



University of California UAS Physical Damage Coverage

Unmanned Aircraft System Physical Damage Coverage

Physical damage to the Unmanned Aircraft Systems (UAS) registered with the UC Center of Excellence on UAS Safety is covered under a blanket policy issued by 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, including the UC Drone web app or other means of compliance.
- Coverage is limited to \$25,000 for Unmanned Aircrafts
- Payload is covered separately and not included within this limit
- \$1,000 deductible applies to each and every loss (including payload)
- In the event of a loss, please report to your campus risk management.

This physical damage coverage **does not** extend to personally owned-UAS used for UC business. Only UAS 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 details 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