

# Hobbyist drone insurance

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** Moonrock hobbyist drone insurance

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this hobbyist drone insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This policy is designed to meet the needs of policyholders who want to protect themselves against physical loss of or physical damage to their drone and to protect against their liability to others for injury or damage arising from their drone.



### What is insured?

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.

#### Your drone

- ✓ Physical loss of or physical damage to your drone.
- ✓ Damage which occurs while being flown or otherwise.
- ✓ Includes cover for accessories designed for use with a drone such as bags and carry cases, power supplies and control equipment and filming and photographic equipment.

#### Your drone liability

- ✓ Your liability to others for injury or damage to their property arising from the use or ownership of your drone. Cover is up to £1,000,000 for the total of all claims including defence costs.



### What is not insured?

#### Your drone

- ✗ Any use other than recreational.
- ✗ Damage while in flight unless under your control.
- ✗ Damage in transportation as cargo, unless packaged securely in a protective case designed to be used with the drone or packed by a professional transit company.
- ✗ Damage occurring in or over any airport or arising from use that breaches rules issued by the Civil Aviation Authority in the UK or similar body in another country.
- ✗ Theft or attempted theft of an unattended drone landing out of sight unless it is due to technical failure.
- ✗ Theft or attempted theft of an unattended drone within or on unattended vehicles unless completely hidden and all security measures are operational.
- ✗ Wear and tear, rust, rot, fungus, mould or anything that happens gradually.
- ✗ Damage to any computer or digital technology caused by a cyber attack, hacker or fear or threat of such, computer or digital technology error or digital connectivity directly affected by such incidents. We will still cover other damage caused by the cyber attack or hacker.

#### Your drone liability

- ✗ Loss or damage to your property or bodily injury sustained by you.
- ✗ Any use other than recreational.
- ✗ Liability occurring in or over any airport or arising from use that breaches rules issued by the Civil Aviation Authority in the UK or similar body in another country.
- ✗ Liability due to any cyber attack, hacker or fear or threat of such, computer or digital technology error or digital connectivity directly affected by such incidents. We will still cover other damage caused by the cyber attack or hacker.

#### General exclusions

- ✗ Deliberate or dishonest acts by you or on your behalf.
- ✗ Damage or liability which arises in any country where you are advised not to travel by the Foreign, Commonwealth & Development Office.
- ✗ War, invasion, or other act of hostility.
- ✗ Confiscation or destruction by an authority.



## Are there any restrictions on cover?

- ! We will not cover the amount of the excess, where applicable.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.



## Where am I covered?

Anywhere in the world, unless stated otherwise in the risk details.



## What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must tell us as soon as possible if something has happened which may result in a claim.
- You must maintain direct, unaided visual contact with the drone sufficient to monitor its flight path.
- You must ensure no item is dropped from any drone so as to endanger persons or property.
- You must only fly the drone where you are reasonably satisfied that the flight can safely be made.
- You must comply with drone manufacturer's instructions in respect of operating the drone, battery maintenance and maximum carry weight.
- Where necessary you must register your drone with the Civil Aviation Authority and maintain the registration for the period you own it.



## When and how do I pay?

You can choose to pay your insurance in full using your debit card or by instalments through a Direct Debit facility. No charges will be applied.



## When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



## How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel the policy within 14 days of insuring with us, provided you have not made a claim. If you cancel the policy after the first 14 days, we will return a pro-rata proportion of your premium, provided you have not made a claim.

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## How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible. For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

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## Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

By phone: 0800 116 4627  
By phone from mobiles or abroad: +44 (0)1904 681198  
By email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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## Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

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## Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

### About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 22 Bishopsgate, London EC2N 4BQ is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/>. The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

### Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.