

The Drones are Coming

(with lots of insurance issues)

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Family (Pilot) Tree

THE PAGE FAMILY AVIATION TREE IS GERMINATED



CAPT. ROY D. PAGE AND MARY LOUISE PAGE

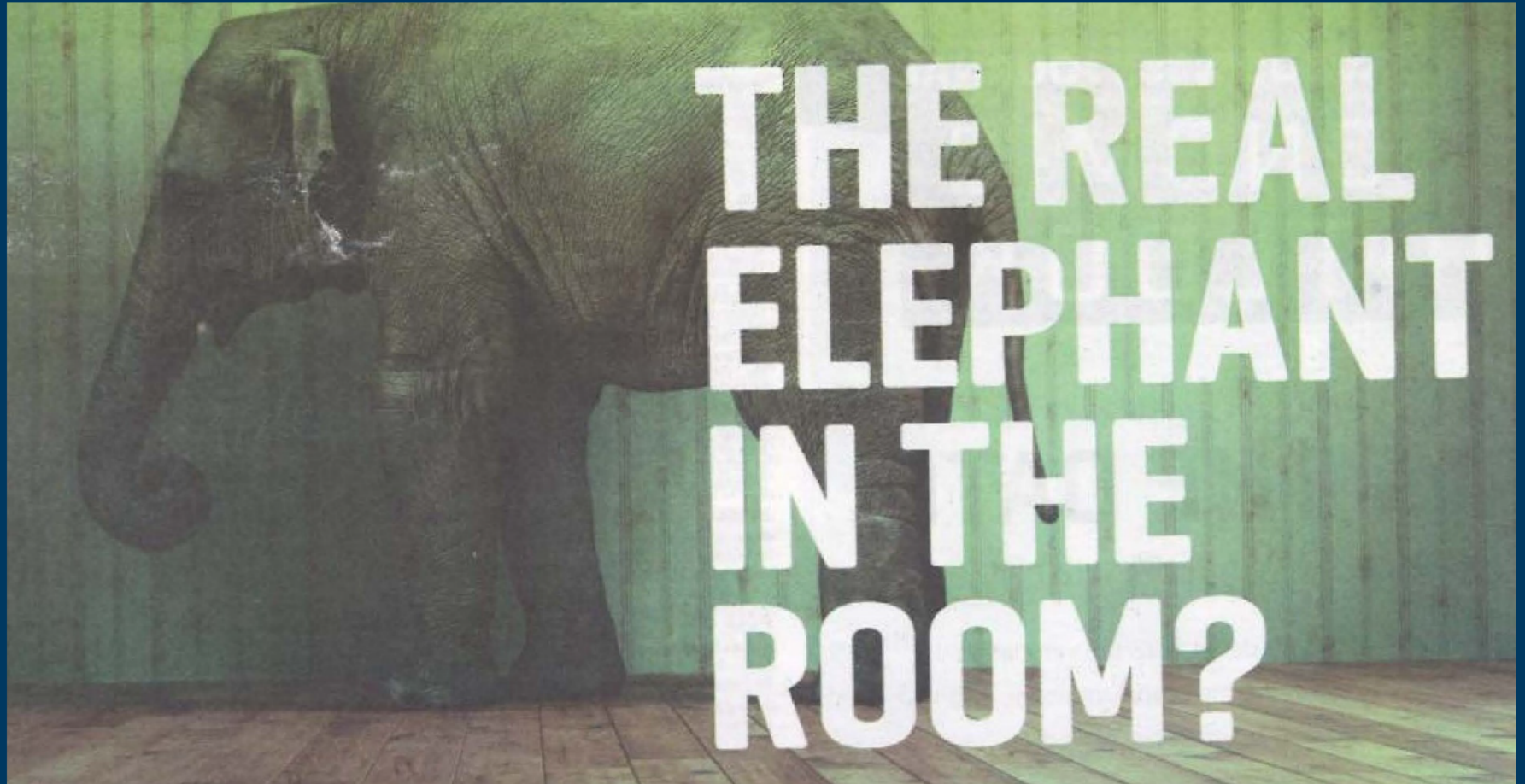


AIR HOSTESS 1946



If you ever have an aviation (drone) insurance claim, you may wish that you really paid attention to the next few slides

