



UAV pay-as-you-fly insurance for commercial operators

underwritten by:



keyfacts[®]

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

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

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

Law & Jurisdiction of United Kingdom and Ireland.

Compensation

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

Notification of a claim

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

Public liability

Accidental harm to yourself and accidental damage to property caused by your drone.

Accidental harm to people outside your team.

Legal costs for noise complaints and invasion of privacy claims, up to £10,000.

Your drone

Accidental damage or loss of your drone and any airborne accessories during flight, including unintentional flyaways.

Personal or hired-in equipment.

In the instance of a claim, Allianz reserves the right to decide whether to repair or replace these items.

Legal and other costs

If legal action is taken against you, Allianz will cover your legal costs and expenses

What is not covered

Non-airborne accessories

Any accessories not attached to your drone during flight.

Activities that breach the conditions of your policy

Deliberate harm to people or intentional property damage.

Damage which occurs outside your selected Flight Area or Coverage Period.

Damage caused by negligent behaviour.

Out-of-flight damage

Theft of your drone.

Damage to your drone caused by wear and tear.

Conditions

Complying with the law is your responsibility

You are required at all times to comply with all laws and responsibilities relating to your flight. This includes selecting a suitable liability limit for your job.

An excess applies

For public liability claims there is a fixed excess of £250.

For hull claims, there is a fixed excess of 10% of the claim, subject to a minimum of £250. In hull claims arising from water damage, the total excess will be increased by an additional £250.

This is a non-advised sale

You are responsible for carefully reading the policy and other documentation.

How to complain

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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