

Unmanned Aircraft System (UAS)

The Casualty & Professional Brokerage Division 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.



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General Star Indemnity Company and General Star National Insurance Company
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