# RPAS / DRONE INSURER LIST



Several companies in Australia offer comprehensive drone insurance policies for recreational and commercial operators. The insurance providers listed below are the ones that we know about. If you represent a provider not included in the list, please let us know, and we will add your offering.

**Disclaimer:** This is a list of drone insurance providers and not a list of recommendations; the providers are listed alphabetically. We have no experience with any of the listed insurers.

### **ALLSURE**

Overview	<b>Allsure</b> provides comprehensive drone insurance for recreational and commercial operators, with customisable liability, equipment, and transit coverage options. They are known for providing drone insurance through a team that includes licensed drone operators, ensuring they understand the specific risks associated with drone operations.
Policies	<ul> <li>Hull and Payload Insurance: Covers physical damage to the drone and its payload during flight or transit.</li> <li>Public Liability Insurance: Coverage for damage or injury caused to third parties during drone operations.</li> <li>Non-Owned Drones: Offers insurance for leased or rented drones.</li> </ul>
Additional Information	Allsure offers modular insurance options, allowing operators to pick and choose coverage based on their specific needs.
Website	<u>Allsure</u>

### **BLUEWELL INSURANCE BROKERS**

Overview	Bluewell offers tailored drone insurance packages for both personal and commercial use, with a focus on protecting operators from liability and equipment losses. They specialize in flexible policies designed to suit various drone operations across different industries.
Policies	<ul> <li>Public Liability Insurance: Coverage for third-party injury or property damage caused by drone operations.</li> <li>Equipment and Theft Coverage: Protection against the loss or damage of drones and associated equipment, including theft.</li> <li>Electronic Data Coverage: Covers risks associated with data loss or breaches related to drone operations.</li> </ul>
Additional Information	Bluewell allows for flexible coverage amounts and durations, making it a good choice for small and medium-sized operators.
Website	Bluewell Insurance Brokers

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## **COVERDRONE**

Overview	<b>Coverdrone</b> is a specialized drone insurance provider offering coverage for commercial and recreational drone operators. They provide tailored policies to suit different needs, including public liability and hull insurance.
Policies	<ul> <li>Public Liability Insurance: Coverage for damage or injury caused to third parties.</li> <li>Hull Insurance: Coverage for damage to the drone itself, including in-flight and transit damage.</li> <li>Equipment Coverage: Protection for other equipment such as cameras and sensors.</li> <li>Worldwide Coverage: Options for international use, subject to specific conditions.</li> </ul>
Additional Information	Flexible policy durations, from daily to annual coverage. The claims process is typically straightforward with a dedicated support team.
Website	Coverdrone

# **DRONECOVER**

Overview	<b>Dronecover</b> provides insurance services tailored to drone pilots and businesses. It offers flexible plans catering to various use cases, including filming, surveying, and more.
Policies	<ul> <li>Public Liability Insurance: Coverage for legal liabilities for damages caused by drone operations.</li> <li>Hull and Equipment Insurance: Covers the physical damage or theft of drones and related gear.</li> <li>Privacy Liability: Protection against claims arising from unintentional privacy breaches.</li> </ul>
Additional Information	Customisable policies with options for single-use, monthly, or annual coverage. They also provide options for training and compliance.
Website	<u>Dronecover</u>

### **SKYWATCH**

Overview	<b>Skywatch</b> offers drone insurance powered by Al analytics, designed for hobbyists and professionals. Their app-based platform provides on-demand insurance with customisable options.
Policies	<ul> <li>Liability Insurance: Flexible coverage options for third-party liability.</li> <li>Hull Insurance: Protection against physical damage to the drone.</li> <li>Flight Coverage: Users can activate on-demand, per-flight insurance via the Skywatch.Al app.</li> </ul>
Additional Information	The service uses AI to analyse flight data and offer lower premiums to safer pilots. The system allows policies to be adjusted in real time, providing a high degree of flexibility.
Website	<u>Skywatch</u>

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# **PRECISION AUTONOMY**

Overview	<b>Precision Autonomy</b> provides insurance solutions tailored for drone operators in Australia. Its focus is on both commercial and recreational users and offers a range of coverages.
Policies	<ul> <li>Public Liability Insurance: Coverage for injury or property damage to third parties.</li> <li>Hull Insurance: Coverage for damage or loss of the drone and associated equipment.</li> <li>Cyber Liability: Protection against cybersecurity risks associated with drone operations.</li> </ul>
Additional Information	Policies are designed to be modular, allowing customers to select and pay only for the coverage they need. They are available for both short-term and long-term durations.
Website	<u>Precision Autonomy</u>

## QBE

Overview	QBE, one of Australia's largest insurers, has introduced a dedicated drone insurance policy for Remotely Piloted Aircraft Systems (RPAS). The policy covers recreational and commercial drone operations and includes public liability, equipment protection, and specific risk mitigations related to drone usage.
Policies	<ul> <li>Public Liability Insurance: Protection against claims for injury or damage caused to third parties.</li> <li>Hull and Equipment Coverage: Covers damage or loss of the drone and associated equipment.</li> <li>Cyber and Data Protection: Provides coverage for risks related to data breaches and cyber incidents during drone operations.</li> </ul>
Additional Information	QBE has designed its policy with drone-specific risks in mind. It is offered as a standalone product, separate from QBE's broader aviation policies.
Website	<u>QBE</u>

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