

General terms and conditions

Introduction

Thank you for choosing to insure with Hiscox. Please read this wording, together with any endorsements and the schedule, very carefully.

If anything is not correct, please tell us or your broker as soon as possible.

We always try to deliver the highest standards of service. Your views are important to us, so if you feel that our service is below the standard you would expect from Hiscox, please contact us on the phone number shown in your schedule.

General definitions

Words shown in **bold** type have the same meaning throughout this **policy** and are defined below. Any extra definitions are shown in the section to which they apply.

Act of terrorism

An act, including using or threatening to use force or violence, which:

1. is committed by a person or group of people, whether acting alone or in connection with an organisation or government; and
2. is for political, religious, ideological or similar reasons. This includes trying to influence a government or to frighten the public or any section of the public.

Amount insured

The most **we** will pay as shown in the **schedule**.

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. ongoing operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to:

- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack or distributed denial of service attack.

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Drone	<p>Any remotely controlled un-manned aerial vehicle which belongs to you or for which you are legally responsible. This definition also includes the following accessories where designed specifically for use with a drone:</p> <ol style="list-style-type: none">1. filming, photographic and infrared equipment including associated software;2. bags and carry cases; and3. power supplies and control equipment. <p>The following are not included in this definition:</p> <ol style="list-style-type: none">a. aerial vehicles which exceed 7kg in weight or such other weight stipulated by the Air Navigation Order 2009, or similar or successor legislation, as constituting a small unmanned aircraft;b. mobile phones, PDA's and walkie talkies;c. laptops and tablets;d. privately constructed drones;e. tools and cleaning equipment;f. guards and safety equipment;g. fixed winged aerial vehicles; andh. binoculars.
Endorsement	A change to the terms of the policy agreed by us in writing.
Excess	The amount you are required to pay as the first part of each agreed claim or loss.
Geographical limits	The geographical area shown in the schedule .
Hacker	<p>Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none">1. computer or digital technology; or2. data held electronically by you or on your behalf.
Hi-jacking	The unlawful seizure or wrongful exercise of control of any drone through the use or threat of force.
Home	The private residence at the address shown in your schedule .
Period of insurance	The time for which this policy is in force as shown in your schedule .
Personal data	Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.
Policy	This insurance document and the schedule , including any endorsements .
Program(s)	A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.
Recreational use	The use of your drone for entirely private or recreational purposes which does not include:

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1. any form of competition, racing, stunt-flying, air display or air show;
2. business or professional use;
3. use for hire or reward;
4. instruction other than given to **you** by a UK Civil Aviation Authority approved training provider; or
5. the intentional dropping, spraying or release of any item or substance.

Schedule

The document showing **your** name, **your** address and **your** insurance details that **we** sent **you** when **we** accepted this insurance or following any subsequent amendment to **your** cover, whichever is the more recent.

United Kingdom

England, Wales, Scotland, Northern Ireland, the Isle of Man, and the Channel Islands.

We/us/our

The insurer named in the **schedule** in respect of each section of the **policy**.

You/your

The policyholder named in the **schedule**.

Our promise to you

We will:

1. cover **you** in accordance with the terms and conditions of this **policy** in return for the premium **you** pay; and
2. pay covered claims as quickly and efficiently as possible.

Your promise to us

You must:

1. take care when providing any information **we** ask for and ensure that it is true, accurate and complete. Tell **us** or **your** broker if this information changes. If **you** are in any doubt, please talk to **us** or **your** broker. **We** will tell **you** if a change in information affects **your** insurance; and
2. comply with the terms and conditions of this **policy**, including the terms of each section.

If **you** do not, it may affect the validity of the **policy**, **our** ability to pay a claim or the amount **we** pay in respect of a claim.