INSURANCE



AVIATION PROBLEMS

➤ **EVENT**

➤ **OCCURRENCE**

➤ **INCIDENT**

➤ **ACCIDENT**



**Are you insured for the contemplated flight activity?
Are you insured for the unthinkable?**

DRONES CRASH, TOO





Daycare Center Crash

DAYCARE CENTER CRASH



Recipe for Disaster

Combine all three ingredients:

- 1. Drone**
- 2. Plate glass window**
- 3. Cost to replace plate glass window: \$80,000**

Is there enough insurance?

Was the drone pilot covered?

Was the drone pilot certificated, trained, competent, and proficient?

Who will represent me during insurance claim process?

Can that insurance company lawyer serve TWO masters?



TRUST, BUT VERIFY

**BEFORE FLYING, "SHOW-ME" THE AIRCRAFT
INSURANCE POLICY DECLARATION PAGE
AND THE INSURANCE POLICY**

IS PILOT INSURED?

**(INSIST ON DOCUMENTATION
BEFORE FLYING)**

AM I A NAMED INSURED?

IS MY EMPLOYER INSURED?

WITHIN SCOPE OF EMPLOYMENT?

IS THIS AN INSURED FLIGHT ACTIVITY?

**HAVE INSURED'S INSURANCE REQUIREMENTS
BEEN MET (SHOW ME)?**

PILOT DEVIATIONS

(Pilots do interesting things)



PILOT DEVIATIONS ARE FULL OF CLUES ABOUT WHAT HAPPENED



HOUSTON- WE HAVE A PROBLEM!



AVOID INTERESTING WEATHER



Car insurance cards we get every 6 months in Florida?

Aircraft Insurance card? NO

Email?

Binder

Insurance declaration page?

What do I look for?

Am I a named insured?

Is my employer insured?

Supplemental insurance?

Cut rate insurance works for pilots who think they will never need it.

Obtaining and maintaining insurance

Medical certificate good?

Medical needed for flight operation?

Annual inspection?

Logbook entries made and entered?

Current?

Flight review current?

Night landings?

IPC?

Who is PIC?

Pilot History Form

All information true and accurate?

Drone Insurance?

No night flights ...

No flights over people.

DRONE SURVEILLANCE FLORIDA STATUTES

934.50 Searches and seizure using a drone.

(3)(a) A law enforcement agency may not use a drone to gather evidence or other information.

(3) (b) A person, a state agency, or a political subdivision as defined in s.11.45 may not use a drone equipped with an imaging device to record an image of privately owned real property or of the owner, tenant, occupant, invitee, or licensee of such property with the intent to conduct surveillance on the individual or property captured in the image in violation of such person's reasonable expectation of privacy without his or her written consent.

THE AGING PILOT POPULATION



Some Florida Drone Regulations

- 1. Florida Administrative Code 51-4.003 // 2016**
This state code prohibits drones on management lands.
- 2. Town of Bonita Springs-Municipal Law // 2016**
This city ordinance limits the flying of drones at Community Park in Bonita Springs.
- 3. City of Miami – Municipal Law // 2016**
This city ordinance prevents the use of drones over or within a half-mile radius of sporting events or large-venue events.
- 4. City of Orlando**
This city ordinance places restrictions on flying drones within 500 feet of city-owned parks, schools, and venues such as the Amway Center, Camping World Stadium and Harry P. Leu Gardens.
- 5. The University of Tampa-UAV & Drone Policy // 2015**
This campus policy restricts any drone operations within or over University-owned property.

INTERACTING WITH THE FAA AFTER YOUR PROBLEM

- FOLLOW THE THREE DAY RULE**
- BE A MINIMALIST**
- FILE A NASA FORM EVERY TIME**

FS 860.13 – careless or reckless operation of AC in Florida (and many other states).

