

# SUMMARY OF INSURANCE BENEFITS



**PUBLIC LIABILITY  
&  
PERSONAL ACCIDENT**

# SUMMARY OF INSURANCE BENEFITS

Drone Cover Club is proud to offer its Members market leading Insurance Benefits. To make life simple the next few pages give a summary of the main Insurance Benefits and significant terms and conditions of each of the DCC Master Insurance Policies.

## WHO IS INSURED?

All members affiliated to Country Cover Ltd, trading as Drone Cover Club (DCC), who have paid membership fees and been declared to the Underwriters.

## WHAT ACTIVITIES ARE INSURED?

The DCC Master Policies provide cover for

"Recreational flying of Multirotor and Fixed Wing Remote Controlled Model Aircraft up to 7kg, operated in accordance with the Drone Code and CAA Regulations & Guidance."

### General Exclusions

Travel to and from any activity. Any activity where appropriate permissions have not been granted by the land owner or relevant authority. Any activity carried out in a professional capacity. Any activity carried out illegally.

## WHERE AM I INSURED?

All insurances are valid across United Kingdom (defined as England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man, Channel Islands) and Republic of Ireland.

Where a member has opted to add the EU Insurance Extension, Public Liability and Personal Accident Insurances are valid across all EU Countries.

Where a member has opted to add the Worldwide Insurance Extension, Public Liability and Personal Accident Insurances are valid globally; including up to 90 days in the USA or Canada in any one year.

All cover is subject to UK law and jurisdiction.

## WHAT IS THE EXCESS?

There is no excess to Members on any Insurance Benefit included within the Standard Membership. Please see the appropriate section for individual excesses on the Optional Insurance Benefits.

## WHO UNDERWRITES DCC INSURANCES?

All Insured benefits are underwritten by carefully selected specialist and leading UK Insurers in the Lloyds and London market, all of whom are fully UK Authorised and FCA regulated.

## TERMS & CONDITIONS

As with all insurances it is expected that Members use common sense, fly safely and take all reasonable precautions to avoid causing damage to other persons or property. By purchasing membership Members agree that they have read and will abide by the following terms and conditions:

- All model aircraft are to be operated in accordance with the Drone Code and CAA Regulations & Guidance.
- Member Pilot to comply with the CAA Drone & Model Aircraft Registration and Education Scheme (DMARES) including:
  - Member must successfully complete the CAA Online Theory Test and forward a copy of their confirmation email from the CAA, containing their Flyer ID, to DCC. CAA Flyer ID's must be revalidated on expiry.\*
  - Members who own, or are responsible for, a drone weighing over 250g must provide DCC with a valid CAA Operator ID. CAA Operator ID's must be revalidated annually.
  - All drones weighing over 250g, or fitted with a camera, must be correctly labelled with a valid CAA Operator ID.
- Line of Sight Flying only; Model aircraft to remain in sight at all times and not to be flown higher than 400ft.\*\*
- Model aircraft to be kept away from Aircraft, Helicopters, Controlled Airspace, Airports, Aerodromes, HIRTA's and Danger, Prohibited & Restricted Areas.
- Model aircraft must maintain relevant minimum distances from uninvolved people, vehicles, buildings, structures, animals and congested areas or large gatherings according to the class of drone and qualification held by the pilot as set out in the Unmanned Aircraft System Operations in UK Airspace - Guidance
- Excludes Drones and Remote Controlled Model Aircraft larger than 7kg in weight.
- Model aircraft piloted by a 3rd party are not covered for any losses, howsoever arising.
- Model aircraft flown commercially are not covered for any losses, howsoever arising.

\* Members may also validate insurances with proof of any qualification provided by a CAA recognised NQE or RAE which demonstrates equal or greater subject knowledge to the DEMARES test including the new A2 Certificate of Competency, GVC and PfCO.

\*\* Members may use First Person View (FPV) only in accordance with the CAA Regulations on First Person View (FPV) and where both the pilot and the designated 'UA observer' are members of DCC and have successfully completed the CAA DEMARES Test and sent DCC a copy of their confirmation emails from the CAA, containing their Flyer IDs.

These terms and conditions may be added to or amended at any time at DCC's discretion.

## LIABILITY INSURANCE

### Public Liability

Limit of Indemnity: £12,000,000 (£12million) in any one occurrence.