How to make a claim

In order for **us** to deal with **your** claim **you** must:

1. tell **us** or **your** broker as soon as possible if something has happened which may result in a claim. If a crime has been committed, **you** must also tell the police as soon as possible;
2. not admit responsibility or make any offer of payment without **our** prior agreement;
3. send any correspondence regarding a claim to **us** or **your** broker if **you** have one, as soon as **you** can;
4. give **us** all the co-operation **we** need to investigate and resolve **your** claim, including providing evidence of the value of any items involved in a claim as well as any other relevant information and documents **we** may reasonably require;
5. allow **us** to take over and deal with the defence or settlement of any claim in **your** name, if **you** are being held responsible for causing an injury or damage to property; and
6. allow **us** to start recovery proceedings in **your** name and give **us** all the assistance **we** need to do this.

If **you** do not, **we** may reduce any payment **we** make under this **policy** by an amount equal to the detriment **we** have suffered as a result of **your** failure to comply with these obligations.

You must also comply with any other conditions contained within the specific sections of the **policy**.

Information you have given us

- Reasonable care
1. The information **you** give to **us** is important as **we** use this in setting the terms and premium for the **policy**. **You** must take reasonable care not to give **us** information that is untrue, incomplete or inaccurate.
- Deliberately or recklessly given information
2. Occasionally, **we** are deliberately or recklessly given false information. If this happens **we** will treat this **policy** as if it never existed and refuse all claims. **You** must repay any payments already made by **us** under the **policy** and **we** will not return the premium to **you**.
- Carelessly given information
3. If **you** acted carelessly when giving **us your** information, several things could happen:
- if **we** provided insurance cover that **we** would not otherwise have offered, **we** will treat this insurance as if it had never existed. If this happens, **we** will give **you** back **your** premium and **you** must repay any payments already made by **us** under the **policy**;
 - if **we** would have insured **you** on different terms, **we** will amend this **policy** retrospectively and apply these amended terms to all claims under the **policy**, including any claims **you** have already made; or
 - if **we** would have charged **you** more premium if **you** had provided accurate information, **you** must pay **us** the difference between the premium **we** actually charged and the premium **we** would have charged. **We** may deduct this amount from any claim payment.
- Paragraphs 3. b. and c. above do not apply where:
- the information concerned relates to the value of any physical property covered under this **policy**; and
 - the underinsurance condition in the Your drone section applies.
- Changes to information
4. If there are any significant or material changes during the **period of insurance** to any information **you** have given **us**, **you** must let **us** know as soon as possible. This includes anything that could result in any limit within the **policy** not being sufficient, such as acquiring new property. **We** may then change the terms of the **policy**, charge an additional premium or cancel the **policy** in accordance with the cancellation condition. If **you** do not tell **us** about such change, **we** will be entitled to the remedies set out under 3. a. to c. above with effect from the date of the change.

Your obligations

You must:

- always try to prevent accident or injury and protect **your** property against loss or damage; and
- keep **your** property in good condition and repair.

If **you** do not, **we** may reduce any payment **we** make under this **policy** by an amount equal to the detriment **we** have suffered as a result of **your** failure to comply with these obligations.

Full value

You must ensure that the **amount insured** represents the full value of the **drones** covered under the **policy**, which is the current cost as new.

If the **amount insured** does not represent the full value, **we** may reduce the amount **we** pay for a claim.

General conditions

Governing law

- Unless agreed otherwise in writing, this **policy** is governed by the law, and any disputes in relation to the **policy** will be dealt with in the courts, of the country within the **United**

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Kingdom in which **your** main residence is situated. If **your** main residence is not in the **United Kingdom**, the law and courts of England and Wales will apply.