860.13 Operation of aircraft while intoxicated or in careless or reckless manner;

- 1. It shall be unlawful for any person:
(b) to operate an aircraft in the air or on the ground or water in a careless or reckless manner so as to endanger the life or property or another.**

A THIRD DEGREE FELONY IN FLORIDA



FEDERAL CRIMINAL PROSECUTION OF DRONE PILOT

FEDERAL CRIMINAL AVIATION INVESTIGATIONS

Pennsylvania man charged with unlawfully operating a drone.

On September 3, 2019, a superseding indictment filed in the U.S. District Court, Philadelphia, Pennsylvania, charged Jason Muzzicato with knowingly operating an unregistered aircraft (specifically, a drone).

California man charged after he flew drone over NFL Games
On June 26, 2019, prosecutors filed an information in the U.S. District Court, San Jose, California, charging Tracy Mapes with violating national airspace regulations. He piloted over the Oakland-Alameda County Coliseum, where the Oakland Raiders were hosting the Denver Broncos.

DRONE INSURANCE

Boots on the Ground – Drone Insurance Claims

- 1. Drone hits a moving car**
- 2. Watching a drone fly over a moving car and driver goes off the road**
- 3. Drone flies over swimming pool a little too close for woman in bikini**
- 4. Drone flies over horses in a corral and spooks the horses that escape**
- 5. Drone hits the tail rotor of a helicopter in Los Angeles at 1,100 feet AGL**
- 6. Drone crashes into an \$80,000 plate glass window and breaks it**

Many other examples

TWO KINDS OF INSURANCE

1. Insurance for FAA Pilot Certificate Action Against Drone Pilot
2. Insurance for Damage / Crash / Liability resulting from Drone operations
3. TAIL Insurance

AOPA LEGAL SERVICES PLAN



DRONE LIABILITY INSURANCE

1. AIG

2. Old Republic

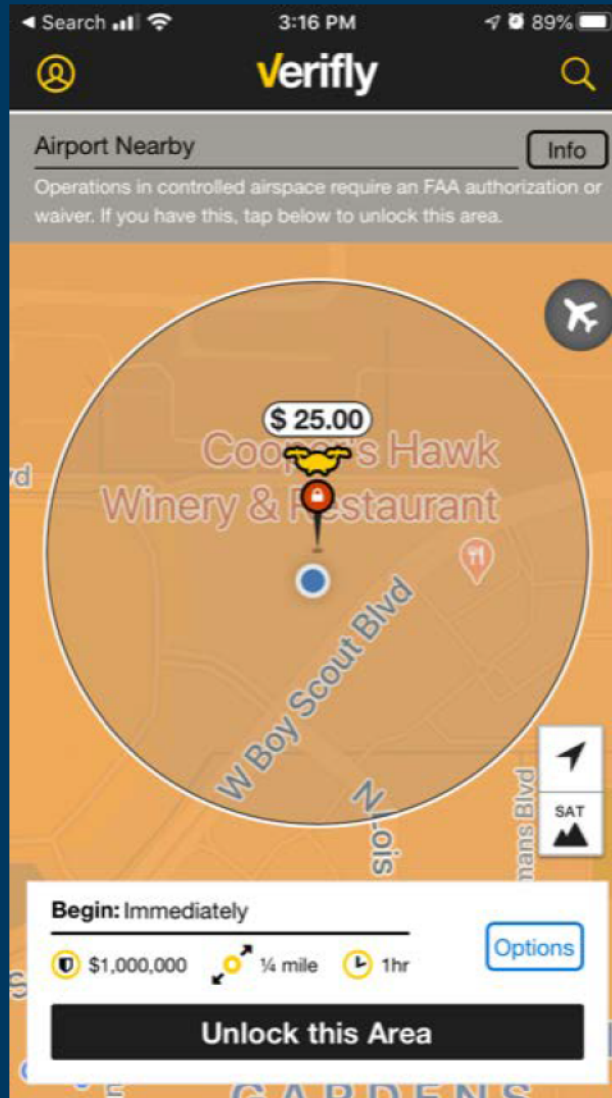
3. Global Aerospace

4. Many other insurance carriers

5. Drone App: Verifly

VERIFLY DRONE INSURANCE

(there's an APP for that!)



