



Drone Insurance Program (DRIP)

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Robert Leong
(415) 403-1441
rleong@alliant.com



INSURER:
Westchester Fire
Insurance Company
(ACE Group)

POLICY TERM:
July 1, 2019 to
July 1, 2020

POLICY NO:
AAC N16737446003

A.M. Best Rating:
A++ XV

HOW TO REPORT A CLAIM:

Notify Alliant:

CSURMAclaims@alliant.com

After Hours Reporting:

Robert Frey
(415) 403-1445
(415) 518-8490 (Cell)
rfrey@alliant.com

MEMBER ACTION REQUIRED:

1. Physical damage to the drone hull is NOT covered unless specifically added. Alliant Staff can provide a quote upon request.
2. Annually (in the fall) members will be asked to provide an updated listing of all owned or operated drones.

COVERED ENTITIES:

The California State University and all of its Auxiliary Organizations

WHAT THIS POLICY COVERS:

Liability arising out of the ownership, maintenance or use of any owned, hired or borrowed drone in compliance with Part 107 and under 55 lbs. and used for non-commercial purposes.

PURPOSE OF USE:

All users required by the CSU or its Auxiliary Organization but excluding any use for which anyone under this policy expects to or does receive compensation.

WHO IS AUTHORIZED TO FLY A DRONE:

Any pilot as approved by the Named Insured operating under Part 107 guidelines.

COVERAGE LIMIT:

\$50,000,000 Each Occurrence (Single Limit Bodily Injury and Property Damage)

SELF-INSURED RETENTION / DEDUCTIBLE:

None

COVERAGE TERRITORY:

Anywhere in the world.

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.



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SPECIAL CONDITIONS:

1. Blanket Additional Insured Coverage – Endorsement 18
2. Blanket Waiver of Subrogation Coverage – Endorsement 19
3. Pilots must be approved by the named insured and operating under Part 107 guidelines

MAJOR EXCLUSION(S): *Including but not limited to:*

1. Noise, Pollution and other Perils exclusion clause
2. Aircraft Physical Damage
3. Nuclear Risk Exclusion Clause
4. Medical Services Limitation
5. Date Recognition Exclusion

FREQUENTLY ASKED QUESTIONS:

1. **Are indoor drone flight operations covered?** This policy covers drone operations in compliance with F.A.A. regulations, Part 107. However, Part 107 only regulates outdoor flights. Any indoor operations would not violate Part 107 and therefore coverage is available through this program (subject to all policy terms, conditions and exclusions.)

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