CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

DRONE OPERATOR SUPPLEMENTAL

Covers commercial drone (small UAS) operators: photography and video, inspection, mapping and survey, agriculture, and training. Complete with ACORD 125. Attach copies of all Part 107 certificates, FAA registrations, and any waivers or exemptions.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME

DBA

FEIN

YEARS IN BUSINESS

BUSINESS ADDRESS

CITY / STATE / ZIP

WEBSITE

Entity type:

☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE

PHONE

EMAIL

FAA authorizations held (check all that apply):

☐ Part 107 certificates (all pilots) ☐ Part 107 waiver(s) ☐ Part 137 (agricultural dispensing) ☐ Section 44807 exemption ☐ Part 135 (air carrier)

2 OPERATIONS

DESCRIPTION OF OPERATIONS (INDUSTRIES SERVED, TYPICAL MISSIONS, LOCATIONS)

MISSION TYPE	% OF ANNUAL REVENUE

Mission types: real estate photo and video; weddings and events; film and TV production; roof and building inspection; construction progress and survey / mapping; utility, tower, and infrastructure inspection; solar and thermal inspection; agricultural imaging; agricultural spraying or seeding; public safety / search support; training; other.

NUMBER OF PILOTS

NUMBER OF AIRCRAFT

FLIGHT HOURS PER YEAR

HEAVIEST TAKEOFF WEIGHT (LB)

MAKE / MODEL	FAA REGISTRATION NO.	AIRCRAFT VALUE ($)	PAYLOAD / CAMERA VALUE ($)	REMOTE ID (STD / MODULE)

2-1 Does the applicant use subcontracted pilots? ☐ Yes ☐ No

IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

2-2 If yes to 2-1, must subcontracted pilots hold a Part 107 certificate? ☐ Yes ☐ No

IF YES, EXPLAIN

2-3 If yes to 2-1, must subcontracted pilots carry their own aviation liability? ☐ Yes ☐ No

IF YES, EXPLAIN

2-4 Do client contracts require the applicant to indemnify the client or name the client as an additional insured? ☐ Yes ☐ No

IF YES, EXPLAIN

2-5 Does the applicant fly outside the United States? ☐ Yes ☐ No

IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — AVIATION LIABILITY & FAA COMPLIANCE

Most general liability policies exclude drones, and the standard ISO drone endorsement (CG 21 09) also excludes privacy and advertising claims arising from drone use. Drone liability usually has to come from an aviation policy or a buy-back that schedules each aircraft and operation.

3-1 Does every pilot hold a current Part 107 certificate with recurrent training completed within the last 24 months? ☐ Yes ☐ No

IF YES, EXPLAIN

3-2 Is every aircraft over 250 grams registered with the FAA and broadcasting Remote ID (built-in or module)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-3 Are night flights flown only with anti-collision lighting visible for 3 statute miles? ☐ Yes ☐ No

IF YES, EXPLAIN

3-4 Does the applicant fly over people or moving vehicles? ☐ Yes ☐ No

IF YES, EXPLAIN

3-5 If yes to 3-4, is every such flight conducted under an FAA Operations Over People category or waiver (identify it in the explanation)? ☐ Yes ☐ No

IF YES, EXPLAIN

3-6 Is airspace authorization (LAANC or FAADroneZone) obtained before every flight in controlled airspace? ☐ Yes ☐ No

IF YES, EXPLAIN

3-7 Does the applicant fly beyond visual line of sight? ☐ Yes ☐ No

IF YES, EXPLAIN

3-8 If yes to 3-7, is every such flight conducted under an FAA waiver (identify it in the explanation)? ☐ Yes ☐ No

IF YES, EXPLAIN

As of September 2026, the FAA's proposed Part 108 BVLOS rule is not final; BVLOS flights still require an individual waiver.

3-9 Has the applicant or any pilot received an FAA letter of investigation, warning, fine, or certificate action? ☐ Yes ☐ No

IF YES, EXPLAIN

3-10 Are written preflight checklists used, and are flight logs, maintenance records, and battery logs kept for every aircraft? ☐ Yes ☐ No

IF YES, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — OPERATIONAL HAZARDS

4-1 Does the applicant fly at or near crowds, stadiums, concerts, or events, including under temporary flight restrictions? ☐ Yes ☐ No

IF YES, EXPLAIN

4-2 Does the applicant fly near critical infrastructure (power plants, substations, prisons, refineries) or airports? ☐ Yes ☐ No

IF YES, EXPLAIN

4-3 Does the applicant spray, spread, or drop anything from a drone (chemicals, seed, payloads)? ☐ Yes ☐ No

IF YES, EXPLAIN

4-4 Does the applicant fly drones weighing 55 lb or more? ☐ Yes ☐ No

IF YES, EXPLAIN

4-5 Are lithium polymer batteries stored and charged in fire-resistant containers, never left charging unattended? ☐ Yes ☐ No

IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

4-6 Has any aircraft crashed, had a fly-away, or hit a person, vehicle, or structure? ☐ Yes ☐ No
IF YES, EXPLAIN

CRASHES / FLY-AWAYS (LAST 3 YRS)

LARGEST HULL LOSS ($)

5 EXPOSURE & RISK QUESTIONS — PRIVACY, DATA & PROFESSIONAL WORK

5-1 Is there a written policy to avoid capturing, and to delete, images of people and property that are not part of the job? ☐ Yes ☐ No
IF YES, EXPLAIN

5-2 Does the applicant get permission from property owners for takeoff and landing sites? ☐ Yes ☐ No
IF YES, EXPLAIN

5-3 Do clients rely on the applicant's data for decisions (inspection findings, measurements, volumes, maps)? ☐ Yes ☐ No
IF YES, EXPLAIN

5-4 Are client images and data stored securely, with written terms on ownership and retention? ☐ Yes ☐ No
IF YES, EXPLAIN

5-5 Has anyone complained or sued over privacy, trespass, nuisance, or the accuracy of the applicant's work? ☐ Yes ☐ No
IF YES, EXPLAIN

6 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL ($)

NUMBER OF W-2 EMPLOYEES

PAID TO 1099 PILOTS ($)

PROJECTED ANNUAL GROSS REVENUE ($)

PRIOR YEAR ACTUAL REVENUE ($)

REVENUE FROM SPRAYING / HEAVY-LIFT ($)

7 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 3-5 years.

AVIATION LIABILITY CARRIER / LIMIT

HULL / PAYLOAD CARRIER

GL CARRIER (NOTE ANY DRONE ENDORSEMENT)

7-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 3-5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

7-2 Have there been any liability, privacy, hull, or equipment claims? ☐ Yes ☐ No
IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

7-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one? ☐ Yes ☐ No
IF YES, EXPLAIN

8 RISK MANAGEMENT & SAFETY

8-1 Is there a written safety manual covering emergency procedures, lost link, and fly-away response? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

8-2 Are visual observers used on complex missions, and are pilots trained and checked annually by the applicant? ☐ Yes ☐ No

IF YES, EXPLAIN

8-3 Are firmware updates, maintenance, and aircraft inspections done on a schedule and logged? ☐ Yes ☐ No

IF YES, EXPLAIN

9 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.