# **Unmanned Aerial System insurance (UAS)**

The future of drones or Unmanned Aerial Systems to be used commercially is already here. Businesses are making money with their drones, from film production to inspection, there are unlimited applications for drones that will be rolled out soon or already in use. Protecting a drone business against physical damage and financial damage becomes more essential.

### **Coverages under UAS insurance**

- Physical loss of or damage to Drones/UAS
- Physical loss of or damages to UAS spares
- Legal liability to Third parties

## Other extensions:

- Hull/war
- Operators Indemnity
- Liability to UAS operators
- Cyber extension
- Product Liability

#### Who needs UAS insurance?

Businesses who own and use UAS/Drones for their businesses. Examples: Film production Houses, Surveyors, companies offering modified drones, drone manufacturers, governments, drone incubators, search & rescue etc.

#### Civil Aviation Department (CAD)

Any person in Hong Kong intending operating a UAS regardless size or weight, for non-recreational purpose within Hong Kong should submit details to the Civil Aviation Department (CAD).

#### What is an UAS?

An aircraft owned or utilized under the care, custody, possession or control of the insured which is operated remotely without any on-board pilot, for which you are legally responsible, including tethered aerostats but excluding kites

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