



B E S S O L I M I T E D

DRONE INSURANCE



B E S S O L I M I T E D

So Many Acronyms



- UAS – Unmanned Air System
- UAV – Unmanned Air Vehicle
- SUA – Small Unmanned Aircraft
- RPV – Remotely Piloted Vehicle
- RPA – Remotely Piloted Aircraft
- RPAS – Remotely Piloted Air System

It's still just a Drone to me



B E S S O L I M I T E D

A few statistics

- 3,144 commercial drones in UK (at 8/9/17)
- Drones Incidents Reported in 2015: 1,237
- Drones Incidents Reported in 2016: 3,456



B E S S O L I M I T E D

Obtaining a Licence

- Must be 16 years of age older
- Attend an NQE (National Qualified Entity), there are 33 in the UK
- 1-3 days of classroom lessons and exercises
- A written theory test
- A flight assessment
- Prepare an Operations Manual
- Evidence of Insurance



B E S S O L I M I T E D



Commercial Use

Commercial defined as:

The use of the UAS for the benefit of third parties, in exchange for remuneration.



B E S S O L I M I T E D

Standard Uses in the UK

- Construction
 - Survey
- Information and Communication
 - Film and Photographic
 - Emergency Services



B E S S O L I M I T E D

Exposure – or what damage could a drone do?

- People
- Property
- Utilities
- Aircraft



B E S S O L I M I T E D

Insurance Coverage for Drones

- Hull
- Hull War
- Third Party Liability
- Spares & Detachable Payloads
- Invasion of Privacy
- Noise Liability
- Cyber



B E S S O L I M I T E D

Insurance Coverage for Drones

- Agreed Values up to £100,000 (100% markets)
 - Third Party Liability up to £50,000,000
 - Deductible 10%
- (can be increased to reduce the premium)
- No cover for home built equipment



Insurance Coverage for Drones

Spares & Detachable Payloads

- Includes Ground equipment,
 - Launch systems
-
- Spare batteries
 - Drone spare parts.



B E S S O L I M I T E D

Legislation and Insurance

There are Civil Aviation Authority rules regarding:

- maximum heights,
- minimum distance from people and property
- flights to be within line of sight, and
- well away from aircraft and airfields.
- Legal liability of operators.



B E S S O L I M I T E D

Dubai's First Drone Taxi

- Test flight took place in September 2017



BESSO LIMITED

BESSO AVIATION

LONDON AVIATION TEAM DRONES



Richard West,

Richard is the Managing Director of the division, 35 years in London aviation market and has been involved in all aspects of aviation insurance. Starting at Lloyd's syndicate 496 he became the named deputy underwriter at the age of 21 where they specialized in North American General Aviation business. Merging 496 with Syndicate 478 in 1985, he was responsible for the airline and personal accident accounts. He moved to broking in 1991 running the aviation departments at two Lloyd's brokers before joining the team at AJ Gallagher. He moved to HSBC in 2003 and set up the aviation department at GHC when Marsh bought HSBC Insurance brokers.

He became head of aviation at Besso in 2013 when he responded to the challenge of growing the aviation department here – doubling its income 2012 to 2013 and overseeing more growth during 2014.



Liam Bonora,

Liam started at Hayward Aviation in 2001 where he worked in the UK General Aviation binder team in both the placing and the claims sections. He joined Richard West at GHC in 2011 and also moved to Besso in 2013 fulfilling his role as broker/account handler. He has spearheaded our development of programmes for insuring Unmanned Air Vehicles in the USA, UK and Canada.



B E S S O L I M I T E D

We thank you for this opportunity to tell you about
Drone Insurance

Richard West

Managing Director

Besso Aviation



B E S S O L I M I T E D