Indemnity is provided in respect of claims made against any DCC Member for Compensation, including Costs and Expenses incurred (with consent), as a result of

- a) accidental Bodily Injury to any person other than any Employee; or
- b) accidental Property Damage; or
- c) obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water:

caused by an event, neither expected nor intended by the Member, during the period of membership.

### Employers' Liability (Syndicates only)

Limit of Indemnity: £10,000,000 (£10million) in any one occurrence.

Indemnity is provided against all sums which a DCC Syndicate becomes legally liable to pay as Compensation, including Costs and Expenses incurred (with consent), in the event of Bodily Injury sustained by any Employee which arises out of and in the course of their employment by the Syndicate, for the purpose of supporting the Syndicate in the undertaking of any Insured Activity, which is caused during the period of membership and within the United Kingdom; or elsewhere in the world in respect of temporary visits in a non-manual labour capacity provided that such Employee is normally resident in the United Kingdom.

The Indemnity granted by this Employer's Liability is deemed to be in accordance with the provisions of any law enacted in the United Kingdom relating to compulsory insurance of employers' liability to their Employees.

## PERSONAL ACCIDENT INSURANCE

Standard Capital Benefit: £10,000

Enhanced Capital Benefit: £50,000

Applicable if Enhanced Personal Accident Insurance is purchased in conjunction with a DCC Standard Membership.

If, during the membership period, a DCC Member suffers an accidental Bodily Injury whilst engaged in an Insured Activity and such activity is the sole, direct and independent cause of the injury, which occasions disablement and or medical treatment within 12 calendar months of the accident, then we shall pay the benefits as stated opposite:

<b>Bodily Injury</b>	<b>Standard Benefit</b>	<b>Enhanced Benefit</b>
Death of Member aged 18 years or over.	£10,000	£50,000
Death of Member aged less than 18 years.	£2,000	£10,000
Total and irrecoverable loss of use of all sight in both eyes.	£10,000	£50,000
Total and irrecoverable loss of use of both hands and both feet or of one hand and one foot.	£10,000	£50,000
Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye.	£5,000	£25,000
Total and irrecoverable loss of all sight in one eye.	£2,500	£12,500
Total and irrecoverable loss of use of one hand or one foot.	£2,500	£12,500
Total and permanent disablement	£10,000	£50,000
Ancillary Medical Expenses*	80% of expenses up to a maximum of £1,000	80% of expenses up to a maximum of £1,000
Physiotherapy and Chiropractic Expenses*	75% of expenses up to a maximum of £1,000	75% of expenses up to a maximum of £1,000
Dental injury (sound whole teeth only)*	£500	£500
Optical injury*	£500	£500
Hospitalisation Benefit (1 night excess period and up to a maximum of 30 nights)	£25 per night	£25 per night

\*These benefits cover only amounts which are not covered by the public health system of where the Insured Person is domiciled. Further, it only applies to the difference between any private health insurance rebate and the actual cost incurred by the Insured Person.

### **Funeral Expenses**

If, as a direct result of Bodily Injury, a DCC Member suffers death, an amount not exceeding £500 will be paid to their estate upon receipt of verifiable accounts and/or receipts.

The maximum age under all sections of the personal accident policy is 80.

## ACCIDENTAL DAMAGE LOSS & THEFT INSURANCE

Drone Cover Club is pleased to provide Members with optional Accidental Damage, Loss & Theft insurance for Multicopter and Fixed Wing Remote Controlled Model Aircraft, Payloads and Ground Equipment with a combined replacement value, as new, up to £5,000.

Cover is provided in 4 tiers:

- Bronze - Total replacement value up to £750
- Silver - Total replacement value up to £1,500
- Gold - Total replacement value up to £2,500
- Platinum - Total replacement value up to £5,000

Accidental Damage, Loss & Theft insurances are valid across the United Kingdom and Republic of Ireland. Travel Extensions do not apply.

### Accidental Damage & Loss

Insurance covers Accidental Damage & Loss whilst in flight (including flyaways) and whilst being stored or transported. Gradual wear tear & depreciation is excluded. The member will be under obligation to prove the damage or loss and that the aircraft was indeed that which was specified to DCC.

### Theft

Insurance covers Theft subject to evidence of forcible and violent entry or exit to property housing the equipment, excluding theft from a vehicle overnight unless the vehicle is contained in a locked building and excluding theft whilst equipment is left unattended in the open.

