



DRONE RISKS AND INSURANCE

Koen Bauwens





SKATE WHERE THE PUCK IS GOING, NOT WHERE IT IS

MAIN USES



Agricultural



Mapping



Search & Rescue



Photography & Filming



Inspection / Surveillance



Recreational

RISKS CHANGES

CLASSIC RISK EXPOSURE CHANGES:

- Personal risk (f.e. inspection, surveillance, construction...)
- Transport risk (f.e. mapping, agriculture, rescue...)
- ...

NEW DRONE RISK EXPOSURE COMES IN:

- Casco/hull
- Liability
- Transport
- Storage
- Batteries
- Cyber
- ...



RISK ELEMENTS - THREATS

Technical failure

Birds

Flare/Smoke stacks

Atex zones
(ATmosphères Explosibles)

Wind turbine

Limited landing area

High voltage air – lines / pylons

Vessels

Obstacles

Air turbulence

Crowded

...



DRONE INSURANCE

INTEGRATION IN EXISTING POLICIES (property, liability...)

- Depends on insurer
- Can be excluded
- High deductibles, sublimits
- 2 insurers for 1 risk exposure



DRONE INSURANCE

STAND ALONE DRONE INSURANCE

- One package for all drone risks
- Affinity programme Vanbreda
- Comprehensive conditions
- Sharp premiums
- Expertise in aviation underwriting and claims



DRONE INSURANCE

HULL

- Material/technical damage / theft / fire
- Equipment
- Remote control or ground control station
- Transport / Storage
- Declared value
- Deductible of 10%

LIABILITY

- Third party damage
- Compliant with the legislation
- Deductible material damages only



EXTENSIONS



- Airports
- Prisons
- Gas Terminals
- Nuclear Sites
- Special airspace



UNDERWRITING CRITERIA

UAV Type	Make and model	Build year	Type of Navigation	Take off / Landing
Autonomous	Parachute	MTOW	Range / Altitude	Uses
Environment	Safety	Pilots	Transport	Storage
Hull value	Equipment	Size of fleet	Claim History	Country / Legislation



CLAIMS – 95% CASCO

95% of all claims

Mainly partial losses, rarely total loss

- Crash during landing
- Collision with terrain / trees
- Loss of signal between drone and remote
- Drone VS drone
- Intentional frequency hacking
- Land in the sea
- Equipment losses/accidents



CLAIMS – 5% LIABILITY

5% of all claims

Mainly partial losses, rarely total loss

- Lipo battery explosions during the flight and the drone crashed into a field that burned totally (no cover for hull) (+/- 20K)
- Crash on solar panels during inspection (+/- 5K)
- Film screen was hit by a drone during an event. (+/- 3K)
- Crash into a wind turbine propeller (+/-100K)



CONTACT – QUESTIONS?



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