufacturers/distributors, operators and for UAS operations conducted on behalf of the insured
> Products/Completed Operations Liability for manufacturers/distributors
> Aircraft collision for manufacturers/distributors and UAS operators
> Privacy violations covered by Personal and Advertising Injury
> Occurrence coverage trigger
> Zero to modest deductibles

Risk Appetite
> Manufacturers/distributors of hobby and commercial unmanned aircraft or commercial UAS weighing up to 55 lbs.
> Operators working within FAA regulations and guidelines
> Businesses or other entities hiring UAS operators
> Start-ups and established entities

Eligible Exposures
> Manufacturers/distributors of hobby, commercial and military unmanned aircraft and components
> UAS operators including but not limited to:
  – Use of unmanned aircraft for research or commercial purposes
  – Real estate surveyors using unmanned aircraft for aerial surveying
  – Professional photographers using unmanned aircraft for commercial purposes
> Contingent Liability for entities hiring UAS operators

Ineligible Exposures
> Unmanned aircraft operating outside FAA regulations and guidelines
> UAS rental operations without operators

Limits
> $1M/$2M/$2M/$1M Primary limits
> Up to $2M Excess limits for manufacturers/distributors and operators
> Up to $2M/$4M/$4M/$2M Primary and $10M Excess limits for contingent liability arising out of UAS operations conducted on behalf of insured

Submission Requirements
> Products application for manufacturers/distributors
> UAS supplemental application for operators and UAS operations conducted on behalf of the insured
> Currently valued five year loss runs
> Product brochure/website
> If seeking contingent coverage provide a copy of the contract between the insured and the entity providing the UAS services.

Members of the Berkshire Hathaway Family of Companies

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General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

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