### Terms & Conditions

Members are required to abide by the following Terms & Conditions in addition to the standard DCC Terms & Conditions.

- Members who wish to insure a drone or model aircraft weighing over 250g must register with the CAA and provide DCC with a valid CAA Operator ID. CAA Operator ID's must be revalidated annually.
- All insured drones or model aircraft weighing over 250g, or fitted with a camera, must be correctly labelled with a valid CAA Operator ID.
- Members will provide DCC with a full description of the Drone/Aircraft being insured, including make, model, serial number and value as new, as well as details of any payload or ground equipment being covered.
- In the event of a claim the Member will be under obligation to prove the damage or loss and that the aircraft was indeed that which was specified to DCC.
- Where equipment specifications allow, the drone controller must be connected to the manufacturer's app which provides and maintains flight logs, including the aircraft's current and preceding locations and all flight data. Not being able to provide this data may invalidate your claim.
- Mobile Phones, Tablets, separate Cameras and other auxiliary items not used exclusively for the operation of the drone cannot be included in the list of insured items. If you would like to check whether an item can be included prior to joining please contact us.
- Where multiple items are insured the total new replacement value of all items cannot exceed the cover level selected.

- Purely cosmetic damage, damage to replacement parts (e.g. rotors, batteries, control sticks etc) and gradual wear tear & depreciation is excluded.
- In the case of accidental damage the decision to repair, replace or pay equivalent cash value will be at Drone Cover Club's absolute discretion. In the case of Loss or Theft the decision to replace or pay equivalent cash value will be at will be at Drone Cover Club's absolute discretion. Where a drone is repaired, the repair shall exclude cosmetic damage.
- All DCC Memberships have a 14 day 'cooling off period' during which no claims may be made under any Accidental Damage, Loss & Theft extension (Public Liability and Personal Accident insurances still apply). The 14 day period commences from the start date of Membership. The 'cooling off' period does not apply to continuous renewals (i.e. where the renewal commences the day after the previous expiry date) but does apply where a membership is allowed to lapse and renewed at a later date (i.e. where there is a gap in membership).
- Every Accidental Damage, Loss and Theft Claim will be subject to a £50 excess.

These terms & conditions may be added to or amended at any time at DCC's discretion.

## HOW TO MAKE A CLAIM

If an event giving rise or could give rise to a claim under this membership occurs please, as soon as practically possible, contact the Drone Cover Club Claims department either by email at [claims@ccc3.co.uk](mailto:claims@ccc3.co.uk) or by telephone on 0800 0832 478 / 01933 313 967 quoting your name, address, contact details and your DCC Membership Number.

### Things you must do

You must comply with the following Conditions, if you fail to do so the Insurer may not provide indemnification or pay your claim, or any payment could be reduced. It is your responsibility to prove any loss and therefore, the Insurer may ask you to provide any relevant information, documents and assistance to help them deal with your claim. You must

- a) Inform Drone Cover Club as soon as reasonably practicable of any occurrence, or circumstance which may give rise to a claim under this membership and the DCC Master Insurance policies, providing full details of what has happened;
- b) Inform Drone Cover Club as soon as reasonably practicable of the notice of any impending prosecution or inquest which may give rise to a claim under this membership and the DCC Master Insurance policies;
- c) Forward to Drone Cover Club as soon as possible, but no later than fourteen (14) days, if a claim for liability is made against you, any letter, claim, summons or other legal document and any related correspondence received, unanswered;
- d) Comply with any reasonable request made by Drone Cover Club or Insurer for information in relation to any claim;
- e) Do not admit liability or offer or promise or agree to settle any claim without Drone Cover Club or the Insurer's written permission.

The information presented in this document is provided for general information and guidance only. Full terms and conditions for all insurance benefits may be found in the Master Policy Wording documents available to download from the DCC website.

DCC works closely with our underwriters to constantly improve the Benefits we offer to members and, as such, the Insurance Benefits may be updated from time to time. DCC reserves the right to add, amend or remove Membership Benefits at any time, without prior notice or consultation. For current information please always refer to the DCC website.

DCC offers its members a wide range of benefits, of which insurance is one, for the full selection of benefits available to members please visit the DCC website.

## **Drone Cover Club**

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