



QUOTE SCHEDULE

(Please note this document is for quotation purposes only and is not a valid insurance schedule)

PART 1	Policy No.				
	Insurer	Starr Europe Insurance Limited (SEIL)			
	Name of Insured				
	Business of the Insured	Owners and Operators of Unmanned Aerial Systems (UAS)			
	Address				
	Period of Insurance	From			
		to			
		Both days inclusive			
PART 2	Particulars of UAS				
	(1) Make	(2) Type	(3) Year of Manufacture	(4) Registration Marks	
	All Airborne Equipment (including drones)	Sum Insured	Not Insured		
	Ground Based Equipment	Sum Insured	Not Insured		
	Increased Cost of Working	Sum Insured	Not Insured		
	Reinstatement of Data	Sum Insured	Not Insured		
	Incompatibility of Software	Sum Insured	Not Insured		
	Non Owned Electronic Equipment	Sum Insured	Not Insured		
	PART 3	Standard Uses: Commercial	Special Uses:	Aerial work being Photography and Filming	
PART 4	Operators	Any person approved by the Insured, with a Permission for Aerial work or equivalent approved by the Aviation regulatory body, working in connection with the Insured's business.			

PART 5	Geographical Limits	Worldwide Excluding: <ul style="list-style-type: none"> Algeria, Burundi, Cabinda, Central African Republic, Congo, Democratic Republic of Congo, Eritrea, Ethiopia, Ivory Coast, Liberia, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan Colombia, Ecuador, Peru Afghanistan, Jammu & Kashmir, Myanmar, North Korea, Pakistan Georgia, Nagorno-Karabakh, North Caucasian Federal District Iran, Iraq, Libya, Syria, Yemen Any country where the operation of the insured Aircraft is in breach of United Nations sanctions 	
PART 6	Limits and Deductibles	(Appropriate boxes to be completed – others to be marked as 'not applicable')	
	(A) Policy Section & Risk	(B) Amounts to be deducted	(C) Limit of Indemnity from which must be deducted the amount in column (B)
	SECTION ONE Loss of or damage to UAS listed in Part 2 above	You will pay the first € 125.00 in respect of loss or damage to UAS and/or Associated Equipment each Occurrence	See PART 2
	SECTION TWO Liability to Third Parties (Relating to All UAS operated by the Insured)	Bodily Injury Nil Damage to Property You will pay the first € 125.00 in respect of damage to property each Occurrence Professional Indemnity The amount of € 1,250.00 shall be deducted from each and every claim	Bodily Injury and Damage to Property Combined € 1,300,000 each Occurrence and in the aggregate in respect of the Products Liability (Limited to € 1,300,000.00 whilst Training) Inclusive of Aviation Liabilities sub-limit € 1,300,000 (Limited to € 1,300,000.00 whilst Training) (never less than 750,000 SDR's) Civil use of MOD Airfields € 7,500,000 Any one Occurrence Professional Indemnity Not Insured This policy is fully compliant with EU Regulation (EC) No 785/2004
PART 7	Premium (inclusive of Insurance Premium Tax)	Section One	€ 0.00
		Section Two	€ 174.69
		TOTAL	€ 174.69
PART 8	Choice of Law and Jurisdiction	It is agreed that this Insurance shall be governed exclusively by the law and practice of the country of domicile, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in the country of domicile.	
PART 9	Immediate notice of any claim to be given to:	Coverdrone: www.coverdrone.com/eu/claims/ - Tel: 44 (0)1270 448 998	
	Endorsements applicable	<ul style="list-style-type: none"> Extended coverage endorsement (Aviation Liabilities) UAS Hull "War and Allied Perils" extension endorsement Non owned electronic equipment extension endorsement Liability limit whilst training 	

	<ul style="list-style-type: none">• UAV Operating Mass Weight Restriction• Incompatibility of software or programs extension endorsement• Civil use of MOD airfields endorsement• Unauthorised use clause• UAS Operator indemnity clause• Additional endorsement applicable to the country of domicile
Important	<ol style="list-style-type: none">1. All sales are provided on a non-advised basis and in purchasing a policy you deem the policy to be suitable for your requirements

STATEMENT OF FACT

IMPORTANT - PLEASE READ CAREFULLY

The information you have provided to us has been used to calculate the premium, terms and conditions of the quotation and will form the basis of the insurance contract between You (the Insured) and your Insurer. It is therefore important that you read this document and tell us immediately if any details are, or have been, omitted.

