

Public Liability Insurance

Key Facts Document



Broker: Howden Insurance Brokers Limited
Insurer: Liberty Specialty Markets via Sportscover Europe
Insured: FPV UK Ltd members

Product: FPV UK Membership
Recreational Drone & Model Aircraft Cover

What is this type of insurance?

This is public liability insurance included with FPV UK membership, covering claims for injury to third parties or damage to third party property arising from recreational drone and model aircraft flying.

✓ What is covered?

- ✓ **£5m Public Liability for Non-Commercial Flying**
Third party injury or property damage
- ✓ **£1m Public Liability for Commercial Flying (UK Only)**
EC 785/2004 compliant insurance cover
- ✓ **£15,000 Commercial Flying Per Year**
Do up to £15,000 of commercial drone work per year
- ✓ **Sole Trader or Single-Person Limited Company**
Commercial cover in your name or your one-shareholder/director company
- ✓ **£5m Products Liability**
Liability insurance for home-built or modified products
- ✓ **All Drone & Model Aircraft**
Multi-rotors, fixed wing, helicopters, FPV racers, control line & free flight models
- ✓ **Home-built Aircraft**
Self-built drones and model aircraft
- ✓ **EU + Norway/Switzerland**
UK residents covered when travelling
- ✓ **MOD Property**
No exclusion for Ministry of Defence property
- ✓ **FPV Flying**
With competent observer or in sterile area
- ✓ **Visual Line of Sight**
Standard VLOS operations

✗ What is not covered?

- ✗ **Damage to Own Property**
Your own drone and equipment
- ✗ **Criminal Acts**
Illegal flying or criminal behaviour
- ✗ **Airside Activities**
Beyond airport passport/customs control
- ✗ **Communicable Disease**
Disease transmission related claims
- ✗ **Beyond Visual Line of Sight**
Unless using competent observer or sterile area
- ✗ **Non-compliance with Rules**
Flying outside FPV UK and CAA regulations
- ✗ **War Risks Outside UK**
War risks outside the United Kingdom
- ✗ **Nuclear**
Nuclear reaction, nuclear radiation, or radioactive contamination
- ✗ **Chemical**
Biological or chemical agents, or weapons of mass destruction
- ✗ **Wear & Tear**
Depreciation, wear and tear, gradual deterioration or breakdown
- ✗ **Punitive**
Any punitive, exemplary or multiplied damages

⚠ Are there any restrictions on cover?

- ⚠ You must be a current FPV UK member with active subscription & comply with FPV UK rules and the CAA regulations at all times.
- ⚠ For £15,000 commercial operations cover, you must provide your company name to be recorded in membership record by FPV UK Ltd.
- ⚠ Excess of £250 applies to all third party property damage and bodily injury claims (£2,500 applies to Acts of War claims).
- ⚠ Non-UK residents: cover only applies while in the UK, Channel Islands or Isle of Man.

What are your obligations?

- Maintain active FPV UK membership and at all times comply with the FPV UK Handbook & rules.
- Follow all CAA regulations including registration (Operator ID) and competency (Flyer ID) requirements.
- Fly within Visual Line of Sight, or with a competent observer, or within a sterile area for FPV.
- Never admit fault or agree to pay for damage - this could invalidate your cover.
- Report any incident immediately to occurrences.fpv.uk with full details.

£5,000,000

Public Liability Limit (£1m Commercial)
(per occurrence)

£250

Excess (£2,500 Acts of War)
(property damage / injury)

£24.99

Membership from
(per year)