



Unmanned Aircraft System Physical Damage Coverage

Coverage Description

Physical damage to Unmanned Aircraft Systems (UAS) registered with the UC Center of Excellence on UAS Safety is provided by a physical damage policy from the University's captive insurance company, Fiat Lux Risk and Insurance Company.

- Coverage applies in flight only when an approved flight plan is filed in accordance with UC UAS Policy, which includes the UC Drone web app or other means of compliance.
- Coverage applies to Unmanned Aircraft Systems not in flight, but only if the Unmanned Aircraft Systems are registered with the UC Center of Excellence on UAS Safety at the time of the loss.
- The policy limit per occurrence is \$25,000 for UAS. Policy conditions and the scheduled value of the Unmanned Aircraft System may limit recovery. Unmanned Aircraft Systems are covered at present value not replacement cost. Depreciation does apply to claims for Unmanned Aircraft Systems.
- Unmanned Aircraft Systems with values greater than \$25,000 can be endorsed to the policy.
- The UAS Physical Damage policy does not cover damage to payload or cargo; submit payload/cargo losses to the UC's property policy.
- A \$1,000 deductible applies per loss. If an Unmanned Aircraft System loss results in damage to payload/cargo, the deductible is pro-rated between the policies.
- In the event of a loss, please report to your campus risk management.

This physical damage coverage does not extend to personally owned-Unmanned Aircraft Systems used for UC business. Only Unmanned Aircraft Systems owned by the UC is covered.

Ensure your coverage

- Attach a copy of your UAS invoice to your UAS registration in UC Drones
- Make sure you file your Flight Requests
- For recurrent or on-going activity, create a Project application – don't forget to add flights before you head out.
- After an incident, make sure you take pictures of the damage and file a post-flight report. Add as much detail as possible.

Filing a Claim

To file a claim, contact your campus Risk Manager. Please prepare the following:

- Copy of the post-flight report (through UC Drones or other means of compliance)
- Photographs of damaged equipment
- Copy of original purchase invoice
- Copy of invoice to ship the equipment back the manufacturer
- Copy of repair invoice, if repairable
- Copy of replacement quote, if not repairable