All material facts must be disclosed. A material fact is one which is likely to influence us in the acceptance and assessment of the risk, e.g. intended use of the drone(s), any offence such as fraud, robbery, theft or handling stolen goods or prosecutions pending. If you are in any doubt as to whether a fact is material then it should be disclosed. Failure to do so may mean that your insurance policy is not valid or that your Insurer is not liable to pay your claim(s).

Disclosures should be clear and specific. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the information provided to us) or any matter not expressly drawn to our attention.

This Statement of Fact together with the Insurance Quotation and Policy Documents forms your contract of insurance and you confirm that you have read and understood the terms of the contract.

If any changes in circumstances arise during the Period of Insurance cover please provide full details to Coverdrone. If you require a further copy of this Statement of Fact please contact Coverdrone and a copy will be sent to you.

Proposer details

Policyholder:			
Contact:		Email:	
Address:			
Postcode:		Country:	Italy
Telephone:		Website:	
Fiscal Code or IVA Number (Italy):			

General Particulars

Full description of business

Owners and Operators of Small Unmanned Aircraft (SUA).

(Please advise if you wish to cover another business activity as this will need to be referred to the Insurer)

Worldwide cover is standard subject to the following excluded territories:

- Algeria, Burundi, Cabinda, Central African Republic, Congo, Democratic Republic of Congo, Eritrea, Ethiopia, Ivory Coast, Liberia, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan
- Colombia, Ecuador, Peru
- Afghanistan, Jammu & Kashmir, Myanmar, North Korea, Pakistan
- Georgia, Nagorno-Karabakh, North Caucasian Federal District
- Iran, Iraq, Libya, Syria, Yemen
- Any country where the operation of the insured Aircraft is in breach of United Nations sanctions

Do you require cover for additional territories?

No	If Yes, which territories?	
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Have you received appropriate training?	
Yes	
If you answered yes to the above question, please answer the following:	
Who provided the training?	Other
Which training course did you complete?	
Have you completed a ground school?	Yes
Have you completed a flight test?	Yes
Are you in possession of a Permission to Fly from your national aviation authority?	
Yes	(we will require a copy certificate once available)
When did you start operating SUA?	

Trade Association Membership	
Are you a member of ARPAS-UK?	No
Membership number:	N/A
Are you a member of Drone Safe Register?	No
Membership number:	N/A
Are you a member of AUD Established Operator?	No
Membership number:	N/A
Are you a member of Unmanned Aircraft Association of Ireland (UAAI)?	No
Membership number:	N/A

Public/Products/Aviation Liability – please indicate level of cover required	
€ 1,300,000	
Do you propose to carry out any work for public authorities e.g. emergency services?	
No	
Do you propose to carry out any work for the military?	
No	
Do you operate beyond visual line of sight (BVLOS)?	
No	

Airborne Equipment - drones			
Make & Model	Serial No.	Year of manufacture	Rotary (r) or Fixed Wing (f)?

Airborne Equipment	
Total value of all airborne equipment (including drones):	Not Insured

Ground Based Equipment (related to your drone operations, e.g. laptops, iPads etc.)	
What is the total value of ground-based equipment?	Not Insured

Increased Cost of Working (ICOW) and Reinstatement of Data (ROD)	
Increased Cost of Working cover:	Not Insured
Reinstatement of Data cover:	Not Insured

Hired in (non-owned equipment)	
What is the total value of hired-in equipment?	Not Insured
You confirm that the continuing hire charges will not exceed:	Not Insured

Claims- Detail any losses in the past three years:- 1. SUAs or portable equipment away from the premises 2. Public Liability			
Date	Details/Incident	Reserve Amount	Amount Settled

Other Material Information

DECLARATION	
You also confirm that:	
✓	You have never been declined insurance, applied increased terms, or refused to renew or had a policy cancelled by any Insurer;
✓	No Principal, Director or Partner has ever been convicted of or charged (but not yet tried) with arson, or any offence involving dishonesty of any kind (e.g. fraud, robbery, theft or handling stolen goods);
✓	No Principal, Director or Partner has ever been declared bankrupt or insolvent, CCJ's.



