

UAV pay-as-you-fly insurance for recreational pilots

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 people including yourself and accidental damage to property caused by your drone.
Noise complaint legal costs up to £2,500.
Invasion of Privacy costs up to £2,500.

Legal and other costs

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

What is not covered

Your Drone

Damage to your drone and any accessories.
Theft of your drone.

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.

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.

You will fly in accordance with the Drone Code

It is your responsibility to follow all six points stated on the most recent version of the Drone Code, and to cancel any flight if there is the slightest concern about safety.

Pilots must be aged 16 or over

All insurance policies will be rendered invalid if the pilot is aged 15 years or under.

This is a non-advised sale

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

An excess applies

This is the amount you agree to contribute when you make a claim. You can choose this amount when personalising your policy in the Flock Cover app.

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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