

## The Use of Drones/UAS: What You Need to Know

**Risk Alert  
November 2016**

[www.ciaw.us](http://www.ciaw.us)

### Questions?

If you have any questions regarding this risk alert please contact your local agent or Clear Risk Solutions at:  
800.407.2027

With the increased use of Drones/Unmanned Aircraft System (UAS), it is imperative your entity be aware of the issues regarding these “aircraft”, as defined by the National Transportation Safety Board (NTSB) and the Federal Aviation Administration (FAA).

Currently, Drones/UAS are excluded in the 2016-2017 Memorandum of Coverage (MOC), as they are considered aircraft by the insurance industry. However, coverage can be added by endorsement and approval by our Underwriting Department. The process begins with the completion of a supplemental application, which can be obtained by contacting our Underwriting Department, or the CIAW website: [www.ciaw.us](http://www.ciaw.us).

Please note coverage is subject to following FAA requirements, which can be accessed through: <https://www.faa.gov/uas/>

As indicated, the Drone must be registered with the FAA, which includes the necessary application, and purchase documentation, with model and serial number information.

In addition, one of the FAA requirements states the person who will be designated as the pilot of the drone needs online or classroom training and completion of a test to obtain certification as a remote pilot, unless they are currently a private pilot, recreational pilot, or sport pilot.

If you, or any of your staff, have any questions regarding this important information, please do not hesitate to contact your insurance agent or Clear Risk Solutions.

Administered by:

