



**WELCOME TO
WALA 2015** | Athens,
Sept 9th-11th, 2015

Insurance for RPAS Industry

Kinga Kolasa-Sokołowska

THB Poland

11/09/2015

Agenda

- I. Challenges
- II. Market response



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Until recently, a term "drone" has attracted little attention beyond an apiary.

Today, drones make the headlines.



Close encounters with manned aircraft

INTERNATIONAL BUSINESS TIMES

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Technology

JFK airport drone collision scare: UAVs spotted in near miss with incoming passenger planes

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Drone and plane have near-miss above Ben Gurion Airport

UAV comes dangerously close to Brussels Airlines passenger jet at altitude of 4,000 meters; authorities to investigate

BY TIMES OF ISRAEL STAFF | August 12, 2015, 2:18 pm |

Lufthansa plane in near miss with drone on Warsaw approach

🕒 21 July 2015 | Europe



The image shows the side of a white Embraer 195 aircraft. The text 'EMBRAER 195' is written in large blue letters. Below it, 'E-Jets' is written in smaller blue letters. There are several windows visible on the fuselage. The aircraft is parked on a tarmac.

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Injuries

Australian triathlete injured after drone crash

© 7 April 2014 | Technology



CBS NEWS Video US World Politics Entertainment Health MoneyW

CBS NEWS / June 30, 2015, 12:10 PM

Falling drone knocks woman out at Seattle pride parade

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SEATTLE -- Police are looking to find the operator of a small **drone** that fell into a crowd of people watching Seattle's pride parade, knocking one 25-year-old woman unconscious.



The woman was standing on the parade route near

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Injuries

Drone injury grounds Enrique Iglesias for longer than expected

The pop singer grabbed at a camera drone during a show, slicing open several fingers and, further examination has revealed, fracturing his hand



Lesson to be learned :

Don't grab drones out of mid-air!

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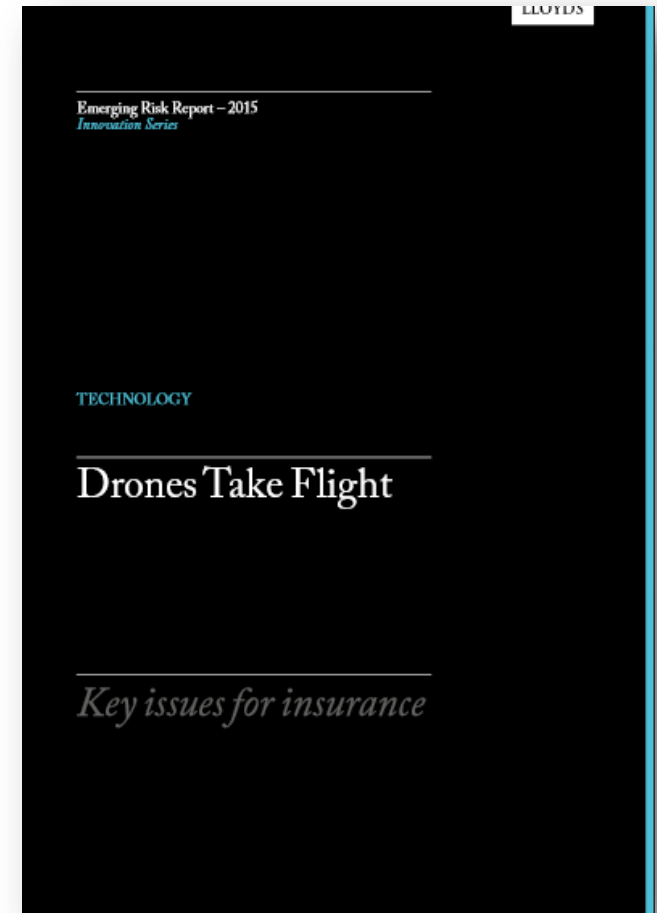
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Challenges identified

- ▶ Negligent or reckless pilots
- ▶ Patchy regulatory regimes
- ▶ Poor enforcement
- ▶ Vulnerability to cyber attack
- ▶ Privacy infringement