POLICY SUMMARY (EU Domiciled Insured excluding UK)

This document is a summary of the insurance cover provided by the UNMANNED AERIAL SYSTEM (UAS) INSURANCE POLICY FOR COMMERCIAL OPERATORS v Nov 2019 and, as such, it does not contain the full terms and condition of your insurance. You can find the full terms and conditions of your insurance in the Policy.

This summary is provided to you for information purposes only and does not form part of your insurance contract. The Sections of Cover included for you are as detailed in your Policy Schedule.

INSURERS
<p>This insurance is underwritten 100% by Starr Europe Insurance Limited (SEIL) a member of Starr Insurance Companies is registered in Malta, holds its registered address at Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and is authorised and regulated by the Malta Financial Services Authority.</p>
RIGHT TO CANCEL
<p>You can cancel this Policy at any time by giving the Insurers 30 days' notice in writing. Your signed notice of cancellation letter should be sent to Coverdrone. This letter can be mailed or scanned and attached to an email addressed to Coverdrone.</p> <p>A pro rata refund of the premium will be paid for the remaining portion of the Period of Insurance after the cancellation date, if the refund exceeds GBP 25.</p> <p>The Insurers can cancel this Policy by giving you thirty (30) days' notice in writing but will only do so for a valid reason. The Insurers will either return a pro rata portion of the premium in respect of the unexpired Period of Insurance or have the option to retain the premium in the case of fraudulent claims. Please see General Condition 9 for more information.</p> <p>There will be no return of premium in respect of any UAS on which a loss is paid or is payable under this Policy.</p>
APPLICABLE LAW AND JURISDICTION
<p>Domicile of the Insured</p>
HOW TO MAKE A CLAIM
<p>The Insured should give notice of any event likely to give rise to a claim under this Policy to Coverdrone as soon as reasonable practicable. The Insured should give full particulars of such event and forward as soon as reasonable practicable to Coverdrone any letters or documents relating to the claim and give notice of any impending prosecution. The Insured must give such further information and assistance as the Insurers may reasonably require and the Insured should not act in any way to the detriment or prejudice of the interests of Insurers.</p> <p>No admission, offer, promise or payment shall be made by the Insured without the consent of the Insurers.</p>



COMPLAINTS

The **Insurers** aim to ensure that all aspects of your **Policy** are dealt with promptly, efficiently and fairly. At all times, they are committed to providing you with the highest standard of service.

If you have any questions or concerns about your **Policy** or the handling of a claim you should in the first instance contact:

Policies incepted prior to 1st January 2021:

John Heath (UK) Limited t/a Coverdrone
142 Nantwich Road, Crewe
Cheshire CW2 6BG, UK
Telephone: +44 (0)1270 448 998
Email: office@coverdrone.com

Policies incepted from 1st January 2021 onwards:

COVERDRONE EU B.V.
Siriusdreef 17-27
Office Number 251 Register 66
2132WT Hoofddorp, Netherlands
Telephone: +44 (0)1270 448 998
Email: office@coverdrone.com

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time in the following ways:

In writing to: The Complaints Manager for Starr Europe Insurance Limited (SEIL)
Dragonara Business Centre,
5th Floor, Dragonara Road,
St Julians, STJ 3141,
Malta

Email: compliance@starrcompanies.com

Telephone: +356 22605086

If you remain dissatisfied after **Insurers** have considered your complaint, you may have the right to refer your complaint to the Financial Services Ombudsman in your Country whose contact details can be found in the Additional Endorsements Attaching to your Policy.

HOW LONG WILL YOUR CONTRACT OF INSURANCE BE VALID

Your Policy is issued for 12 Months or such other duration as detailed in your Policy Schedule.

