



Small Business

Property and General Liability Coverage for Drones

Increasingly, businesses use unmanned aerial vehicles (drones) for inspection, wedding videography, photography, project monitoring and more. And as the number of commercial drones continues to grow, so do the potential risks. Not only can an accident or equipment failure cause damages, but companies that use drones may need insurance to get a permit or work with a client.

That's why, as part of our comprehensive suite of products for small businesses, CNA offers a Drone endorsement which includes options for General Liability, General Liability including Personal and Advertising Injury, and Property coverages.

Customized Coverage Made Easy

Drone coverage is available as an endorsement on CNA Connect®, our flagship Businessowners policy, which is available for over 600 classes of business. This means one policy, one bill and the simple quoting process on CNA Central.

In addition to simplifying the insurance process and helping minimize coverage gaps, the Drone endorsement also eliminates guesswork for agents by including flat rating charges based on limits and coverages selected.

Coverage Overview:

- **Drone liability coverage** includes Bodily Injury and Property Damage with an option to add Personal & Advertising Injury*.
- **Drone property coverage** insures loss or damage to an unmanned aircraft during transportation and preparation – not just while it's in flight. Property coverage limits available are \$5,000, \$10,000, \$25,000 and \$50,000. Liability coverage is required when property coverage is selected.

Eligible Exposures Include:

- Commercial drones weighing less than 55 lbs.
- Risks in compliance with FAA regulations and requirements
- Risks which do not hold Restricted Airspace/Operation near Aircraft waiver (107.37)

Who Needs Coverage:

This coverage is available for all Small Business Class codes, and is especially valuable for:

- Photographers/videographers
- Contractors
- Real estate agents
- Architects
- Engineers
- Advertising agencies

* PI/AI coverage is not available on Technology classes of business.

Innovative Solutions to Keep Your Business – and Your Clients – Moving Forward

The less time you spend on administrative tasks, the more productive you can be in building your small business book. That's why we leverage our expertise to deliver award-winning automation solutions, superior services and resources to simplify your job, while enhancing your customer's experience at every level of engagement.

- **CNA Central**, our premier quoting and agency portal, makes it easier than ever to connect to small businesses so you can focus on what you do best.
 - Quote faster and more easily with CNA Quote Advantage, and access comprehensive base coverages, custom coverage options and a business-specific bindable quote — all through one short input screen.
 - Generate what-if scenarios, quote on-the-go with mobile functionality and take advantage of electronic document delivery.
 - Process and request endorsements, view policy and claim information and access important CNA news.
 - Submit Management Liability products for small businesses with 100 or fewer employees, and \$10M or less in revenue or assets.
 - Submit Miscellaneous Professional Liability for small businesses via CNA Central, either monoline or as a coverage part on CNA Connect®.
- **Dedicated Small Business sales specialists and underwriters** serve as your expert resources for all CNA offerings.
- **Multiple direct billing payment plan options**, such as online credit card payment through CNA Central. Plus pay-as-you-go billing for Workers' Compensation, to help small businesses more effectively manage their cash flow.
- **Small Business Service Center and Warm Leads Sales Team** act as an extension of your agency, with licensed specialists ready to respond on your behalf while providing a personalized experience and coverage consultation for your clients, as well as pursue new business leads.
- **Risk Control services** and resources will support your clients in their efforts to minimize their exposures and reduce the likelihood of a claim. CNA's School of Risk Control Excellence and SORCE® On Demand provide training and resources for small businesses that keep their companies and employees safe.
- **Prompt, attentive and customer-focused claim handling** to meet your clients' needs.
 - Information risk claims
 - Litigation management services
 - Return-to-work job bank

For more information, contact your Sales Specialist.



Drone Coverage (Unmanned Aircraft) Information Required

Drone coverage is located under the **Policy Coverage**.

**** Pricing for Liability is per policy charge, not per drone.**

Unmanned Aircraft Property Coverage

Number of Unmanned Aircraft _____
Limit (Option of \$5,000, \$10,000, \$25,000, or \$50,000)
Deductible \$1,000 (required)

**** If Unmanned Aircraft Property is added, Unmanned Aircraft Liability Coverage is mandatory.**

Unmanned Aircraft Liability Coverage

Number of Unmanned Aircraft _____
Bodily Injury and Property Damage
Optional: Personal and Advertising Injury

Policy Coverage Additional Information

Unmanned Aircraft Property and Liability Policy Coverage Additional Information

Unmanned Aircraft Eligibility

To be eligible for Small Unmanned Aircraft coverage from CNA, the following conditions must be met:

- Risk must register each UAV with the FAA, https://www.faa.gov/licenses_certificates/aircraft_certification/aircraft_registry/UA/
- Insureds must operate in compliance with FAA regulations, including [Small Unmanned Aircraft Rule \(Part 107\)](https://www.faa.gov/ua/), including all pilot certification and operating rules (<https://www.faa.gov/ua/>)

Unmanned Aircraft Information

Item #	Make/Model	Cost New	Weight Type	Registration #
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*Registration is not required for Unmanned Aircraft weighing less than .55 lbs

+ ADD

*Unmanned Aircraft Make/Model

*Cost New

*Type

*Registration Number

CLEAR SAVE

Unmanned Aircraft Remote Pilot Operators And Certificate

Pilot #	Last Name	First Name	City	State	Certificate Date	Certificate#
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+ ADD

*Last Name

*First Name

*City

*State

*Date of Remote Pilot Certificate Issuance (mm/dd/yyyy)

*Certificate Number

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* Does the business or unmanned aircraft operator have any approved waivers to Part 107 of the FAA UAS regulations? Yes No

* Are you aware of any sUAS (Small Unmanned Aircraft) incidents that have led to or could lead to property or liability losses or claims against the business or remote pilot? Yes No