- The most we will pay 2. When a claim is made, **we** will only ever pay up to the relevant **amount insured**.
- Multiple insureds 3. If more than one person is entitled to cover under the **policy**, the total amount **we** will pay following a claim will not exceed the amount **we** would be liable to pay to any one such person. Unless **you** have advised **us** otherwise, **we** will pay each person named in the **schedule** their respective share of such claim.
- Fraudulent claims 4. If any claim is in any way dishonest, exaggerated or fraudulent then **we** will:
- a. refuse to make any payment in respect of the dishonest, exaggerated or fraudulent claim;
 - b. tell **you** that **we** are terminating **your policy** and back-date the termination to the date of the fraud, dishonesty or exaggeration;
 - c. refuse to make any payment under this **policy** in respect of any claim made or any loss occurring on or after the date of the fraud, dishonesty or exaggeration; and
 - d. not return any premium.
- If **we** have paid any claims after the date of any fraud, dishonesty or exaggeration, **you** must pay **us** back.
- Third parties 5. No third party will have any right, or be able to enforce any term of this **policy**, under the Contracts (Rights of Third Parties) Act 1999 or any similar or successor legislation. This does not affect the rights or remedies available to a third party which exist apart from this Act.
- Cooling-off 6. a. If for any reason **you** feel that this **policy** is not right for **you**, **you** can cancel the **policy** within 14 days of insuring with **us**. If **you** have not made a claim, **we** will return **your** premium in full.
- Cancellation by you b. **You** can cancel the **policy** by notifying **us** at any time. If **you** cancel after the first 14 days and have not made a claim, **we** will return a pro-rata proportion of **your** premium.

We will never charge **you** a fee for cancelling the **policy**.

- Cancellation by us 7. **We** may cancel this **policy**, but **we** will only do so for a valid reason and only after giving **you** at least 30 days' notice, which will be sent by recorded post to the correspondence address shown in **your schedule**.
- If **we** cancel the **policy** or any section of the **policy** for any reason, **we** will return a pro-rata proportion of **your** premium, provided **you** have not made a claim.
- Premium instalments 8. If **we** have agreed that **you** can pay **us** the premium by instalments and **we** have not received an instalment 14 days after the due date, **we** may cancel the **policy**. **We** will contact **you** before **we** cancel **your policy** in order to give **you** the opportunity to pay any premium due to **us**. If the **policy** is cancelled, the **period of insurance** will equate to the period for which premium instalments have been paid to **us**. **We** will confirm the cancellation and amended **period of insurance** to **you** in writing.
- Renewal 9. **We** will write to **you** or **your** broker if **you** have one, at least 21 days in advance of **your** renewal date with **our** offer to renew, or to give **you** plenty of time to make other arrangements if **we** are unable to renew **your policy**. The renewal offer will include the premium and any changes in the terms and conditions for the next period of insurance which, unless **you** have advised **us** otherwise, will automatically proceed if **you** continue to pay **your** premium. Where **we** have agreed to collect this premium automatically, **we** will continue to do so unless **you** tell **us** differently. If **you** do not wish to renew **your** insurance please let **us** know before the renewal date of **your policy**.
- Premium payment 10. **We** will not make any payment under this **policy** unless **you** have paid the premium due to **us**.

If **you** make a claim under the **policy**, **we** will keep the premium that is due to **us**. If **you** pay **your** premium by instalment **we** will ask **you** to either continue paying **your** premium

by instalment or **we** may deduct any outstanding instalment from any claim payment **we** have agreed to make.

- Cover under multiple sections 11. Where **you**, or anyone else entitled to cover under the **policy**, are entitled to cover under more than one section of the **policy** in respect of the same claim or loss, or any part of a claim or loss, **we** shall only provide cover under one section of the **policy**, being the section that provides the most advantageous cover to **you** or the party entitled to cover.
- Sanctions 12. **We** shall not be deemed to provide cover and shall not be liable to pay any claim or loss or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or loss or provision of such benefit would expose **us**, or would in **our** reasonable view give rise to any appreciable risk of exposing **us**, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, United States of America, or of any other relevant jurisdiction.

What is not covered

The following exclusions apply to the whole of **your policy**. There are more specific exclusions which are shown in the sections to which they apply.