GEOGRAPHICAL LIMITS

Insurers will provide coverage for your UAS Worldwide



Excluding:

- Algeria, Burundi, Cabinda, Central African Republic, Congo, Democratic Republic of Congo, Eritrea, Ethiopia, Ivory Coast, Liberia, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan
- Colombia, Ecuador, Peru
- Afghanistan, Jammu & Kashmir, Myanmar, North Korea, Pakistan
- Georgia, Nagorno-Karabakh, North Caucasian Federal District
- Iran, Iraq, Libya, Syria, Yemen
- Any country where the operation of the insured Aircraft is in breach of United Nations sanctions

TYPES OF COVER AVAILABLE

SECTION ONE

ACCIDENTAL PHYSICAL LOSS OF OR DAMAGE TO UAS OR AIRBORNE EQUIPMENT

KEY BENEFITS

Coverage:

- Insurers will pay for accidental physical loss of or damage to the UAS and/or Airborne Equipment up to the limit stated in the Policy Schedule occurring during the Period of Insurance whilst in Flight/Flying, on the Ground or whilst being Transported.
- Insurers will, in addition, pay any reasonable expenses incurred for the purpose of attempted or actual removal, disposal or destruction of the wreck of an UAV up to the amount stated in the Policy Schedule.
- Insurers will at the request of the Insured and regardless of the Insured's legal liability, offer reasonable settlement in respect of loss of or damage to crops and/or other property caused by trespassers following a crash of the UAV up to the amount stated in the Policy Schedule.

MAIN EXCLUSIONS

Your Policy will not cover you:

- For any wear and tear, deterioration, depreciation, freezing, breakdown, defect or failure howsoever caused in the UAS and/or Airborne Equipment.
- For damage to aerial cameras or scanners (other than as a result of an accident to the carrying UAS) due to scratching, fogging or misting of lens.
- For any damage to the UAS or Airborne Equipment if the lifting weight recommended by the Manufacturer for the UAS make and model is exceeded when any Airborne Equipment is attached.
- For damage occurring to the UAS and/or Airborne Equipment whilst being Transported if it is not packed in accordance with the manufacturers guidelines or in a securely stored and padded flight case.

SECTION ONE - SUM INSURED AND DEDUCTIBLE APPLICABLE

The maximum Insurers will pay for physical loss or damage to your UAS or Airborne Equipment and the amount that will be deducted from a claim payment to you is stated in your Policy Schedule.

SECTION TWO

LEGAL LIABILITY TO THIRD PARTIES



KEY BENEFITS	MAIN EXCLUSIONS
<p>Coverage:</p> <ul style="list-style-type: none"> • Your liability for Bodily Injury and/or Property Damage to third parties including whilst using vehicles airside, liability for damage to third party property whilst on the ground and being serviced, handled or maintained by you and liability arising out of the Products Hazard as defined in the Policy wording. • Invasion of Privacy • Data Liability Event <p>caused by an Occurrence and arising from your UAS business operations</p>	<p>Your Policy will not cover you:</p> <ul style="list-style-type: none"> • For Bodily Injury sustained by any director or employee of the Insured or partner in the Insureds business or operation while acting in the course of his employment or duties for the Insured. • For Property Damage to any property belonging to or in the care, custody or control of the Insured. However this exclusion does not apply to Property Damage to a UAS not owned by the Insured whilst on the ground and being serviced, handled or maintained by the Insured. • For Advertising Liability • For any fines, penalties or punitive or exemplary damages. • For liability arising from noise, pollution and contamination • For any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter. • For any liability arising from the use of any vehicle upon the public highway.
SECTION TWO - LIMITS	
The maximum Insurers will pay for Bodily Injury and/or Property Damage to third parties and the amount that will be deducted from a claim payment is stated in your Policy Schedule.	
IMPORTANT INFORMATION THAT COULD AFFECT THE PAYMENT OF YOUR CLAIMS AND LIMIT YOUR COVERAGE	
Compliance with Air Navigation and Air Worthiness Orders	
<ul style="list-style-type: none"> • The Insured and any Authorised Operator must comply with all air navigation and airworthiness orders and requirements issued by any competent authority affecting the safe operation of a UAS. • the UAS is airworthy at the commencement of each Flight; • all Log Books and other records in connection with the UAS which are required by any official regulations in force from time to time shall be kept up to date and shall be produced to the Insurers or their agents on request; • the employees and agents of the Insured comply with such orders and requirements. 	
Change in Risk	



The Insured shall be under a continuing duty, during the Period of Insurance, to notify the Insurers as soon as reasonably practicable of any changes which increase the risks which have been presented to the Insurers. Such changes shall be subject to agreement by Insurers and may require an additional premium to be charged.

