



## Hobby Aircraft – What you must do to be protected!

**FAA says, "All types of aircraft including drones, helicopters, and UAS must be registered!"**

Effective December 15, 2015, the **FAA is requiring all aircraft starting at .55 pounds, 250 grams to be registered before flight.** A registration number must be on every drone. People who do not register could face civil and criminal penalties.

Online registration: [faa.gov/uas/registration/](http://faa.gov/uas/registration/)

An [FAA press release](#) and [regulation information](#) are available. The [FAA.gov](#) website has updates because this law affects so many.

### How many aircraft are there and what is the problem?

January through November 30, 2015, there were 1,133 incidents reported to the FAA. Over 200,000 drones are flying. With mandatory registration, it is predicted that there will be over 600,000 aircraft flying and registered by the end of 2016.

### What is the danger?

- Hobby aircraft can cause car accidents.
- Someone can get hurt. Prop tips can spin in the hundreds of MPH.
- Someone could lose an eye or a finger, or worse.
- They do catch fire, even battery-powered aircraft, and they cause fires.
- Yes, they crash and can be destroyed - ask anyone that flies hobby aircraft.

### Does my home insurance cover hobby aircraft?

In many policies, hobby aircraft are covered. Check with your insurance agent. We represent many of the top home insurance companies and there are times when no coverage/protection is provided. When you purchase or are considering purchasing a hobby aircraft:

- Call or email your agent and see that a written description of your aircraft and its use is provided to the insurance company.
- Ensure the company provides a written response back such that both of you have a copy and a clear understanding.

## What exclusions and limitations are in most home and renters policies?

**Aircraft are excluded**, but the use of hobby aircraft is often covered. The definition of HOBBY is not defined. Most understand what it means, but if there is any doubt, ask.

**Business use is excluded.** If you have a camera and take pictures for someone other than for your personal use, this could be considered business use. Business use does not always require an exchange of dollars for services rendered to be business use.

**Intentional acts are excluded.** If a family members deliberately dive bombs or chases someone with an aircraft, are you covered when someone gets hit? It is not expected that a child understands the consequences of such an act and coverage then applies in that situation. However, at a certain age, often teenage, the intentional act exclusion then applies.

**Violating someone's privacy** with a drone can be a more common issue. Ensure your policy has personal injury protection endorsed and, as mentioned above, don't intentionally fly over your neighbor's property unless you have asked and been granted permission. If you have a camera, even a better reason to have personal injury added.



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### Want more information?

