



## Insurance Products

# Unmanned Aerial Systems

Our Unmanned Aerial System (UAS) insurance has been tailored to provide comprehensive cover to business users and/or commercial operators in this sector. We have carefully adapted this cover to cater for the changing risk profile and developing regulatory requirements that apply to UAS operators.

### What we cover

#### Physical loss of or damage to UAS

- Inclusive of detachable/non-detachable payloads
- Applicable whilst in flight, on the ground or in transit and is inclusive of theft
- Limits up to USD1m offered for any one hull sum insured

#### Physical loss of or damage to UAS spares

- Inclusive of ground control stations
- Applicable if the loss relates to your property or the property of others for which you are responsible
- Applicable whilst on the ground or in transit and inclusive of theft
- Limits up to USD1m offered for the combined spares sum insured

#### Third party liability

- Inclusive of war and terrorism
- Coverage for compensatory damages for bodily injury and/or property damage to third parties
- Coverage applies to any location that a customer may use in connection with their operations
- Limits up to USD200m offered
- Legal costs and fees are included within the policy limit

### Additional enhancements

- **Malicious acts, hi-jack and strikes** covers damage to your drone and equipment by a malicious act (e.g. vandalism), hi-jack or strike action
- **Alternative hire costs** cover the costs to hire a drone whilst your damaged drone is being repaired or replaced in order to fulfil any previously agreed contracts
- **Liability to drone operators** covers your exposure if any insured drone pilot is injured by your drone whilst operating it
- **Chemical legal liability** covers your exposure to third parties caused by the application of chemicals, dusting powders, seeds, fertilisers or compounds
- **Cargo legal liability** covers your exposure for physical loss or damage to cargo belonging to others for which you receive remuneration
- **Cyber extension – loss of digital assets** covers the costs of reconstituting images or data in order to continue work undertaken using your drone where your electronic records/data have been lost or distorted

### Line size

Our maximum combined line size is USD200m.



## About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

**Empowered Expertise**  
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To Be a **Good Company**

### **Tokio Marine Kiln**

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number: 204909. Registered office is located at 20 Fenchurch Street, London EC3M 3BY Registered Number: 729671. Tokio Marine Kiln is a trading name.