There shall be no coverage for any claims resulting from any changed element of the risk unless the changed element of the risk has been notified to and agreed by Insurers.

Sanctions and Embargo

This Policy is subject to a Sanctions and Embargo Clause AVN111

Notwithstanding anything to the contrary in the Policy the following shall apply:

- 1. If, by virtue of any law or regulation which is applicable to an Insurer at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation.**
- 2. In circumstances where it is lawful for an Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorisation to make such payment.**
- 3. In the event of any law or regulation becoming applicable during the Period of Insurance which will restrict the ability of an Insurer to provide coverage as specified in paragraph 1, then both the Insured and the Insurer shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that in respect of cancellation by the Insurer a minimum of 30 days' notice in writing be given. In the event of cancellation by either the Insured or the Insurer, the Insurer shall retain the pro rata proportion of the premium for the period that the Policy has been in force. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Insurer, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Insurer shall be effective even though the Insurer makes no payment or tender of return premium.**

Rights of Third Parties

This contract of insurance is between You as the named Insured, and any other person named in your Policy, and the Insurers. Nobody else has any rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term under Your insurance contract.

ADDITIONAL EXTENSION OF COVERAGE ENDORSEMENTS

ONE - EXTENDED COVERAGE ENDORSEMENT (AVIATION LIABILITIES) AVN52E (AMENDED)

This Endorsement extends your cover to include paragraphs other than (b) of the War, Hi-jacking and Other Perils Exclusion Clause AVN48B contained in your Policy Wording.

TWO - UNMANNED AERIAL SYSTEM HULL "WAR AND ALLIED PERILS" EXTENSION



This Endorsement extends your coverage to include damage or loss of use of your UAS caused by

- (a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- (b) Strikes, riots, civil commotions or labour disturbances.
- (c) Any act of one or more persons, whether or not agents of a sovereign power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.
- (d) Any malicious act or act of sabotage.
- (e) Confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any government (whether civil, military or de facto) or public or local authority.
- (f) Hi-jacking or any unlawful seizure or wrongful exercise of control of the **UAS** flight (including any attempt at such seizure or control) made by any person or persons acting without the consent of the **Insured**.

THREE - NON-OWNED ELECTRONIC EQUIPMENT EXTENSION ENDORSEMENT

This Endorsement extends your cover to include accidental physical loss of or damage to electronic equipment leased or hired but not owned by you whilst in your care, custody and control.

FOUR - LIABILITY LIMIT WHILST TRAINING

This Endorsement extends your cover to include an operator whilst in training.

FIVE - UAV OPERATING MASS WEIGHT RESTRICTION

This Endorsement restricts the cover for any UAV with an operating mass exceeding 25KG.

SIX - INCOMPATIBILITY OF SOFTWARE OR PROGRAMS EXTENSION ENDORSEMENT

This Endorsement extends your cover so that in the event of damage to your UAS if the software or programs are incompatible with the replacement equipment Insurers will pay for necessary modifications etc...

SEVEN - INCREASED COST OF WORK EXTENSION ENDORSEMENT

This Endorsement extends cover to pay for necessary and reasonably incurred expenses to enable you to fulfil contractual obligations of a contract including the cost of renting temporary replacement equipment.

EIGHT - REINSTATEMENT OF DATA EXTENSION ENDORSEMENT

This Endorsement extends cover so that Insurers will repair or pay for the reinstatement of data and will pay reasonable hire charges whilst repair to your equipment are being carried out in order to enable you to continue with your business.

NINE - CIVIL USE OF MOD AIRFIELDS ENDORSEMENT

This Endorsement extends cover to indemnify you for all sums which you shall become legally liable to pay for damages whilst using Ministry of Defence airfields as more fully set forth in the Policy wording.