We do not cover any claim, loss, damage or liability:

- Deliberate acts 1. arising out of a deliberate or dishonest act by **you** or anyone acting on **your** behalf.
- Terrorism 2. directly or indirectly due to biological or chemical contamination which is caused by an **act of terrorism**.
- Nuclear and radiation 3. directly or indirectly due to any nuclear reaction, nuclear radiation or radioactive contamination.
- War 4. directly or indirectly due to war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Confiscation by authority 5. directly or indirectly due to **your** property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
- Other insurance 6. that would be covered under another insurance if this **policy** did not exist. However, **we** will pay the amount exceeding the cover available under that other insurance.
- Foreign, Commonwealth & Development Office advice 7. which occurs in any specific country or region where **you** are advised not to travel by the Foreign, Commonwealth & Development Office, telephone: +44(0)20 7008 1500 and website <https://www.gov.uk/government/organisations/foreign-commonwealth-development-office>

Claims promise

We pride ourselves on offering a service that is fast, efficient and helpful. Please let **us** know if **we** do not pay **your** claim within four working days after receiving **your** acceptance of **our** offer and **we** will pay **you** interest, at **your** bank's base rate. **We** will only do this if **your** premium payments are up-to-date.

We can only keep this promise if **your** bank is in the **United Kingdom** and if **you** give **us** **your** bank details at the time **you** accept **our** offer. **We** can then transfer the money into **your** account. This promise cannot apply if **you** ask **us** to pay by another method.

Your drone

The General terms and conditions and the following terms and conditions all apply to this section.

If **you** need to make a claim, please refer to 'How to make a claim' within the General terms and conditions.

Special definitions for this section

Damage	Accidental physical loss or physical damage.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Unattended drone	Any drone which is not under your personal supervision other than while in use.

What is covered

Your drone	We will cover your drone against damage which happens within the geographical limits during the period of insurance . This includes damage to any drone caused by hi-jacking .
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What is not covered

We do not cover:

1. **damage** to any **drone**:
 - a. not being used, stored or transported by **you**. This does not apply to **damage** to any **drone** caused by **hi-jacking**;
 - b. while being used for purposes other than **recreational use**;
 - c. while in flight unless the **drone** is being flown:
 - i. under **your** control; or
 - ii. under **your** control while under the supervision of a suitably qualified assessor during an assessment with a UK Civil Aviation Authority approved training provider.

This exclusion does not apply to **damage** which happens while the **drone** is being transported as air cargo.

 - d. while being transported as cargo, stowed in the hold of an aircraft or watercraft, or in the custody and control of the airport or seaport operator or their agents unless the **drone** is packed securely in a protective case designed to be used with the **drone** or is packed by a professional transit company;
 - e. which happens in or over any airport, aerodrome or airfield;
 - f. occurring in, on or over any area where such use is restricted by order of any police or military force or any governmental, administrative or regulatory body with jurisdiction in that area;
 - g. which happens while being used in any way that breaches the rules of drone flying, including any registration or qualification requirements, where applicable, as issued by the Civil Aviation Authority in the **United Kingdom** or the similar body in any country;
 - h. which happens while the **drone** is under the care, custody or control of any person under the influence of alcohol or any narcotic or controlled substance, other than drugs which are:
 - i. prescribed by such person's medical practitioner; and
 - ii. only used in accordance with the medical practitioner's and manufacturer's warnings, precautions and instructions for use;
 - i. while being cleaned, repaired, inspected, worked on or maintained;

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- j. which happens while the **drone** is stored at any building, in any shipping container or storage unit which has been left unattended or unoccupied for more than 60 consecutive days.
2. the scratching of any camera lens while attached to any **drone** unless the **drone** is insured by this **policy** and has suffered **damage** by the same cause and at the same time;
3. **damage** caused by:
 - a. wear and tear, rust, rot, fungus, mould or anything that happens gradually;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless this is a result of **storm** or fire;
 - c. **storm** or flood which happens while the item is being stored unless it is stored in a building that is built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material or in a shipping container;
 - d. theft or attempted theft of an **unattended drone**:
 - i. unless it is completely hidden out of sight within the storage compartment, boot or trailer of a vehicle and all security measures on the vehicle or trailer are fully operational and activated at the time of theft;
 - ii. unless stored in a securely locked building or shipping container; or
 - iii. which has landed out of line of sight, unless it is due to a technical failure as evidenced by the **drone's** telemetry.
 - e. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing of a building in which the item is being stored;
 - f. pollution or contamination; or
 - g. moths, insects, rats, mice, squirrels, rodents or other vermin.
4. inherent defect, inadequate or inappropriate storage or maintenance, faulty workmanship, defective design or the use of faulty materials.
5. mechanical or electrical faults or breakdown.
6. loss caused by **you** not personally receiving goods or services **you** have paid for.
7. loss or **damage** to data held electronically.
8. unexplained loss or disappearance or inventory shortage.
9. financial loss due to **your** parting with title or possession of any **drone** or rights to any **drone** prior to receiving payment in full.
10. deliberate damage to or neglect of any **drone** by **you**.
11. any indirect losses which result from the incident which caused **you** to claim including any loss of use or expense incurred through not being able to use any **drone** insured by this section following **damage**.
12. **damage** to, or cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:
 - a. a **cyber attack** or fear or threat of a **cyber attack**;
 - b. a **hacker** or fear or threat of a **hacker**;
 - c. **computer or digital technology error**;
 - d. the item's digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**;
 - e. the item's digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **computer or digital technology error**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack**, **hacker** or **computer or digital technology error**.

