

COPA UAV Liability Insurance Program



Centre image courtesy of m2imaging.ca

Background Information

The civilian operation of Unmanned Aerial Vehicles (UAVs) in Canada is a rapidly growing industry. The Teal Group estimates civil UAV economic value of approximately \$800 Million annually by 2023.

UAVs are being used to improve business efficiencies, costs and risk management in a variety of industries including: Agriculture, Mining, Oil & Gas, Security, Media and Photography.

The priorities of these stakeholders are aligned with COPA including: safety, sustainable operating costs and permission to fly.

COPA is committed to safely sharing the skies while protecting the right of Canadians to engage in personal aviation. In that sense, they are working with Transport Canada and UAV proponents to promote realistic and practical rules and regulations. Providing UAV operators with insurance is COPA's way of fostering safe sharing of the skies and providing a practical framework to their collaborative work.

Defining UAVs

UAV, UAS, drone or RPAS are interchangeable for any remote controlled aircraft (fixed wing or rotary) being used for non recreational (commercial or business) purposes. In contrast, remote controlled aircraft being used for recreational or private purposes are defined as "model aircraft", per Transport Canada. Model Aircraft do not currently qualify for the COPA UAV Insurance program. *

Regulatory Environment

Transport Canada (TC) is the regulatory body for all aircraft in Canada; manned or unmanned. TC mandates that a commercially operated UAV can be operated under exemption provided it meets all their listed requirements including, but not limited to weighing under 25 kilograms, flown in the line of sight and carries at least \$100,000 third party liability. **

The UAV operators must carry a copy of the UAV exemption, proof of liability insurance, contact information and aircraft system limitations any time they are operational.

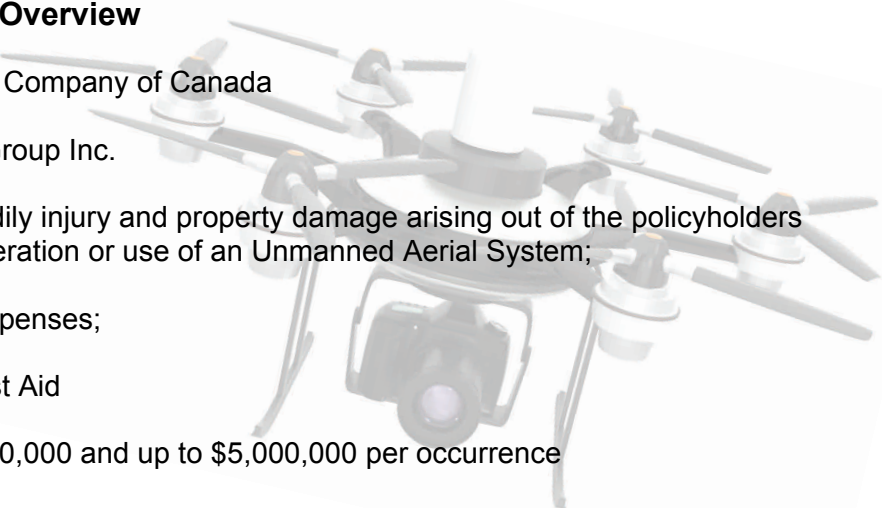
To ensure compliancy, it is necessary to consult and comply with all the official exemptions detailed at tc.gc.ca/safetyfirst.

* Reference your howeowners policy and/or Model Aircraft Association of Canada Insurance Program

** additional information - tc.gc.ca/safetyfirst

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COPA UAV Insurance Program Overview



Underwriter:	AIG Insurance Company of Canada
Administered By:	The Magnes Group Inc.
Coverage:	Liability for bodily injury and property damage arising out of the policyholders ownership, operation or use of an Unmanned Aerial System; Emergency Expenses; Immediate First Aid
Limits:	Average \$1,000,000 and up to \$5,000,000 per occurrence
Territory:	Canada & United States of America
Claim Example:	Bodily injury and/or property damage following impact of the UAV with a person or third party property (building, car, etc).
Key Exclusions:	Noise Pollution War, riots, terrorism, confiscation, sabotage and unlawful seizure Recreational Use
Key Requirements:	Operate under Transport Canada Exemption or Special Flight Operating Certificate (SFOC) Operate the UAV within line of sight at all times; Obtain permission from all property owners and tenants whose property may be used for takeoffs and/or landings, or be over flown during the course of a flight; Operate and maintain the UAV to manufacturer recommendations; Complete UAV/Aviation training including sections on applicable Transport Canada regulations, airspace, navigation, flight operations, meteorology, and preflight planning and decision making; Complete UAV system-specific training on all models flown prior to performing any commercial operations with such aircraft; Ability to override autonomous operations at all times
Contact Information:	The Magnes Group Inc. 1-888-772-4672 uav@magnesaviation.com www.uavinsurance.ca

