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What You Need to Know

As the price of hobbyist drones decrease, there has been a noticeable uptick in their purchase as gifts. Whether you're on the giving or receiving end of hobbyist drones' increasing popularity, it's important to be aware of hobbyist drone owners' legal responsibilities and practical considerations. For instance, drones can weigh more than 50 pounds, so if a drone falls from the sky, it can cause considerable property damage or bodily injury. Drones can crash for a variety of reasons, including operational error or mechanical problems. The resulting damage has the potential to affect people, animals, and personal property on the ground.

For these reasons, it makes sense to contact your local insurance agent to evaluate whether you should insure your drone. Hobbyist drone use may be covered (subject to a standard deductible) under your existing homeowners' or renters' insurance policy; contact your insurance agent to find out whether your drone is already covered. You may also want to inquire about whether coverage will be provided if your drone is lost, stolen, or damaged. If your drone damages your car, your auto policy may provide coverage. It's also essential to determine the availability of coverage pursuant to your existing policies for losses sustained by someone else if they and/or their property is damaged by your drone.

Privacy is also a big concern for those whose neighbors may be hobbyist drone users. If your drone has a camera or is otherwise capable of data collection, talk to your insurance agent about whether you need coverage to address potential violations of the privacy of those around you. Coverage may also depend on whether the privacy violation is deemed to have been intentional.

Talk to your agent to find out what coverage you may already have that would be applicable to losses related to your use of a hobbyist drone and to determine whether you need additional coverage (and, if so, what that coverage ought to provide) for other types of potential losses.

Drone Regulation

New owners of unmanned air vehicles, commonly known as drones, may not realize that even hobbyist drones that weigh more than 0.55 pounds (250 grams) are now regulated by the Federal Aviation Administration (FAA), and hobbyist drones may also be regulated by state and local authorities. Hobbyist drone operators should follow local, state, and federal laws and regulations to avoid unintentional criminal activity as well as potentially dangerous collisions with commercial aircraft, airborne objects, and land-bound vehicles, among others. The FAA registration now required of recreational drone users enables the FAA to trace a wayward drone back to its owner. Make sure you are in compliance with all relevant state and federal laws and regulations before you take your new toy out for a spin.

The FAA has issued some basic Dos and Don'ts for users of hobbyist drones:

- Don't fly higher than 400 feet
- Avoid obstacles and manned aircraft around you
- Keep your drone in your sight at all times
- Don't fly within five miles of an airport unless you've communicated with the airport and control tower beforehand
- Avoid people or stadiums
- Don't fly a drone weighing more than 55 pounds