TEN - UNAUTHORISED USE CLAUSE



This Endorsement extends cover for third party liability if your UAS was used by a person not authorised by you.

ELEVEN - UAS OPERATOR INDEMNITY CLAUSE

This Endorsement extends the liability coverage provided to the UAS authorised operator as if liability had been incurred by the Insured.

TWELVE - PROFESSIONAL INDEMNITY EXTENSION OF COVERAGE ENDORSEMENT

This Endorsement extends to indemnify the Insured, up to the limit stated in the Policy Schedule, against legal liability for any claim or claims which are first made against them and notified to Insurers during the Period of Insurance by reason of any negligent act, negligent error or negligent omission in the conduct of their business as the owner/operator of the insured UAS.

Coverdrone

Terms of Business

OUR SERVICE AND CAPACITY

Coverdrone is a trading name of John Heath (UK) Limited and/or Coverdrone EU B.V. Coverdrone is an independent insurance intermediary. All sales are provided on a non-advised basis and in purchasing a policy you deem the policy to be suitable for your requirements. We act on your behalf when we source a policy, when you place your insurance and where we assist you with a claim. We act on behalf of Insurers when we collect premium. Our website address is www.coverdrone.com/eu

CUSTOMER PROTECTION INFORMATION

Policies inception prior to 1st January 2021:

John Heath (UK) Limited is a Private Limited Company registered in England and Wales. Registered Office: Arrowscroft, 142 Nantwich Road, Crewe, Cheshire UK CW2 6BG, company number 07636523. John Heath (UK) Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Register number is 651498. You can check this information on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on +44 (0)845 606 1234. It is our intention to provide you with a high level of customer service at all times. However, should you be unhappy with our service or have any cause for dissatisfaction we have a formal complaints procedure. In the first instance you should contact us by telephone on +44 (0)1270 448 998 or in writing at Arrowscroft, 142 Nantwich Road, Crewe, Cheshire CW2 6BG United Kingdom.

Policies inception from 1st January 2021 onwards:

Coverdrone EU B.V. is a Private Limited Company registered in the Netherlands. Registered Office: Siriusdreef 17, 27 Office Number 251 Register66, 2132WT Hoofddorp, KvK number 78084377. Coverdrone EU B.V. is authorised and regulated by the Autoriteit Financiële Markten (AFM). You can check this information on the AFM Register by visiting their website at www.afm.nl or by contacting the AFM on +31(0)20-797 2000. It is our intention to provide you with a high level of customer service at all times. However, should you be unhappy with our service or have any cause for dissatisfaction we have a formal complaints procedure. In the first instance you should contact us by email: office@coverdrone.com or in writing at Siriusdreef 17, 27 Office Number 251 Register66, 2132WT Hoofddorp, Netherlands.

FAIR PRESENTATION OF RISK (Commercial)

It is your statutory duty before entering into a contract of insurance, prior to an alteration, and at renewal to make a fair presentation of the risk to be insured and to ensure that information is provided in a clear and accessible format. Where practical, every material circumstance should be disclosed. We will expect firms to make reasonable enquiries and proactively gather information, however, where this is not practical you must make us aware, as your broker, that further enquiries are needed to accurately underwrite the risk. Any questions put to you in a proposal form or otherwise must be answered honestly, accurately and in good faith. Failure to make a fair presentation of the risk could invalidate your insurance cover and mean that part or all of a claim may not be paid.

YOUR DUTY TO PROVIDE INFORMATION (Consumers/Recreational)

It is your duty to take reasonable care to answer all questions honestly and to the best of your knowledge. If you do not, your insurance policy may be cancelled or treated as if it never existed or your claim may be rejected or not paid in full. It is important that all statements you make on proposal forms claim forms and other documents are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any of the questions are true and accurate before

signing the document. Failure to provide requested information to your insurers could invalidate your insurance cover and mean that part or all of a claim may not be paid.

INFORMATION ON COSTS

We will provide you with separate premiums for each of the individual products and services that we are offering including any fees. We don't charge an administration fee for new policies, mid-term adjustments or renewals. Upon cancellation or mid-term adjustment of a policy any refunds will be paid net of policy commission and a EUR 15.00 administration fee. Fees already paid at the outset of a policy or during the term of a policy are non-refundable. Certificates and other policy documentation will not be released to you until we are in receipt of full payment of the policy premium(s) and any fees. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law. Coverdrone are remunerated by receiving a percentage of premium by way of commission or brokerage which will be disclosed to clients on request.