FAA Certificated Remote Pilot vs. 747 Captain

DRONE PILOT

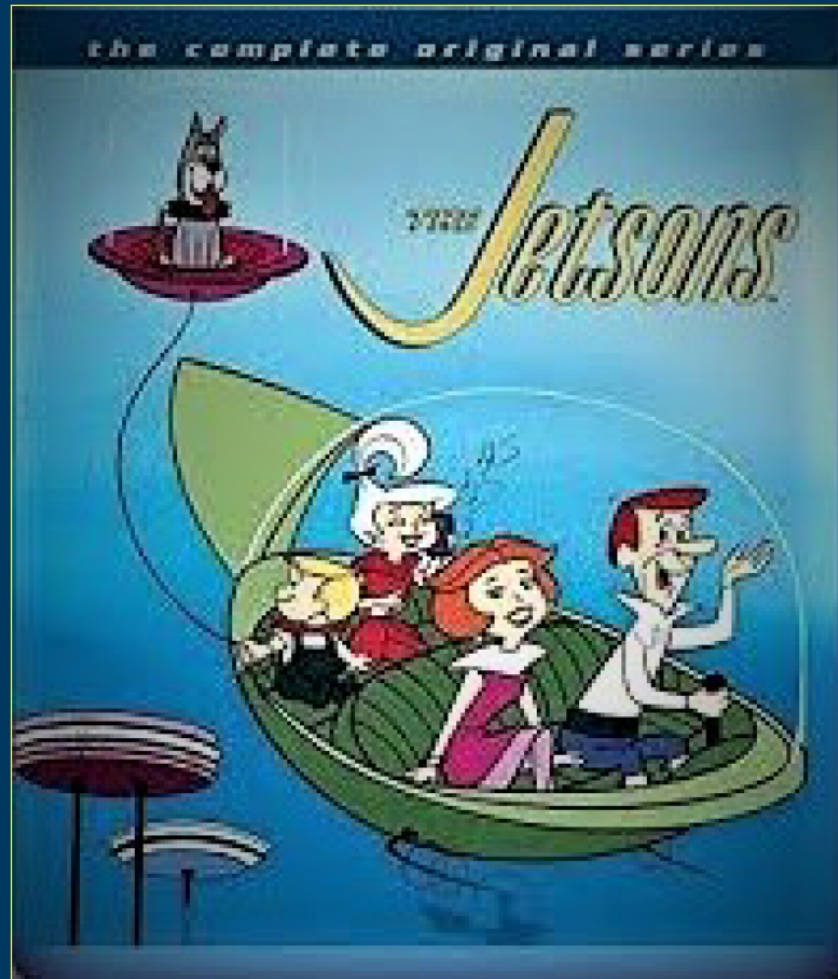
1. Buy drone
2. Ignore FAA and other rules
3. Fly drone
4. Crash drone



AIRLINE PILOT

1. Student Pilot
2. FAA Medical
3. FAA Flight training
4. FAA written examinations
5. FAA checkrides
6. Insurance requirements
7. 1500 hours
8. ATP
9. "Welcome aboard... this is your captain speaking".

ASTRO



Expose yourself and your company/employer to a negligence claim?

Are you a low risk manned or unmanned pilot?

Am I certain I am insured

Avoid risky behavior

Read and understand the applicable rules

Know policies and procedures of company/employer

No problem solving alone

Consult with others

Keep current on developments

FAA Wings Program participant

No dabbling outside your area of expertise

Careful with what you hear from others

Document important things

Log time entries with complete and accurate information

Remember, you are part of an organization

Understand and use technology

Seek first to understand, then to be understood

Listen with the intent to understand, not to reply

Do the right thing attitude



“My Soul is in the Sky”

William Shakespeare