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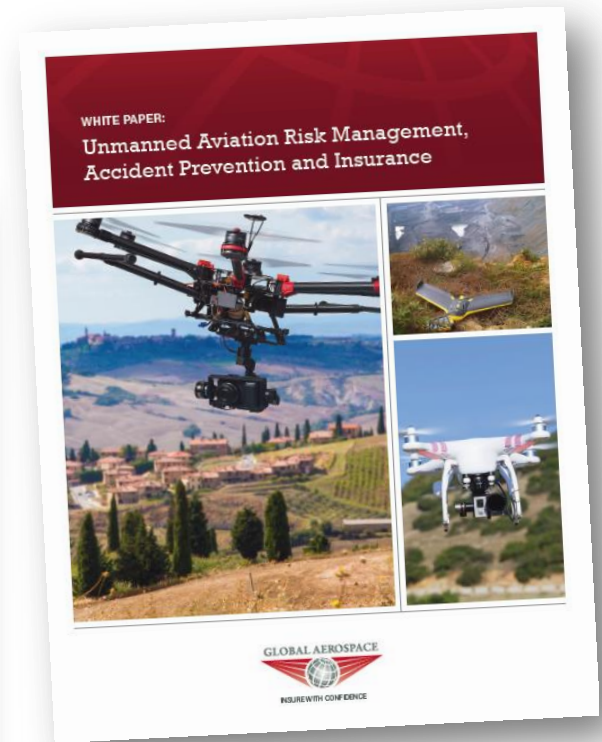
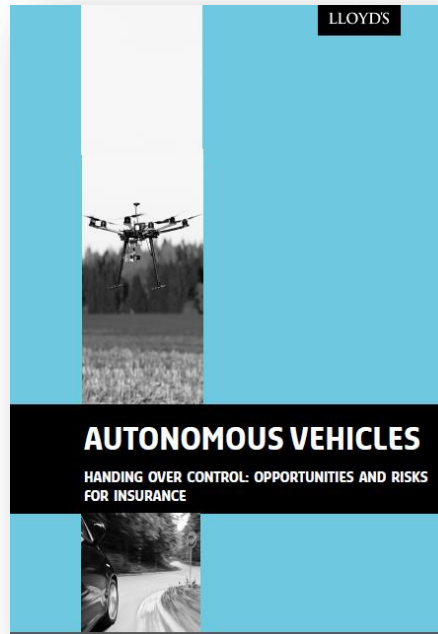


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Market response



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What is currently covered?

- ▶ Third Party Liability
- ▶ Hull
- ▶ Transit
- ▶ Spares

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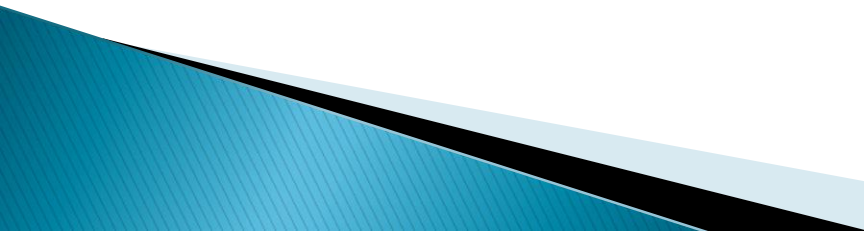
Third Party Liability

- ▶ bodily injury and damage to property caused by RPAS or any object falling therefrom

Hull

- ▶ loss or damage to RPAS (airframe, payload, GCS) including disappearance if the RPAS is unreported for 60 days

Exclusions:

- ▶ illegal uses
 - ▶ outside the geographical limits
 - ▶ operated by any other person than indicated
 - ▶ landing and take-off from unauthorized places
 - ▶ nuclear risks
 - ▶ war, hi-jacking and other perils
 - ▶ noise and pollution
 - ▶ asbestos
 - ▶ scratching and fogging of lenses and mechanical derangement unless arising out of an accident to the RPAS to which is fitted
- 

Transit

- ▶ physical loss or damage to RPAS whilst in transit to/from operating environment or manufacturer (within geographical limits)

Spares

- ▶ physical loss or damage to RPAS Spares – parts not attached to the RPAS

Required information

- ▶ detailed information about RPAS, including:
 - certification
 - type (fixed wing/rotor)
 - MTOM
 - date of manufacture
 - hours flown since manufacture
 - engine (single/multi, fuel, redundancy)
 - max. operating altitude, range and endurance
 - how does the RPAS take-off and land?
 - GCS (eg flight control, communication with ATC)

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Additionally....

