

What is a policy summary?

This document provides key information about the Moonrock Insurance Solutions insurance policy underwritten by Hiscox. If you have any additional questions, please contact your insurance broker, Christopher Trigg Ltd, on 01923 712434.

Policy name: Moonrock Insurance Solutions insurance policy

Type of insurance: Damage to drones, Public liability and Employers' liability

Underwritten by: Christopher Trigg Ltd for and on behalf of:
Hiscox Insurance Company Limited

Significant features and benefits

The Moonrock Insurance Solutions insurance policy is designed for commercial drone pilots and trainee pilots undertaking a supervised, CAA approved assessment. All communications, including the policy wordings, are written in plain English to ensure that you know exactly what is and, as importantly, what is not covered.

The following features and benefits are included as standard:

Damage to drones which covers:

- physical loss of or damage to your drone anywhere in the world other than the USA and Canada, including while in use;
- physical loss of or damage to accessories designed specifically for use with your drone;
- physical loss or damage to your drone caused by war, terrorism, hi-jacking or confiscation;
- the necessary and reasonable costs of reconstituting your electronic business data following insured damage;
- the necessary and reasonable costs and expenses you incur in hiring an alternative drone following insured damage;
- continuing hire charges for any drone for which you are legally responsible under a hire contract following insured damage;
- the reasonable costs you incur to repair or replace your computer system if it is damaged, destroyed or altered by a hacker.

Public liability which covers your liability:

- for damage to third-party property or bodily injury to any member of the public arising from the ownership or commercial use of your drone, or while undertaking a supervised, CAA approved assessment;
- for invasion of any rights of privacy or any nuisance or trespass arising from the ownership or commercial use of your drone, or while undertaking a supervised, CAA approved assessment;

Where appropriate, you may also add the following for your business:

Employers' liability which covers your liability:

- for bodily injury, illness, death or disease to any of your employees or volunteers arising out of their work for you.

Significant limitations or exclusions

It is important that you adhere to all of the Civil Aviation Authority's rules and regulations which apply to you.

You have an obligation to protect your property against loss or damage and to keep any property insured under this policy in good condition and repair. You must also take reasonable steps to prevent accident or injury and make every reasonable effort to minimise any loss, damage or liability.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Damage to drones will not make any payment for physical loss or damage:

- caused by storm or flood to any drone in storage, unless stored in a standard construction building or shipping container;
- caused by theft or attempted theft, unless involving violent or forcible entry to or exit from a building, shipping container, gated compound or locked compartment of a motor vehicle;
- to any drone while stored at any building, shipping container or storage unit which has been left unattended or unoccupied for more than 60 consecutive days;
- to any drone while being cleaned, repaired, inspected, worked on or maintained;
- to any drone directly resulting from its own electrical or mechanical breakdown;
- to any drone resulting from any work taking place in, on or over any nuclear installation, airport, aerodrome or aircraft tower;
- to any camera lens caused by scratching, unless the drone suffers damage by the same cause and at the same time.

Public liability cover will not make any payment for any claim or loss directly or indirectly arising from:

- the possession or use of any aircraft, hovercraft, watercraft or mechanically propelled vehicle, other than a drone;
- any designs, plans, specifications, formulae, directions or advice prepared or given by you in relation to your activities and responsibilities as a drone pilot before, during or after any flight;
- the failure of any service, process or system provided by you to perform or serve its intended function or purpose;
- the use of any drone for personal or recreational purposes or any competitive purposes, including racing and stunt flying;
- any work which takes place in, on or over any nuclear installation, airport, aerodrome or aircraft tower;
- any armed forces activities, including operations, exercises and training;
- any work undertaken by bona fide sub-contractors unless you take all reasonable steps to ensure that they have and maintain in force public liability insurance with a limit of indemnity of not less than the limit which is held by you.

Employers' liability cover will not make any payment for any claim or loss directly or indirectly arising from:

- bodily injury, illness, death or disease of any of your employees or volunteers while they are offshore.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to consider:

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay.
- in the event of a claim, you should take note of the required procedures, such as giving Hiscox prompt notice of the claims, as stated in the policy documentation. In particular, if you fail to notify us when you first become aware of a shortcoming, fact, or problem, admit you are liable for what has happened or appoint solicitors or other legal representation without our prior written approval, claims or defence costs may not be paid or the amount we pay may be reduced.
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.
- if you make a fraudulent claim or try to deceive us, we may terminate the policy.

Policy length

Insurance contracts for commercial drone pilots normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance.

Insurance contracts for trainee pilots undertaking a supervised, CAA approved assessment normally run for 30 days in order that you may take your assessment within that period and your contract period will be clearly shown in your schedule of insurance.

You must tell us of any changes to your activities as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may also cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under ten pounds.

Moonrock Insurance Solutions insurance policy

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Claims service

If you need to make a claim you should, in the first instance, contact your insurance broker Christopher Trigg Ltd either in writing at:

Dominic Trigg, Christopher Trigg Ltd, Second Floor Office, 1 Norfolk Court, Norfolk Road, Rickmansworth WD3 1LA
or by telephone on +44 (0)1923 712434

or by email at Dom@moonrockinsurance.com or info@moonrockinsurance.com

Alternatively you can contact our claims team during business hours either:

by telephone on +44 (0)845 213 8899 (please select option one or two as appropriate)

or by email at property.claims@hiscox.com for Damage to drones

or by email at liability.claims@hiscox.com for Public liability and Employers' liability.

You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker in the first instance at:

Dominic Trigg, Christopher Trigg Ltd, Second Floor Office, 1 Norfolk Court, Norfolk Road, Rickmansworth WD3 1LA
or by telephone on 01923 712434

or by email at Dom@moonrockinsurance.com or info@moonrockinsurance.com

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York YO1 7PR

or by telephone on 01904 681198

or by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.



Moonrock Insurance Solutions insurance policy

Policy summary

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