

SMALL UNMANNED AIRCRAFT THIRD PARTY LIABILITY INSURANCE



Introduction

With the rapid development and increasing popularity of small unmanned aircraft "SUA" (commonly known as drones) in recent years, complaints and accidents involving SUA have also increased. Therefore, the Government has enacted the Small Unmanned Aircraft Order "SUAO" (Cap 448G of the Laws of Hong Kong) which came into effect on 1 June 2022, to regulate the registration, labeling and insurance arrangement of SUA. This Order also covers the registration, training, assessment and operation of remote pilots. SUA is classified by weight into the following 3 categories:

- Category A1 Aircraft - weight does not exceed 250g at all times during the flight
- Category A2 Aircraft - weight does not exceed 7kg at all times during the flight but exceeds 250g
- Category B Aircraft - weight does not exceed 25kg at all times during the flight but exceeds 7kg

Owners of Category A2 or Category B aircraft should have an in-force insurance policy with a minimum coverage as specified under SUAO for the continuation of SUA operations after a date to be specified by the Government.

To this end, The Pacific Insurance Co., Ltd. is now launching Small Unmanned Aircraft Third Party Liability Insurance, to provide third party liability protection for SUA owners operating it, for private leisure or commercial purposes.

Coverage

Small Unmanned Aircraft Third Party Liability Insurance provides two insurance coverages for A1 and A2 aircraft:

- (i) Third party accidental death or bodily injury liability insurance
This provides cover as required under SUAO regarding third party accidental death or bodily injury, with a maximum policy limit of HK\$5,000,000.
- (ii) Third party property damage liability insurance
This is an optional protection for the insured. It covers accidental loss or damage to third party property, with a maximum policy limit of HK\$ 5,000,000.

Please note that the insured territorial scope refers to unrestricted flying zone of Hong Kong Special Administrative Region as stipulated under section 19(1), (2) or (3) of SAUO.

Main Exclusions

The followings are the main exclusions. For details, please refer to the terms/conditions as stipulated in the policy:

- Liability arising from invasion of privacy
- Consequential damages of any kind
- Any illegal use and participation in international illegal activities

Premium Table (HK\$)

(1) Third party accidental death or bodily injury liability insurance (private leisure use)

Maximum weight of SUA	Not exceeding 250g	Over 250g to 2kg	Over 2kg to 7kg
Policy Limit	5,000,000	5,000,000	5,000,000
Annual Premium			
Named Remote Pilot Basis :			
1-2 persons	900	1,500	1,800
Upto 3 persons	1,000	1,650	2,000
Unnamed Remote Pilot Basis :			
	1,300	2,250	2,500

(2) Third party accidental death or bodily injury liability insurance (commercial purposes)

Maximum weight of SUA	Not exceeding 250g	Over 250g to 2kg	Over 2kg to 7kg
Policy Limit	5,000,000	5,000,000	5,000,000
Annual Premium			
Named Remote Pilot Basis :			
1-2 persons	1,200	1,800	2,400
Upto 3 persons	1,350	2,000	2,650
Unnamed Remote Pilot Basis :			
	1,800	2,700	3,600

- Note
1. The deductible for the unnamed remote pilot and the deductible for third party property loss/damage are each HK\$5,000 (private leisure use), HK\$10,000 (commercial purposes).
 2. Premiums are based on 12 months' coverage, and there is no refund for surrendering or shortening the coverage period after the commencement of the policy.
 3. Premiums are exclusive of the applicable premium levy.
 4. Insurance for Category B aircraft will be considered on a case-by-case basis. The application form and required information must be submitted for our consideration 14 working days before the commencement date of the policy.
 5. We also provide insurance cover for third party property damage liability and we welcome your enquiry on premium and policy conditions.



Important Note

Insurance information outlined in this leaflet is for reference only and does not form part of the insurance contract. Please refer to the policy document for details, terms and conditions, and exclusions. In case of any discrepancies, the terms and conditions in the policy shall prevail, and we reserve the right of final approval and decision.

Enquiry and Download of Related Documents

For any enquiries, please contact your insurance intermediary or our company at:

Hotline : 2876 0132
Fax : 2876 0060
Email : nonmotor@pacificgroup.com.hk

Application Form:
<http://www.pacificinsurance.com.hk/download/sua.pdf>

Related website : Civil Aviation Department
<https://www.cad.gov.hk>

THE PACIFIC INSURANCE CO., LTD.

Address : 10/F, Dominion Centre, 43-59 Queen's Road East, Wanchai, Hong Kong

Tel : 2876 0000
Fax : 2876 0111
Website : <http://www.pacificinsurance.com.hk>
Email : pichk@pacificgroup.com.hk

 太平洋保險有限公司
THE PACIFIC INSURANCE CO., LTD.
(INCORPORATED IN HONG KONG IN 1960)

 Sun Flower Insurance Brokers Limited
Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com
Thank you for considering Sun Flower to be one of your selected intermediaries.
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.