

Drone liability insurance VA10

Contents

1	Concepts.....	1	4	Cover restrictions and exclusions	1
2	Territorial limits.....	1	5	Maximum compensation	1
3	Perils insured	1			

Drone liability insurance is composed of:

- the insurance policy and any special conditions shown in the insurance policy;
- these product-specific terms and conditions (VA10);
- the terms and conditions for General third party liability insurance (VA1);
- the Common terms and conditions for liability insurances (VY1);
- the General terms and conditions for companies (YS15).

1 Concepts

Drone

For the purposes of this insurance, a drone means an unmanned aircraft that is remote controlled without an operator on board the aircraft.

Open category flight operations

Open category flight operations mean the open category flight operations not subject to a specific operational authorisation that are pursuant to the Commission Implementing Regulation (EU) 2019/947 on the rules and procedures for the operation of unmanned aircraft or a newer Regulation which replaces this Regulation.

2 Territorial limits

This insurance is in force in Finland.

3 Perils insured

In deviation of Section 2.14 of the terms and conditions for General third party liability insurance (VA1), this insurance covers losses:

- for which the insured is held liable for compensation as the operator, owner or holder of a drone;
- which are caused in the course of any flight operations satisfying the requirements of the 'open' category set out in Regulation (EU) 2019/947; and
- which are caused in the course of the flight operations shown in the relevant insurance policy.

Additionally, compensation and reimbursement are subject to the conditions that:

- all authorisations required for the flight operations are in force;
- compliance with all laws and regulations that govern the flight operations is ensured;
- the drone operator has a certificate of the training required to satisfy the requirements in force for the purposes of the flight operations pursued.

4 Cover restrictions and exclusions

This insurance will not cover any losses:

- caused through the operator's neglect of the aviation regulations, whether permanent or temporary, concerning prohibited, restricted or danger areas;
- caused by a turbojet powered drone; or
- caused in the course of leisure use.

5 Maximum compensation

The sum insured under drone liability insurance is shown in the insurance policy. The maximum total compensation provided under this insurance in respect of all claims arising during a single insurance period is the sum insured shown in the insurance policy. The sum insured under drone liability insurance is part of the sum insured under General third party liability insurance.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydkusten** -
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.