



## About Commercial Drones In A Home Business

*Responding to the Dynamic Growth of Commercial Drone Usage*



U.S. aviation officials predict that drones "will be the most dynamic growth sector within aviation" over the next few years. With the number of commercial uses equally on the rise, the availability and necessity of drone coverage has moved to the forefront.

Those who operate a drone for hire or pay a drone operator to provide services for their business may be eligible for drone coverage under a Home Business Insurance policy from RLI, which includes coverage for designated unmanned aerial vehicles (UAVs) with a maximum gross take-off weight (MGTOW) of 55 pounds. Most UAVs will fall into RLI's light category with a MGTOW of up to 15 pounds. At the \$1 million liability limit, anticipate per light UAV liability charges of \$500 for full coverage and \$350 where personal and advertising injury is not permitted.

In April 2017, RLI began offering drone coverage for owners who use their drones in one of its 140 eligible business classes. The most common eligible commercial uses are real estate photography, wedding and family photography, home inspections, and business who provide drone services/unmanned aerial photography to others.

Owned drones can be included in business personal property coverage on a specified perils basis. This does not include crashes or lost drones but it does cover theft, fire, and other specified physical damage. Rating for business personal property (including UAVs) is subject to RLI's normal class rating plan.

Bodily injury and property damage coverage can be provided as well as personal and advertising injury related to drone operations in some cases.

Filings have been approved in most states, with coverage to ultimately be provided in all 50 states and the District of Columbia.\*

RLI is a specialty insurance company serving niche or underserved markets. RLI's proven, superior underwriting model creates flexibility to write unique coverages in a wide array of diverse industries.

RLI streamlines processes, eliminates red tape and puts decision-making in the hands of expert underwriters, giving them the resources and freedom to drive growth so producers can quickly and easily get customers the coverages they need.

Visit [www.iiaba.net/HomeBusiness](http://www.iiaba.net/HomeBusiness) to learn more.

*\*Approval and implementation may be delayed New York. The application will require the make, model, FAA registration number and MGTOW of each covered UAV and the name and date of birth of each authorized operator. A copy of an FAA Small UAS Certificates of Registration will be required for each owned UAV and a copy of an FAA Airman Certificate or Temporary Airman Certificate will be required for each operator.*