



Adventist Risk
Management® Inc.



DRONES

UNMANNED AIRCRAFT LIABILITY

YOU'VE PROBABLY SEEN THEM—THE SMALL TOY-LIKE AIRCRAFT HOVERING AND WHIPPING ABOUT IN THE AIR ABOVE YOU CONTROLLED BY SOMEONE ON THE GROUND. (YOU MAY HAVE EVEN CONSIDERED PURCHASING ONE YOURSELF.) DRONES ARE IN USE IN YOUR LOCAL CHURCHES, MINISTRIES, AND UNIVERSITIES, AND COULD POTENTIALLY COST YOUR CONFERENCE IN A LAWSUIT IF MISUSED OR CAUSES DAMAGES.

Have You Considered The Risks?

Your Pathfinder club is on a camping trip and uses a drone to film aerial footage of the trip for a video recap for Pathfinder Sabbath. The person piloting the aircraft loses control and the drone crashes in the middle of a Pathfinder parade, injuring several people. Who pays the medical bills and property damages?

Your University has an active official student drone club. As a practical joke, another student hijacks one of your student's remote control devices and the drone crashes through the windshield of a nearby vehicle, shattering the windshield and damaging the upholstery. Whose insurance will pay?

One of your local churches uses drones to take video footage of church events. The local church calls

your conference office saying they have been contacted about repeated violations of restricted air space and are facing some serious fines. What happens next?

At your conference Pathfinder camporee, a drone is spotted several times flying over the open-air showers. At first campers and parents complain, but when it happens again one of the parents threatens to sue your conference.

While it is the responsibility of every drone user to proactively manage drone risks, there are a few things you and your conference or university can do to protect against losses.

Adventist Risk Management, Inc. (ARM) has prepared this information sheet to help identify some of the risks in owning or operating drones and the solutions to minimize these risks.



Solutions

Follow the Law

It is the responsibility of the owner of the drone to follow the regulations in your region. It is important that the owner and or operator of the drone be compliant with all laws.

For residents of the United States, the Federal Aviation Administration (FAA) requires owners of unmanned aircraft used for hobby or recreation to register their aircraft with the FAA's Unmanned Aircraft System (UAS) registry. This registration must be renewed every three years. For drone owners not in the United States, review the government regulations in your region and be sure you are in compliance. At the time of this printing, the FAA is still developing regulations for commercial drones.

Once your aircraft is registered, follow proper flight guidelines for your region. Failure to follow government regulations can result in fines and/or prison sentences, *which are uninsurable*.

Unmanned Aircraft Liability Insurance

Unmanned Aircraft Liability Insurance is a useful tool for protecting your conference or university from the financial consequences of drone accidents. Unmanned Aircraft Liability Insurance from Adventist Risk Management, Inc. covers instances of bodily injury or property damage caused by drones.

ARM's Unmanned Aircraft Endorsement covers any drone weighing 4.4 pounds or less. Coverage purchased by a

conference includes drones used on behalf of the Seventh-day Adventist Church in that conference. Liability coverage for drones weighing more than 4.4 pounds is available on a case-by-case basis. Coverage for damages to your drone may be covered under your Property Policy. Contact your Account Executive for more details.

Protect your organization by including the Unmanned Aircraft Endorsement in your General Liability (GL) insurance policy. Contact your Account Executive for more details.

Guidelines for Drone Users

1. CHECK AND FOLLOW ALL LOCAL LAWS BEFORE AND WHILE IN FLIGHT.
2. FLY NO HIGHER THAN 400 FEET.
3. REMAIN AT LEAST 25 FEET AWAY FROM INDIVIDUALS, MOVING VEHICLES AND VULNERABLE PROPERTY.
4. CONTACT THE LOCAL AIRPORT OR CONTROL TOWER BEFORE FLYING WITHIN FIVE MILES OF AN AIRPORT. FLY NO CLOSER THAN TWO NAUTICAL MILES FROM A HELIPORT WITH A PUBLISHED INSTRUMENT FLIGHT PROCEDURE.
5. DO NOT FLY NEAR OR OVER SENSITIVE INFRASTRUCTURE OR PROPERTY SUCH AS POWER STATIONS, WATER TREATMENT FACILITIES, CORRECTIONAL FACILITIES, HEAVILY TRAVELED ROADWAYS, GOVERNMENT FACILITIES, ETC.
6. DO NOT CONDUCT SURVEILLANCE OR PHOTOGRAPH PERSONS IN AREAS WHERE THERE IS AN EXPECTATION OF PRIVACY WITHOUT THEIR PERMISSION.

Guidelines adapted from content by KnowBeforeYouFly.org

REPORT YOUR CLAIM RIGHT AWAY

1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG

STAY INFORMED

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