

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SMALL UNMANNED AIRCRAFT SYSTEMS LIMITED LIABILITY COVERAGE

Limited coverage under Section I Coverage C, and Section II Coverage E – Personal Liability, and Coverage F – Medical Payments To Others, and Section II – Additional Coverage – C. Damage to Property of Others will apply to “personal property”, “bodily injury” and “property damage” to, caused by or originating from small unmanned aircraft systems or drones owned or operated by any insured subject to the exclusions and conditions listed in your policy. The limits of liability shown below under “Special Limits of Liability” replace the limits of liability shown on the Declaration page for any and all covered losses resulting from small unmanned aircraft systems or drones owned or operated by any insured. Your **HO 00 03 – Special Form** policy is changed as follows:

Under **DEFINITIONS**

The following is added:

B.1.b (5) Small unmanned aircraft system or drone means an aircraft that is not: **1.** designed; **2.** manufactured; or **3.** modified after manufacture to be controlled directly by a person from within or on the aircraft. If required by the Federal Aviation Administration, the small unmanned aircraft system or drone must be properly registered and be operated by a person with a remote pilot in command certification.

Under **SECTION I – PROPERTY COVERAGES**

C. Coverage C – Personal Property; 4. Property Not Covered d. is deleted and replaced by the following:

d. Aircraft meaning any contrivance used or designed for flight including any parts whether or not attached to the air craft including small unmanned aircraft systems and drones as defined above.

We do cover model or hobby aircraft not used or designed to carry people or cargo;

Under **SECTION II – EXCLUSIONS**

E. Coverage E – Personal Liability and Coverage F – Medical Payments To Others, the following is added:

- 9.** “Bodily Injury” or “property damage” caused by or originating from any small unmanned aircraft system or drone owned or kept by any insured, in the care, custody or control of any insured, or that of your employee, agent, visitor or tenant, whether or not the damage occurs on your premises, on your premises with your or any “insured’s” permission or any other location.

Under **SECTION II – ADDITIONAL COVERAGES**

The following is added:

- C.2.f.** “Bodily Injury” or “property damage” caused by or originating from any small unmanned aircraft system or drone owned or kept by any insured, in the care, custody or control of any insured, or that of your employee, agent, visitor or tenant, whether or not the damage occurs on your premises, on your premises with your or any “insured’s” permission or any other location.

SPECIAL LIMITS OF LIABILITY

These limits do not increase the Coverage E and Coverage F Limits of Liability

1. The limit of liability for Coverage E – Personal Liability for damages for which you are legally liable resulting from all “occurrences” during a single policy period caused by any small unmanned aircraft system or drone owned by or kept by any “insured” is \$10,000. This limit is the same regardless of the number of “insured’s”, claims made, or persons injured.
2. The limit of liability for Coverage F – Medical Payment To Others resulting from all “occurrences” during a single policy period caused by any small unmanned aircraft system or drone owned by or kept by any “insured” is \$1,000. This limit is the same regardless of the number of “insureds”, claims made, or persons injured.

All other provisions of the policy apply.