CANCELLATION

You can cancel this Policy at any time by giving the Insurers 30 days' notice in writing. Your signed notice of cancellation letter should be sent or emailed to: Coverdrone, Siriusdreef 17, 27 Office Number 251Register66, 2132WT Hoofddorp - office@coverdrone.com. A pro -rata refund of the premium will be paid for the remaining portion of the Period of Insurance after the cancellation date, if the refund exceeds EUR 31.25. The Insurers can cancel this Policy by giving you thirty (30) days' notice in writing but will only do so for a valid reason. The Insurers will either return a pro rata portion of the premium in respect of the unexpired Period of Insurance or have the option to retain the premium in the case of fraudulent claims. There will be no return of premium in respect of any UAS on which a loss is paid or is payable under this Policy. Any return of premium will be subject to the fees outlined in 'Information on Costs'.

CANCELLATION (COOLING OFF PERIOD) – CONSUMERS ONLY

In addition to the above cancellation rights a consumer has the right to a cooling off period where the policy is a short-term policy of one month or more. There is no cooling off rights in respect of a policy of less than one month's duration. Cancellation under this clause should be sent in writing or by email to Coverdrone, Siriusdreef 17, 27 Office Number 251Register66, 2132WT Hoofddorp – office@coverdrone.com. The cancellation period begins either from the day of the conclusion of the contract or from the day on which you receive the contractual terms and conditions if this is later than the date of the conclusion of the contract.

RISK TRANSFER / CLIENT MONEY

Coverdrone act as agent of the Insurer for the collection of premiums and refunds of premium. This means that premiums are treated as received by the Insurer when received by us and we will advise you if this is not the case.

CLAIMS

In the event of a claim:

- Report all incidents to our office as soon as possible (even if you do not think you are to blame).
- We will forward a claim form (if required) and advise you what to do next.
- If our office is closed, you can report the incident via our website: www.coverdrone.com/eu/claims/
- Please forward to us any documents or correspondence you receive. Do not reply to these yourself since it may prejudice your claim.

- You can email us regarding your claim at claims@coverdrone.com

CONFLICT OF INTEREST

There may be occasions when a potential conflict of interest arises. If this happens, we will inform you and obtain your consent before we carry out your instructions.

TERMS OF CREDIT

All balances must be settled within 14 days of receipt of our invoice unless we have agreed other written credit terms with you.

We will give you regular accounting documentation. If you are unsure about any aspect of these credit terms, please notify us as soon as possible so that we can discuss it with you.

Where a statement balance is in your favour, we will arrange for payment to be made to you by way of a bank transfer, credit/debit card, or we will apply it against any outstanding premiums.

PAYMENT OPTIONS

Payment can be made in full by bank transfer or credit/debit card. Please note that we can only issue confirmation of cover when we are in receipt of full payment.

To pay by bank transfer please use the bank details on our quote presentation or invoice. Please use your Broker Reference as the transaction reference so we can identify your payment.

To pay by credit/debit card please call us to provide your card details or pay online.

LAW & JURISDICTION

These terms of business shall be governed by and construed in accordance with Netherlands law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the Netherlands Courts.

PRIVACY POLICY

This document details how information about you, that you have provided to us, will be used.

LEGAL BASIS FOR PROCESSING DATA

There are several lawful bases under which we can hold and process your data. Coverdrone will hold and process your data where:

- Processing is necessary for the performance of a contract with the data subject or to take steps to enter into a contract
- Processing is necessary for compliance with a legal obligation
- Necessary for the purposes of legitimate interests pursued by the controller or a third party, except where such interests are overridden by the interests, right or freedoms of the data subject
- Processing is necessary for reasons of substantial public interest

INFORMATION WE COLLECT ABOUT YOU

When you contact us for an insurance quotation, we collect the relevant information needed by an insurer to calculate the premium and understand and arrange insurance to meet your needs, and also arrange premium finance where applicable. The information varies dependant on the risk to be insured. It may be necessary to collect sensitive personal data, and/or we may need information (including sensitive personal data) about other members of your household or family (including children) who may also be included as a beneficiary on your policy e.g. family members.

