

Newsletter

Third-party liability (TPL) insurance specifically for drones

The Royal Decree on drone flight came into effect in Belgium on 25 April 2016. Now, a year and a half later, drones are more popular than ever. But their use is highly regulated and for certain types, insurance is mandatory. Underwriter Sébastien Leroy explains the solutions that Aviabel offers for insuring drones.

“The Belgian legislation on drones is complicated and certainly for people whose drone use is not their main activity, the options are strictly delineated. In comparison: the legislation in neighbouring European countries is far less developed and a lot more flexible than in Belgium, which increases the risk for the insurer”, says Sébastien Leroy.

Is insurance mandatory for drones?

Sébastien Leroy: Yes, for devices that weigh over 1kg, third-party liability insurance is mandatory. For devices under that weight, if the drone is used in a private capacity, the owners could just use their household insurance to cover potential damage to third parties.

Aviabel has a TPL insurance solution for anyone who flies a drone.

Sébastien Leroy: That’s right. Our policy is a customised solution for professional drone users. We have been well-informed in this area by various federations and professional associations. This gives us a very good understanding of the possible applications of drones and the associated risks. That’s why we consider it important for pilots to realise that a drone can cause considerable damage: there could be a collision, the device could catch fire... It’s important to handle drones with care. For certain devices, we require the pilot to have the necessary practical experience, along with the legally required training and exams. This gives Aviabel better guarantees that the device will be used correctly and enough attention will be paid to risk prevention.

What are the advantages of Aviabel’s TPL insurance for drones?

Sébastien Leroy: The policy offers coverage for TPL as well as Aviation Hull Insurance. What’s more, the conditions are tailored to the needs of professionals and the coverage is adapted to local laws in the different European countries. Finally, at Aviabel it goes without saying that we have extensive expertise in insuring aviation risks.



Can all brokers who work with Aviabel offer this product?

Sébastien Leroy: We work with a select group of brokers who are thoroughly versed in the world of drones and their use. These intermediaries are perfectly aware of the risks and can offer users advice and an insurance solution tailored to their needs. This does not mean that other brokers are not allowed to sell our policy, however. But this will be examined on a case-by-case basis.