

# Hobbyist Drone Insurance

## Sample Product Information



Company: Flylcarus Ltd trading as Flylcarus.com

Product: Flylcarus Drone Insurance

This document provides a summary of the key information relating to this drone insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

Drone Insurance



#### What is Insured?

##### Your Drone .....

You must check your Certificate of Insurance and Insurance Schedule to see what cover you have selected along with the corresponding amount insured.

##### What we will cover

- ✓ Accidental damage to your drone whilst In-Flight only
- ✓ Pilot Error
- ✓ Mid-Air Collision
- ✓ Unintentional Fly-Away
- ✓ Over-water flying
- ✓ Repairs to your drone
- ✓ Replacement of your drone if necessary

##### Optional Covers

- ✓ Worldwide Cover – some countries excluded
- ✓ Third-Party (Public) Liability  
*(available to Fly-More members and non-association customers only)*



#### What is not Insured?

- ✗ Operating your drone for illegal purposes.
- ✗ Operating your drone for any purpose other than recreational flying.
- ✗ Operating your drone outside of the United Kingdom.  
*(unless you elect to purchase our worldwide cover. If you elect to purchase worldwide cover please see list of excluded countries in the Geographic Area Exclusion Clause in the policy wording).*
- ✗ Anyone operating your drone without your permission or anyone under the age of 18.
- ✗ Accidental damage to your drone whilst not In-Flight is excluded.
- ✗ Transporting your drone by any means except as the result of an accident giving rise to a claim under this Policy.
- ✗ Operating your drone in a fashion that is not in compliance with the recommendations laid down by the manufacturer of the drone.
- ✗ Wear and tear
- ✗ Claims that occur before the start or after the end of Your policy.
- ✗ Claims which are payable under any other policy.
- ✗ Damage to your drone caused by fire, storm or flood.
- ✗ Damage to camera lenses, such as scratching or fogging, unless caused by an accident covered under your policy.
- ✗ Claims arising out of the theft of your drone.
- ✗ Accidental damage to smart phones and/or tablets
- ✗ Night-Flying (before sunrise and after sunset).
- ✗ Drone racing or any form of competition flying.



#### Are there any restrictions on cover?

General Exclusions - applicable to all covers

- ! War, Hijacking and Other Perils Exclusion Clause.
- ! Nuclear Risks Exclusion Clause.
- ! Asbestos Exclusion Clause.
- ! Noise and Pollution and Other Perils Exclusion Clause.



## Where am I covered?

- ✓ United Kingdom - (unless you elect to purchase our worldwide cover. If you elect to purchase worldwide cover please see list of excluded countries in the Geographic Area Exclusion Clause in the policy wording).



## What are my obligations?

- You shall at all times avoid accidents and diminish any loss.
- You must provide complete and accurate information to us when completing a quote, renewal, a claim or making changes to your policy.
- You shall comply with all air navigation and airworthiness orders, laws, rules, regulations and other requirements issued by any competent authority affecting the safe operation of the Drone. *Eg The Civil Aviation Authority's "Dronecode"*
- In the event of a claim, you must complete the Claims Notification Form, that can be found in the navigation bar, and await instructions from us before doing anything.
- In the event of a claim, you must be able to produce your flight logs for the date and time of the incident, failure to do so, may mean your claim is denied.



## When and how to I pay?

You will need to pay your insurance in full using a debit or credit card prior to your policy starting.



## When does the cover start and end?

The cover starts on the date shown on your Certificate of Insurance and lasts for 12 months. We will send you a notice when your policy is approaching renewal.



## How do I cancel the contract?

By emailing [support@flylcarus.com](mailto:support@flylcarus.com).

If you decide that for any reason, this policy does not meet your insurance needs then please contact Flylcarus Ltd within 14 days of issue. On the condition that no claims have been made or are pending, a full refund will be available.

Thereafter you may cancel the Policy cover at any time by you giving Flylcarus Ltd 30 days' notice, in writing via email, to [support@flylcarus.com](mailto:support@flylcarus.com), of such cancellation. At our discretion, we may allow a refund of premium for any unexpired period of insurance less an administration fee of £25.00. There will be no return of premium in respect of any drone on which a loss has been paid or is payable under this policy.