For the purpose of exclusions c. and e. above only, **computer or digital technology** does not include any remotely controlled un-manned aerial vehicle which is owned or operated by **you** or for which **you** are legally responsible.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

13. the amount of the **excess**.
14. any claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure loss, alteration, disclosure, use of or access to **personal data**.
15. the cost of any routine repair, inspection, maintenance, cleaning or adjustment where no **damage** has occurred.

How much we will pay

Your schedule will show **you** the maximum amount **we** will pay for each agreed claim, along with any limits for any item, pair or set. This amount will be shown as an **amount insured**.

We will not pay the cost of preparing a claim.

Excess

Your schedule will show **you** if **you** are required to pay the first part of each agreed claim. This amount will be shown as an **excess**.

Drone

For **your drone**, **we** will decide whether to repair or replace the item or pay **you** the replacement cost. **We** will not deduct anything for wear and tear.

Full payment

If **we** pay the full value for any **drone**, **we** will then have the right to take possession of it.

Your obligations

Drones

You must ensure that:

1. **you** maintain direct, unaided visual contact with it, sufficient to monitor its flight path in relation to other aircraft, persons, vehicles, vessels and structures;
2. no item, either with or without a parachute, is dropped from the **drone** so as to endanger persons or property;
3. **you** only fly the **drone** where reasonably satisfied that the flight can safely be made;
4. **you** comply with the **drone** manufacturer's instructions with regard to:
 - a. operating the **drone** in specific weather conditions;
 - b. **drone** battery maintenance; and
 - c. the maximum weight the **drone** can carry; and
5. where necessary **you** register **your drone** with the Civil Aviation Authority and **you** maintain such registration for the period **you** own the **drone**.

If **you** do not and **we** can demonstrate that the amount of any loss has been increased, **we** will reduce the amount **we** pay by the amount of any detriment caused.

Your drone liability

This section covers **you** for **bodily injury** and **property damage** claims made against **you** by others arising out of the use or ownership of **your drone**.

The General terms and conditions and the following terms and conditions all apply to this section.

If **you** need to make a claim, please refer to 'How to make a claim' within the General terms and conditions.

Special definitions for this section

Bodily injury	Death, or any bodily or mental injury or disease of any person.
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Property damage	Physical loss of or damage to or destruction of tangible property, including the resulting loss of use of such property.

What is covered

Claims against you	<p>We will cover any claim made against you for compensation arising from any:</p> <ol style="list-style-type: none">1. bodily injury; or2. property damage; <p>occurring during the period of insurance anywhere in the geographical limits, if arising from the use or ownership of a drone.</p> <p>We will also cover defence costs but we will not pay costs for any part of a claim not covered by this section.</p>
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What is not covered

