CORY WASHINGTON & CO.

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DRONE OPERATOR — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for commercial drone operators. Priorities reflect typical exposure for this class; confirm against the operator's actual aircraft, missions, and FAA authorizations.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Aviation (Drone) Liability**	Covers injury and property damage caused by drone operations. Standard GL almost always excludes drones.	CORE
☐	**Drone Privacy / Personal Injury**	Covers invasion-of-privacy and trespass claims from drone flights — often excluded even when drone liability is bought back.	PREVALENT
☐	**Hull (Aircraft Physical Damage)**	Covers crashes, fly-aways, and damage to the drone itself.	PREVALENT
☐	**Payload & Ground Equipment**	Covers cameras, sensors, controllers, and batteries, which may be excluded from hull coverage.	PREVALENT
☐	**Professional Liability (E&O)**	Covers errors in inspection findings, measurements, maps, or data clients rely on.	SITUATIONAL
☐	**Commercial General Liability**	Covers non-flight business activities; confirm how it treats drones.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees; covers pilots and visual observers.	SITUATIONAL
☐	**Cyber / Data Liability**	Covers breaches of client imagery and data.	SITUATIONAL
☐	**Commercial Auto**	Covers vehicles used to transport crews and equipment.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is relying on general liability for drone flights. The standard CGL aircraft exclusion applies to drones, and the common ISO drone endorsement also removes coverage for privacy and advertising claims arising from drone use. Drone liability generally has to come from an aviation policy or a buy-back that lists each aircraft and each type of operation, so a new drone or a new kind of job can fall outside coverage until it is added. FAA compliance — Part 107 certificates, registration, Remote ID, and any waivers — is central both to getting coverage and to keeping it after a claim.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.