

Unmanned Aircraft System (Drone) Protection Insurance Plan

Zurich's Unmanned Aircraft System (Drone) Protection Insurance Plan is designed to protect your drone's physical damage and any third-party liability that may arise when something unpredictable happens. This insurance policy applies to both pleasure or/and commercial use(s), offering two different plans:



Basic plan: third-party liability protection

Extended plan: third-party liability and physical damage protection

Third-party liability protection

- Provide third-party legal liability protection against death of or bodily injury to third-party, and/or property damage
- Two options of third-party legal liability limits to fulfill the protection needs for different drone models and weights
- Up to HKD 10,000,000 third-party legal liability protection¹

Physical damage protection

- Up to HKD 50,000 protection^{1,2} for physical damage to the insured drone(s)
- Cover all detachable and non-detachable payloads³, such as camera lens, sensor and lighting
- Unlimited number of claims within the selected sum insured during the period of cover

Four reasons why you should choose Zurich's Unmanned Aircraft System (Drone) Protection Insurance Plan

Flexibility to choose period of coverage

- Different policy duration options to suit your needs (daily/weekly/quarterly/yearly).



Two-folded protection

- Allow purchase of cover against third-party legal liabilities to meet the minimum legal requirement; or extend the coverage to also protect physical damage of your drone(s).



Cover multiple drone models and payloads & support multiple drones and named operators

- Provide protection to various types of drone models of different weights, including their detachable and non-detachable payloads.
- Cover up to five drones and five named drone operators per policy.



Buy and fly

- Simply purchase the policy online and without hassles the day before your drone takes off.



Plan overview

Use of the drone(s)	Cover both pleasure and/or commercial uses
Geographical coverage	Hong Kong
Policy duration	1 day/1 week/3months/1 year
Maximum number of drones covered	5 drones
Maximum number of operators covered	5 named operators

Benefit table

Coverage	Sum insured/Limit of liability (HKD)	
	Basic plan	Extended plan
Section 1 – Against physical damage to the drone (inclusive of detachable payloads and non-detachable payloads)	Not applicable	20,000/50,000 ⁴
Section 2 – Against third-party legal liabilities	5,000,000/10,000,000	

How to make a claim?

Upon learning of any circumstances likely to give rise to a claim, you (the insured) must:

- (i) Notify us (the Insurer) immediately and give us all the assistance we may reasonably require;
- (ii) supply at your own expense, full details of the claim in writing including any supporting evidence and information that we may require within 30 days of the occurrence of the circumstance; and
- (iii) as soon as reasonably possible, send to us any writ or summons issued against you.

Remarks

1. Deductible applies to both Section 1 and Section 2 of the policy. The insurer shall not be liable for the first HKD 1,000 or 10% of the adjusted loss (whichever is the greater) for each and every loss, unless otherwise specified in policy schedule.
2. The depreciation table below is applicable to Section 1 (coverage against physical damage to the Unmanned Aircraft System (Drone)). In cases where the drone is totally destroyed, the Insurer will pay the amount for replacement of the drone (such amount will include costs for erection, customs duties and dues, if any, provided that such expenses have been included in the sum insured of the Policy) after deducting from such amount the applicable depreciation value in accordance with the depreciation table below. The Insured shall provide supporting evidence on the amount spent for the replacement of the drone to the satisfaction of the Insurer.

Depreciation table

Duration (from the date of purchase of the UAS)	Depreciation rate
0 – 12 months	20% of the Invoice Price or 20% of the sum insured, whichever is lower
13 – 24 months	40% of the Invoice Price or 40% of the sum insured, whichever is lower
25 – 36 months	50% of the Invoice Price or 50% of the sum insured, whichever is lower
37 – 48 months	60% of the Invoice Price or 60% of the sum insured, whichever is lower
49 – 60 months	65% of the Invoice Price or 65% of the sum insured, whichever is lower
61 months and above	70% of the Invoice Price or 70% of the sum insured, whichever is lower

3. Detachable payloads means photographic/video equipment or any other equipment carried by the drone that is removable and/or interchangeable from the drone. Non-Detachable payloads means photographic/video equipment or any other equipment carried by the drone that forms an integral part of the drone and is not removable nor intended to be removed from the drone.
4. Please ensure that the amount of sum insured is adequate for the cost of replacement of the drone(s) to be covered.

