

CNA Is Droning On and On



Your client is involved in an accident where the other driver is at fault but later claims it was your client's fault. If there are no witnesses, it's a he said/she said situation which could end up costing your client in higher premiums. Now imagine that you dispatched a drone to take aerial footage/pictures of the scene that supports your client's version of the accident. This is just one example of a real-time insurance-related use of drones which could make you your client's hero.

Drones are being used more and more commercially. Event photography, inspections of large, remote or dangerous areas, video of real estate for presentation, golf pros taking footage for training or instructions, security, search and rescue... the list goes on. According to the [Federal Aviation Administration](#) commercial drone use is expected to quadruple by 2022.

CNA now offers a [Drone endorsement](#) which includes options for General Liability, General Liability including Personal and Advertising Injury, and Property coverages. This Drone endorsement will help you:

- **Customize coverage.** Drone coverage is available as an endorsement on CNA Connect[®], our flagship Businessowners policy, which is available for over 600 classes of business.
- **Minimize coverage gaps and simplify the process.** The Drone endorsement on CNA Connect[®] means one policy, one bill and the simple quoting process on CNA Central.
- **Reduce guesswork.** The endorsement includes flat rating charges based on the limits and coverages selected, and you can offer it for all eligible Small Business Class codes.

A wide range of customers - such as wedding videographers, photographers, contractors, real estate agents, architects, engineers and advertising agencies - may need this coverage, which is available in most states. Eligible risks include drones that weigh less than 55 lbs., those in compliance with FAA regulations and requirements, and those that do not hold a Restricted Airspace/Operation near Aircraft waiver.

To submit a quote, log into [Big "I" Markets](#) and click on "**Small Commercial**." Contact Big "I" Markets commercial underwriter Claire McCormack at claire.mccormack@iiaba.net or (800) 221-7917 ext. 5415 with any questions.

Big "I" Markets also offers **Small Commercial** through two additional carriers:

Travelers Select[®] offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac[®], Workers' Compensation, Commercial Automobile, and Commercial Umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. Travelers is available in all states except AK, FL, HI, & RI.

Chubb Small Commercial Insurance (SCI) leverages superior underwriting expertise and world-renowned claims, account services, and financial strength to offer solutions for small businesses with up to \$10M in revenue. Chubb recognizes that not all coverages fit the needs of every business and that is why they have crafted a customizable suite of state-of-the-art insurance products to fit your client's specific needs. Available in all states except FL, LA, AK & HI.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.