- ▶ maintenance
- ▶ storage (eg fire detection, security measures)
- ▶ payload
- ▶ detailed information about operator (qualifications, age, TT)
- ▶ geographical limits
- ▶ claims history

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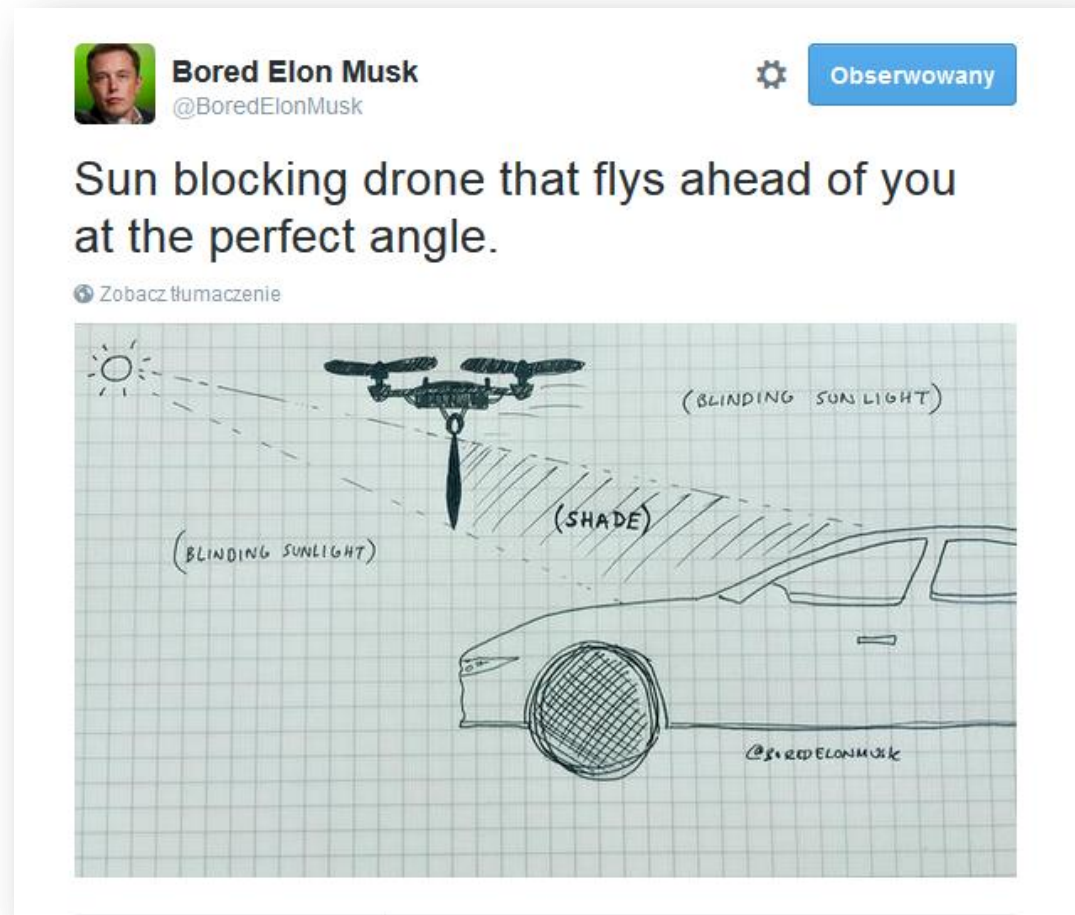
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and uses.....as it could be anything

- mapping,
- photography,
- filming,
- communications,
- measurement,
- environmental monitoring,
- delivery,
- ?



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Example: Colorful Hummingbird

Type of coverage: TPL

Insured: RPAS operator

RPAS: Quadrocopter, MTOW: 5 kg

Limits: 3 000 SDR

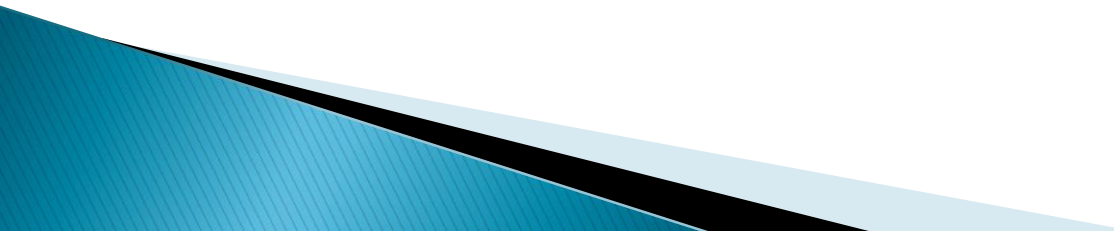
Annual premium: 120 euro

Deductibles: 5% not less than 120 euro

Geographical limits: Poland

Uses: aerial photography, filming (VLOS (Visual Line of Sight, during a day))

Conclusions

- ▶ In general, the insurance industry is reluctant to provide coverage to the immature RPAS technology in the unclear legal environment
 - ▶ However, there are insurers who insure RPAS and are actively engaged in the safety enhancement and risk management
- 

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Thank You!

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