Exclusions applicable to the policy

Exclusions are applicable to this product. The exclusions set out below are **not exhaustive**. For a full list of the exclusions, please refer to the policy provisions.

General Exclusions

1. The Insurer shall not be liable in respect of any loss or damage or liability caused, sustained or incurred:
 - (i) outside Hong Kong; or
 - (ii) whilst on the Insured's order or with the Insured's permission or knowledge, the drone is being used otherwise than for the business as stated in the schedule of the policy.
2. The Insurer shall not be liable in respect of any loss, damage or liability resulting from any non-compliance or breach of the applicable law, regulation and requirements, including but not limited to requirements relating to registration, labelling, operating of and permission to operate an unmanned aircraft system as stated in the Small Unmanned Aircraft Order and the General Safety Guidelines issued by the Civil Aviation Department.

Key exclusions to Section 1 – Against physical damage to the drone (inclusive of Detachable Payloads and Non-Detachable Payloads)

The Insurer shall not be liable in respect of:

1. Loss, damage or liability due to any faults or defects of the drone existing at the time of commencement of this Policy within the knowledge of the Insured;
2. consequential loss or liability of any kind;
3. loss, damage or liability caused by rot, fungus, mould, vermin, or infestation;
4. loss, damage or liability occurring whilst the drone is landing or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the drone; or
5. any labour costs, material costs or transportation costs relating to the repair of the drone, or freight costs of the drone for whatever purpose.

Key exclusions to Section 2 – Against third-party legal liabilities

To the extent permitted by law, the Insurer shall not be liable under this Policy in respect of:

1. Property Damage if the damage relates to property belonging to or in the custody, care or control of the Insured;
2. any liability of whatsoever nature in connection with, directly or indirectly caused by or contributed to by or arising from Electromagnetic Field (EMF) or Electromagnetic Interference (EMI);
3. bodily Injury to or death of any Employee in the service of the Insured or claiming compensation from the Insured under any employees' compensation or similar legislation as a workman in the service of a subcontractor of the Insured;
4. bodily Injury or death and/or Property Damage arising from data collected from the drone whilst in Flight and subsequently made available to third parties without the consent of the party to whom the data relates; or
5. bodily Injury or death and/or Property Damage arising from non-completion, non-performance or delay in completion of any contract or agreement or the payment of any penalty sums fines or liquidated damages or punitive or exemplary damages relating thereto.

Disclaimer

1. Information in this factsheet is for reference only and does not constitute a part of the insurance contract. For full terms and conditions of the policy, please refer to the Unmanned Aircraft System (Drone) Protection Insurance Policy provisions. If there is any inconsistency between this factsheet and the policy, the terms and conditions of the policy shall prevail.
2. If there is any inconsistency between the English and Chinese version of the factsheet, the English version shall prevail.
3. Zurich Insurance Company Ltd, a company incorporated in Switzerland with limited liability, is the underwriter of the policy.
4. Zurich Insurance Company Ltd reserves the final right of approval and decision relating to the Unmanned Aircraft System (Drone) Protection Insurance Plan.

The information in this factsheet is for reference only and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich Insurance Company Ltd reserves the right of final approval and decision.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹ and ranks fifth in the city's ILAS market². Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

1. Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2021, based on gross premium.
2. Annual statistics of the Insurance Authority on Hong Kong long term insurance business from January to December 2021, based on the number of policies and premiums of in-force business of investment-linked life insurance.

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The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide.



