
Your Moonrock drone insurance policy summary

This document provides a summary of the policy covers available under the Moonrock drone insurance policy. The summaries below outline the key information about the Moonrock drone insurance policy so you can be confident that you have understood what you have bought and what you are covered for. The summaries below do not contain the full terms and conditions of your insurance contract. These can be found in Moonrock drone insurance policy. If you have any questions about your policy or the covers you have selected, please contact Hiscox or your insurance advisor.

Policy name: Moonrock drone insurance policy.

Underwritten by: Moonrock and Moonrock Insurance Solutions, which are trading names of IFR Drones Limited who are an Appointed Representative of Aston Lark Limited and which are acting under a delegated authority from Hiscox Underwriting Ltd (on behalf Hiscox Insurance Company Limited).

Your obligations

Remember, your premium and insurance are based on the details you have provided to us. You must make sure that this information accurately reflects your circumstances and that you inform us as soon as reasonably possible if anything needs to change. You must also tell us of any changes in circumstances that may affect the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too.

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;
- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss;
- we will not make any payment in respect of any claim made against you which arises from anything you knew, or ought to have known, before the start of the period of insurance which would be likely to result in a claim;
- 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;
- if you make a fraudulent claim or try to deceive us, we may terminate the policy, refuse to make any payment and retain all premiums paid.

Policy length

The period of insurance is shown on your policy schedule. Cover under the policy will cease at the end of the period of insurance unless you renew your policy with us.

Geographical and jurisdiction limits

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the scope of the applicable courts stated in that section of your policy schedule.

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 £20.

Key benefits: what risks are you protected against?

The following policy covers are available under the Moonrock drone insurance policy. Please check your policy schedule carefully to see which covers apply to you.

Property damage insurance protects you against:

- physical loss of or damage to your drone anywhere within the geographical limits of your policy;
- physical loss of or damage to your other business property;
- physical loss of or damage to accessories designed specifically for use with your drone;
- physical loss or damage to your drone caused by hi-jacking;
- 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 insurance 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 or unusual limitations and exclusions

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

You should also check the public liability section of your schedule for 'flight limit' to check that you are covered for the correct amount of flights.

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.

Property damage will not make any payment for physical loss or damage:

- caused by storm or flood to any drone in storage, unless stored in a building of standard construction 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;
- caused by terrorism, civil commotion in Northern Ireland, nuclear risks or communicable disease;
- 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.

In the event of a claim

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions within the General terms and conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is particularly important that you notify us of the incident or event giving rise to the claim in accordance with the notification provisions set out in the relevant section of the policy. If someone brings or threatens to bring a claim against you, you must not make any admission of liability or make any offer of settlement or appoint solicitors or other legal representation without our prior written agreement.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.

In the event of a claim, you must bear the amount of the corresponding excess stated on the policy schedule, if applicable.

If you need to make a claim you should contact our claims team during business hours either:

by telephone on +44 (0)1206 773 899, Monday to Friday, 09.00 to 17.30 (please select option one or two as appropriate)

or by email at property.claims@hiscox.com for property damage

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.

Any questions or 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:

as Aston Lark Limited's Appointed Representative Moonrock and Moonrock Insurance Solutions, a trading name of IFR Drones Limited, Ibex House, 42-47 The Minories, London EC3N 1DY

or by telephone on 0800 852 7757

or by email at 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.