

## UAS Pay-as-you-Fly for commercial operations

underwritten by:



### keyfacts<sup>®</sup>

This Key Facts document gives a summary of your policy. It doesn't include all the definitions, exclusions, terms and conditions. The policy document gives the full terms and conditions and this is available from your broker. Use this information to decide if this policy is right for you.

## Insurer details

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This is underwritten by Allianz Global Corporate & Specialty, 60 Gracechurch Street, London, EC3V 0HR. Company No. FC024389. Branch No. BR006950, and is arranged by Worry+Peace (a trading name of Innovative Risk Ltd.) for and on behalf of Flock Limited.

Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) and regulated by the Financial Conduct Authority (FCA) for the conduct of UK business. FCA reg. number: FRN214374.

Head Office: Allianz Global Corporate & Specialty SE, Königinstraße 28, 80802 München, Germany.

## Cancellation rights

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You have the right to cancel any planned flights prior to the start time of the policy. To exercise this right you must identify the planned flight in the app and click on Cancel Flight. Unless you do this within the period specified, the policy will be confirmed and charged to your debit or credit card.

## Applicable law

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Law & Jurisdiction of United Kingdom and Ireland.

## Compensation

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Allianz Global Corporate & Specialty may be covered by the Financial Services Compensation Scheme (FSCS).

## Notification of a claim

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In the event that you believe you may have a claim under this policy you must notify Flock by clicking on the Make a Claim button. During the flight, this button can be found in the in-flight screen. After the end of the flight, the button can be found in the flight-logs screen.

## What is covered

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### Public liability

Injury (fatal or otherwise) or loss sustained by any member of the crew / agents / operator whilst engaged in the operation of the UAS  
Accidental damage/injuries to third parties caused by the UAS  
Cover for claims caused by noise  
Invasion of Privacy costs  
Breach of Data Protection Act

### Your drone

Accidental loss or damage to hull for any reason  
Hull disappearance / 'fly-aways'  
Damage to drone or payload  
Personally owned and hired-in equipment  
Reinstatement of electronic data  
Storm and flood damage  
Cyber Attack

### Legal and other costs

Insurers will pay all legal and other costs incurred with their consent in the defence of any claim made against the Insured

## Conditions

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### EXCESS of £250

The first £250 of any claim will be covered by the Insured.

### Complying with the law is your responsibility

You are required at all times to comply with all laws and responsibilities relating to your flight, including getting the right liability limit for your insurance policy.

## How to complain

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In the event that you have a query about the sale or performance of this policy you should, in the first instance, contact the intermediary from whom it was purchased. Should this develop into a complaint you should make your complaint in writing to:

1. The intermediary who sold you this policy
2. Allianz Global Corporate & Specialty at the address given above. We will send you a copy of our complaints procedure which includes time scales for responses established by FCA.

A copy of our complaints procedure is available on request, but will be supplied automatically in the event you refer a complaint to us. If we are unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS will not prejudice your rights to take legal proceedings.

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