



Unmanned Aircraft System Liability Insurance Coverage

Coverage Description

Unmanned Aircraft Systems are an emerging risk for the University of California. To address protect the university and its visitors, UAS liability insurance is mandatory for all UAS activity by University employees and all operations of UAS on University owned property.

The University of California has purchased an Unmanned Aircraft Liability Policy. This policy has a total of \$5 Mil limit with a \$1 Mil Personal Injury sublimit and \$1 Mil Products/Completed Operations sublimit.

Coverage is automatic for UAS's that meet the following criteria:

- Flight operations are conducted on behalf and sanctioned by the University of California.
- Aircraft weight under 55 lbs (at time of takeoff).
- Flight operations are within Line of Sight.
- Flight operations are below 400 ft above ground level.
- Flight operations must be conducted within the United States.

Any Unmanned Aircraft Systems that do not meet the above criteria or operate outside the above criteria must be reported to and approved by the insurance underwriter in order to be covered.

Coverage for UAS Owned by UC Students, Staff, or Faculty used for UC Business

The University of California has extended their UAS liability policy to enable coverage of UAS owned by UC students, staff or faculty used for UC business, including research. Coverage is contingent on compliance with UC policy and procedures on UAS usage. This coverage is not intended to cover student organizations or 3rd party vendors or contractors.

Coverage for Campus Police

The University of California has extended their UAS liability policy to enable coverage of UAS by Campus Police. All coverage is contingent on the UAS activity being sanctioned by the UC.

Any UAS activity that is not approved by a Designated Local Authority or Systemwide Designated UAS Authority is not covered by this liability insurance.