



595 Stewart Avenue, Garden City, NY 11530-4735 | Ph: 516.745.1111 | Fax: 516.745.5733 | www.sobelins.com

DRONES ARE EVERYWHERE...



Except on your Camp's Insurance Policy!

The growth of drones, otherwise known as unmanned aircraft, has exploded in the United States. While the military remains the number one user, drones are now being used in myriad ways by a growing variety of business and personal users. The cost continues to drop while the technology improves creating a large and fast growing market. The nonmilitary market for drones is expected to grow by at least 19% annually and reach \$8 billion by the year 2020.

Many camps have recently started flying drones. Some have been using them for a while and others are just now considering them. Whatever category you fall into you should know that your liability coverage was not designed to cover aircraft and a drone is definitely an aircraft. And it is specifically excluded under your camp's liability policy.

The standard commercial general liability form precludes coverage for injury or damage 'arising out of the ownership, use, or entrustment to others of any aircraft.....owned or operated or rented or loaned to any insured.' This exclusion is quite broad and not only applies if you own or fly a drone, but also if you hire someone else, such as a photographer or videographer, to bring in and fly their own drone at your camp.

So if one of these unmanned aircraft is zipping around the skies over your camp and it drops out of the sky and hits a camper, or crashes into a visiting parents' expensive car, your camp's insurance program does NOT currently have insurance to pay for the resulting injury or damage.



by Michael Labadorf, CPCU
Executive Vice President

As with most new exposures the insurance industry is 'dipping its toes' in the water rather than opening up the coverage flood gates. But liability coverage for the operation of a drone at camp, and coverage for theft or damage of the drone itself, is available.

If you are interested in reviewing your coverage options, or need an outline of coverage requirements to request from a vendor who you have hired to fly a drone at your camp, please call:

The Camp Insurance Experts at SOBEL:

**(800) 221-2834 or
(516) 745-0000**