

FlyCovered Annual UAS Insurance Schedule

Important Notes:

You, the **insured** shown in Item 1 of this **schedule** has a FlyCovered Annual UAS Insurance Policy that is valid during the **period of insurance** shown in Item 2 of this **schedule**. In respect of the **UAS** specifically identified in Item 3 of this **schedule you** are insured on a continuous basis during the **period of insurance**.

Regulation (EC) No 785/2004 of the European Parliament

This **policy** provides provides the necessary coverage required in accordance with Regulation (EC) No 785/2004 of the European Parliament and of the Council of 21 April 2004. The **insurer** will not be liable in any way if **you** fail to purchase insurance cover for the required limits of liability. For clarification, please contact the **administrator**.

Headings are inserted for the purpose of convenient reference only and are not to be considered part of this **schedule**. Otherwise, wherever words or phrases appear in bold in this **schedule** they will have the meanings shown in the Definitions section of the Policy Wording.

POLICY NUMBER: 8000008327

Item 1. COMPANY NAME OR TRADING NAME AND ADDRESS:

Ellis Goward
6 Hodgson Court, Hodgson Way

Wickford
Essex
SS17 9HX

Item 2. PERIOD OF INSURANCE:

Start date: 2026-03-20 00:01:00 local standard time at **your** address

Expiry date: 2027-03-19 23:59:59 local standard time at **your** address

Item 3. SCHEDULE OF UAS:

UAS

Make	Model	Serial Number	Insured Value
DJI	Mini Pro 3	1581F4XF8239N006Q18G	GBP 850
DJI	Mini 3 Pro	1581F4XFC227F007C1M9	GBP 850
DJI	Mini 4 Pro	1581F6Z9C253T003D0HC	GBP 800
DJI	Avarta 2	1584F6W8b242L0020496	GBP 800

The above **UAS** are inclusive of **non-detachable payload(s)**.

Item 4. RISKS COVERED:

ground, flight and transit risk

Item 5. MAXIMUM NUMBER OF UAS IN THE AIR AT ANY ONE TIME:

1

Item 6. ACTIVITIES COVERED:

Business and/or commercial including continuation flying

Item 7. LIMITS:

Section 1 - PHYSICAL LOSS OF OR DAMAGE TO UAS

The **insured value** of the **UAS** as shown in Item 3 of this **schedule** and in addition, where applicable:

the **insured value** of the **detachable payload(s)** as shown in Item 3 of this **schedule**

Section 2 - PHYSICAL LOSS OF OR DAMAGE TO UAS SPARES

GBP 0 each **occurrence**

Section 3 - LEGAL LIABILITY TO THIRD PARTIES

Coverage 1: bodily injury and/or property damage to third parties

Combined single limit GBP 1,000,000 each **occurrence**

Civil Use of Ministry of Defence (MOD) Airfields: GBP 7,500,000 each **occurrence** and such limit shall not be in addition to nor in excess of any other limit of this Policy.

Coverage 2: invasion of privacy

GBP 2,500 each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

Coverage 3: noise liability

GBP 2,500 each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

Coverage 4: war and related perils

GBP 1,000,000 each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

Item 8. DEDUCTIBLES:

Section 1 - PHYSICAL LOSS OF OR DAMAGE TO UAS

10% of **insured value** each claim

Section 2 - PHYSICAL LOSS OF OR DAMAGE TO UAS SPARES

10% of the amount of each claim

Section 3 - LEGAL LIABILITY TO THIRD PARTIES

Coverage 1: bodily injury and/or property damage to third parties

GBP 250 each **occurrence** in respect of **property damage** only

Coverage 2: invasion of privacy

GBP 250 each **occurrence** and in the **annual aggregate**

Coverage 3: noise liability

GBP 250 each **occurrence** and in the **annual aggregate** in respect of **property damage** only

Coverage 4: war and related perils

GBP 250 each **occurrence** and in the **annual aggregate** in respect of **property damage** only

In the event of an **occurrence** involving more than one **deductible** under Section 3, then if beneficial to **you**, only one **deductible** shall apply being the highest **deductible** applicable to that **occurrence**.

Item 9. GEOGRAPHICAL LIMITS:

Worldwide subject to excluded territories as shown in General Exclusion 5 of the FlyCovered UAS Annual UAS Insurance Policy wording

Item 10. PREMIUM:

GBP 267.11 Inclusive of GBP 28.62 Insurance Premium Tax at 12%

Premium Payment Clause

You must pay any premium required by its due date.

If the premium for this **policy** is being paid in instalments and a premium instalment is not paid by its due date, the **insurer** shall have the right to take any combination of the following actions:

- cancel this **policy** by giving **you** 7 days notice in writing in accordance with ' The Insurer's Right to Cancel ' section in this **policy**;
- withdraw the option for **you** to pay any outstanding premium for this **policy** by instalments, in which case the remaining premium shall become payable in full;
- withhold the option for **you** to pay by instalments for any future renewal of this **policy**.

If the premium for this **policy** is being paid in instalments and there is a claim on this **policy**, any outstanding premium instalments shall become payable immediately.

Full premium and premium payment details are available via **your** FlyCovered account and **your** welcome email.

<https://www.flycovered.com/drone>. To log into **your** account **you** will require **your** account password, **your** postcode and **your** email address.

Item 11. OPTIONAL COVERAGE EXTENSIONS:

The following coverage extensions form part of this **policy** where shown as ' Included ' alongside the applicable Extension, subject to all **policy** terms, conditions, limitations and exclusions and payment of an additional premium including insurance premium tax as shown below.

	Extension	Included/ Not Included	Limit	Deductible	Additional Premium Including IPT at the applicable rate
1	<p>Strikes, Malicious Acts and Hi-jack Coverage</p> <p>UAS</p> <p>UAS Spares</p>	<p>Not Included</p> <p>Not Included</p>	<p>insured value(s) shown for Section 1 under Item 7 of this schedule</p> <p>The amount shown for Section 2 under Item 7 of this schedule</p>	<p>The amount stated for Section 1 under Item 8 of this schedule</p> <p>The amount stated for Section 2 under Item 8 of this schedule</p>	
2	Alternative Hire Costs	Not Included	Maximum period of 30 days or when hire costs reach GBP 1,000 each occurrence , whichever occurs sooner	Not Applicable	
3	UAS Operators Indemnity	Not Included	The combined single limit shown for Coverage 1 of Section 3 under Item 7 of this schedule	Not Applicable	
4	Liability to UAS Operators	Not Included	The combined single limit shown for Coverage 1 of Section 3 under Item 7 of this schedule	Not Applicable	
5	Cyber Extension - Loss of Digital Assets	Not Included	GBP 10,000 each digital asset loss	GBP 250 each digital asset loss and in the annual aggregate	

Reason for issue of Schedule: New Business



Signed on behalf of
Covered Insurance Services Limited.
Ian Grant
Director

Unique Market Reference B6089PSA25B0003

ADMINISTRATOR:

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