

Drones and insurance

If you are thinking about owning a drone, make insurance a part of your pre-flight checklist

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Recreational drone regulations

Even for recreational use, the Federal Aviation Administration requires that all drones weighing over 55 pounds must now be registered. If you do not register your drone, you may be subject to criminal and civil penalties.

In addition, drones are prohibited from being flown:

- Above 400 feet
- Within five miles of an airport

- Above crowds or other objects is prohibited

In addition, drone usage near disaster areas (such as [wildfires](#) or [hurricanes](#)) may violate federal, state, or local laws and ordinances, even if an FAA temporary flight restriction (TFR) is not in place. Unauthorized drone operators may be subject to significant fines if they interfere with emergency response operations.

In addition to federal regulations, drone operation is often regulated on a local level, so it's best to check with your city or town to ensure you're flying within the legal parameters.

Recreational drones and insurance

Most drone operators start out with little or no aviation experience so, even if you follow the regulations and the laws, you might experience pilot error, or unplanned equipment failure. With some models tipping the scales of up to 55 pounds, rogue drones can pose a significant threat to people and property—and to your personal liability. That's why it's a smart to add an insurance review to your pre-flight checklist.

When acquiring a drone, call your insurance professional and verify your coverage, including exclusions, policy limits and [deductibles](#). Keep in mind all that there may be more exclusions and conditions that apply as drone technology evolves.

To ensure coverage in any instances, it's important to follow the federal and local drone ordinances, as not doing so may negate your insurance coverage in the event of an incident. In addition, your coverage will be nullified if you're operating your drone in the commission of illegal activities.

Homeowners and renters insurance and drones

Many drone-related incidents may be covered under your [homeowners insurance](#) or a [renters policy](#) (renters, it's important to have one—your landlord's policy will not provide you any of the coverages below).

- **Liability** – The liability portion of your homeowners or renters policy may cover you against lawsuits for bodily injury or property damage that your drone causes when its operated by you, your family member or by someone who you have given permission to operate it. Your liability may also cover privacy issues—for example if your drone inadvertently takes pictures or videotapes a neighbor, and your neighbor then sues you (it will not cover any *intentional* invasion of privacy). Make sure you have sufficient liability insurance on your policy to [adequately protect your financial assets](#).
- **No-fault medical coverage** – Your policy may provide no-fault medical coverage in the event a friend or neighbor is accidentally injured by your drone. This coverage will *not* pay medical bills for your family members if your drone injures them—the appropriate health insurance will

cover that.

- **Theft or loss of a drone** – While inexpensive drones are seemingly everywhere, the cost of more elaborate ones with video recording, GPS navigation, etc., can run into the thousands of dollars. Make sure your coverage is sufficient to replace the drone if it is stolen.

Auto insurance and drones

If your drone crash-lands into your car, damage may be covered under [your auto insurance if you purchased the optional comprehensive insurance](#), which covers damage to a car from fallen objects and other disasters. (Damage by your drone to other's property—including cars—would be covered by your homeowners or renters insurance).

Drones for commercial use

Note that commercial—that is, business—use of drones is regulated much more strictly by the FAA than recreational drone usage. Among other rules and qualifications, the FAA requires that the drone operator be licensed.

Commercial drones are not covered by your personal insurance policies. If you are operating a drone for business purposes, contact your insurance broker to make sure that you have the appropriate types and amounts of insurance coverage.

Check rules and insurance frequently

As with many rapidly developing technologies, insurance parameters and legal regulation around drone usage is constantly evolving. If you have any questions, check with your insurance professional or hover on over to the FAA website.

Additional resources

- [FAA - Unmanned Aircraft Systems](#)
- [Register your drone with the FAA](#)

Next steps link: Are you more of a water fun person than a sky fun person? [Insure your personal watercraft.](#)

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