	<p>We do not cover:</p>
Non-drone liability	1. your liability which does not result directly from the use or ownership of your drone .
Your own property	2. your liability for loss of or damage to property which belongs to you or is in your care.
Bodily injury to you	3. bodily injury sustained by you .
	4. your liability arising out of:
Non-recreational use	a. any use other than recreational use ;
Communicable disease	b. communicable disease or the fear of threat of communicable disease ;
Flight restrictions	5. your liability arising out of any drone flown in or over any airport, aerodrome, aircraft tower or airfield;
	6. your liability arising out of any drone flown in, on or over any area where such use is restricted by order of any police or military force or any governmental, administrative or regulatory body with jurisdiction in that area.
	7. your liability arising out of any use that breaches the rules of drone flying, including any registration or qualification requirements, where applicable, as issued by the Civil Aviation Authority in the United Kingdom or the similar body in any country.
Pollution and contamination	8. your liability from pollution or contamination of air, water or soil unless this was caused by an accident during the period of insurance in the United Kingdom ; and
	a. you tell us about the accident as soon as possible but no later than 60 days after the end of the period of insurance ; and

	<ul style="list-style-type: none"> b. you prove that the pollution or contamination was caused immediately after the accident by a sudden, unexpected and identifiable release of pollutant or contaminant.
Business activities	<p>9. your liability arising out of:</p> <ul style="list-style-type: none"> a. the provision of any goods or services; or b. you doing anything for or to a third party for a fee.
Fines and penalties	<p>10. liability for fines or penalties, or for damages intended to punish or make an example of you.</p>
Cyber incidents	<p>11. liability for any claim or loss directly or indirectly due to:</p> <ul style="list-style-type: none"> a. a cyber attack or fear or threat of a cyber attack; b. a hacker or fear or threat of a hacker; c. a computer or digital technology error; d. its digital connectivity to any other item of computer or digital technology which has been directly affected by a cyber attack or hacker; or e. its digital connectivity to any other item of computer or digital technology which has been directly affected by a computer or digital technology error. <p>We will however cover any other damage, loss, cost or expense insured under this section which is caused by the cyber attack, hacker, or computer or digital technology error.</p> <p>For the purpose of exclusions c. and e. above only, computer or digital technology does not include any remotely controlled un-manned aerial vehicle which is owned or operated by you or for which you are legally responsible.</p> <p>We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.</p> <ul style="list-style-type: none"> 12. liability arising from the use of any drone while in flight unless the drone is being flown under your control, including while under the supervision of a suitably qualified assessor during an assessment with a UK Civil Aviation Authority approved training provider . 13. liability which happens while the drone is under the care, custody or control of any person under the influence of alcohol or any narcotic or controlled substance, other than drugs which are: <ul style="list-style-type: none"> a. prescribed by such person's medical practitioner; and b. only used in accordance with the medical practitioner's and manufacturer's warnings, precautions and instructions for use. 14. any claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure loss, alteration, disclosure, use of or access to personal data.

How much we will pay

The most **we** will pay for the total of all claims, losses and **defence costs** is the single limit of indemnity shown in the **schedule**, irrespective of the number of claims. **You** must pay the **excess** shown in the **schedule** for each claim, including **defence costs**.

Special limits

Pollution and contamination defence costs

For claims arising from pollution or contamination, the most **we** will pay for **defence costs** is £100,000 for the total of all such claims. This is included within, and not in addition to, the overall limit of indemnity.

Paying out the limit of indemnity

At any stage **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay **defence costs** already incurred at the date of **our** payment. **We** will then have no further liability for those claims or their **defence costs**.

Your obligations

Drones

You must ensure that:

1. **you** maintain direct, unaided visual contact with it sufficient to monitor its flight path in relation to other aircraft, persons, vehicles, vessels and structures;
2. no item, either with or without a parachute, is dropped from any **drone** so as to endanger persons or property;
3. **you** only fly the **drone** where reasonably satisfied that the flight can safely be made;
4. **you** comply with the **drone** manufacturer's instructions with regard to:
 - a. operating the **drone** in specific weather conditions;
 - b. **drone** battery maintenance; and
 - c. the maximum weight the **drone** can carry; and
5. where necessary **you** register **your drone** with the Civil Aviation Authority and **you** maintain such registration for the period **you** own the **drone**.

If **you** do not, **we** will not make any payment for any claim arising directly or indirectly due to the use of any **drone** if **we** can establish that **your** failure to comply with the obligations caused or contributed to the event giving rise to the claim.