Where this involves passing information to us relating to children you acknowledge that in doing so you are the responsible parent or guardian of the child and are providing explicit consent for us to use this information specifically to fulfil the insurance cover and services requested.

WE COLLECT THIS INFORMATION

Information is collected during our meetings, telephone conversations, letters, e-mails with you and through the completion of proposal forms and fact finds or via online submission forms.

WE STORE YOUR PERSONAL DATA

Coverdrone use several data storage methods which include:

- Electronically on our Acturis system
- Manually in paper records
- On Microsoft Office 365 (for Word, Excel, Emails, PDF's etc.)
- Feefo and Mailchimp (or similar email or review systems)

Information held on Acturis, Office 365, Feefo and Mailchimp is securely backed up and your data encrypted to protect your data from cyber-attacks and on-line hackers and manual records are stored in secure locked offices.

HOW YOUR INFORMATION WILL BE USED AND WHO MIGHT IT BE SHARED WITH

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements and/or handle a claim you are making under the policy.

Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We may share your data with other third parties in order to meet our legal or regulatory requirements. This includes statutory bodies and third parties who request information about you that they need to help prevent or detect crime and fraud or organisations who are responsible for tax or where we are required to give this information under an order of the court or legislation.

Should you wish to pay your premium by instalments we may pass your information to a premium finance provider however, this will not be done without discussing payment options with you first.

When applying or taking out credit we will share your data with lenders. Coverdrone, or the lenders, may carry out anti-money laundering checks and credit underwriting to assess creditworthiness and affordability to meet regulatory or business obligations. Credit checks may include a search of your records (for limited companies this may include directors and the organisation itself) at a credit reference agency. This type of search will leave a footprint that other lenders will be able to see but not the outcome of the search. The type of search made should not have a detrimental effect on the credit rating of an individual.

WE KEEP YOUR DATA FOR

We will retain any information held in manual files for not less than 7 years.

We will retain any information held electronically for not less than 7 years.

Your personal data is processed by us by our staff in the EU and UK. However, for the purposes of IT hosting and maintenance this information may be located on servers within the European Economic Area.

YOUR RIGHTS OF ACCESS

Under the GDPR (General Data Protection Regulations) you have a right to obtain a copy of the personal information that we hold about you free of charge. If you believe that any information held is incorrect or incomplete, you should contact us (see contact details below). Any information that is found to be incorrect or incomplete will be amended promptly.

ERASURE RIGHTS

You have the right to request the deletion or removal of your personal data if you feel there is no compelling reason for its continued processing.

YOUR RIGHT TO DATA PORTABILITY

You have the right to request us to transmit your data directly to another organisation which we will undertake if this is technically feasible. We will respond to your request within one month and if we are unable to action a request we will explain why.

YOUR RIGHT TO OBJECT

Under the GDPR you have the right to object to us processing personal data based on grounds relating to your particular situation. If you object to us processing your personal data we will stop unless there are compelling legitimate grounds for the processing which override your interests, rights and freedoms or, the processing is for the establishment, exercise or defence of a legal claim. For any of the above please write or email us at the address below in the first instance.

YOUR RIGHT TO COMPLAIN

You have a right to complain to the European Data Protection Supervisor (EDPS) if you feel there is a problem with the way Coverdrone is handling your data. Please contact <https://edps.europa.eu/>

MARKETING

Coverdrone take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us, or to send you information about other products and services that we believe may be relevant to you.

We will not use your information or share your information with any other company for marketing purposes without your prior consent. If you wish to unsubscribe from receiving marketing material at any time, please use the contact details at the bottom of this notice.

CONTACT DETAILS

If you need any further information or need to contact us please write or email us at:

Policies incepted prior to 1st January 2021:

John Heath (UK) Limited
142 Nantwich Road, Crewe
Cheshire CW2 6BG
UK
Email: office@coverdrone.com

Policies incepted from 1st January 2021:

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