無人駕駛飛機系統 (無人機) 保障計劃

無人駕駛飛機系統 (無人機) 保險計劃在意料之外的情況下，針對您的無人機的實質損毀，及第三者的法律責任提供保障。此保險計劃保障無人機的娛樂及 / 或商業用途，並提供兩個不同的計劃：

基本計劃：第三者的法律責任保障

延伸計劃：第三者的法律責任及無人機的實質損毀保障

第三者的法律責任保障

- 為任何人士的身故或身體損傷；及 / 或財物損毀提供法律責任保障
- 兩種第三者的法律責任保障額選項，以迎合不同無人機型號及重量的保障需要
- 第三者的法律責任保障最高可達10,000,000港元¹

實質損毀保障

- 受保無人機實質損毀的保障高達50,000港元^{1,2}
- 保障覆蓋可卸式及不可卸式負載³，如相機鏡頭、感應器及燈光
- 受保期間，於保障額以內，索償次數不限

選擇蘇黎世無人駕駛飛機系統 (無人機) 保險計劃的四大原因

靈活選擇保單期限

- 計劃設不同的保單期限選項 (一日 / 一星期 / 三個月 / 一年)，迎合您不同的需要。

雙重保障

- 可購買針對第三者法律責任的保障，以符合法例最低要求；或延伸保障至無人機的實質損毀。

支援多個無人機型號及負載，並承保多部無人機及多名指定操作員

- 承保廣泛且不同重量的無人機型號，並包括無人機不可卸式及可卸式的負載。
- 每個計劃最多保障五部無人機及五名指定操作員。

隨時買 隨時飛

- 只需在無人機起飛前一天於網上投保，輕鬆快捷。



計劃總覽

無人機的用途	保障無人機的娛樂及 / 或商業用途
保障地域範圍	香港
保障期	1日 / 1星期 / 3個月 / 1年
最多可承保的無人機數量	5部無人機
最多可承保的指定操作員人數	5名指定操作員

保障表

保障範圍	保障額 / 責任限額 (港元)	
	基本計劃	延伸計劃
第一節 — 針對無人機的實質損毀 (包括「可卸式負載」及「不可拆卸負載」)	不適用	20,000/50,000 ⁴
第二節 — 針對第三者的法律責任保障	5,000,000/10,000,000	

如何提交索償？

在得知任何有可能引致索償申請的情況下，您（受保人）必須：

- 立即通知我們（本公司），並向我們尋求合理的協助；
- 於事故發生後30日內自費提供索償之書面詳情，包括我們要求之任何有關證明文件及資料；以及
- 於情況許可下及早向我們提供您接獲之傳票或告票。

備註

- 自負額適用於第一及第二節。除非在保單附表內指明，就每項損失，本公司不承擔首1,000港元或經調整的虧損的10%，以較高者為準。
- 以下的折舊費適用於第一節（針對無人機的實質損毀的保障）。若無人機完全毀壞，本公司將根據以下折舊表，在扣除適用折舊值後，支付無人機的更換金額（該金額將包括安裝費用、關稅及應繳款項（如有），惟本保單的投保額必須已包括該等費用）。受保人應就用於更換無人機的金額向本公司提供令其滿意的證明。

折舊表

期間（自購買無人機當日起計）	折舊率
0至12個月	「發票價錢」的20%或投保額的20%，以較低者為準
13至24個月	「發票價錢」的40%或投保額的40%，以較低者為準
25至36個月	「發票價錢」的50%或投保額的50%，以較低者為準
37至48個月	「發票價錢」的60%或投保額的60%，以較低者為準
49至60個月	「發票價錢」的65%或投保額的65%，以較低者為準
61個月及以上	「發票價錢」的70%或投保額的70%，以較低者為準

- 可卸式負載指載於無人機並可從中卸除及 / 或替換之攝影 / 錄影器材或任何其他設備。不可拆卸負載指載於無人機之內置且不可拆卸及非擬拆卸的攝影 / 錄影器材或任何其他設備。
- 請確保保險金額足以支付更換無人機的費用。

本保單不承保事項

不承保事項適用於本產品。下列並非詳盡無遺地列出不承保事項。有關不承保事項的完整列表，請參閱保單文件。

一般不承保事項

- 本公司不承保以下條件下造成、持續或招致的任何損失、損毀或法律責任：
 - 在香港境外；或
 - 本保單提供賠償的無人機在受保人命令、允許或知悉下，用於附表所述的業務以外的用途。
- 因任何不遵守或違反適用法律、法規和要求（包括但不限於《小型無人機令》指定就無人駕駛飛機系統的註冊、標籤、操作及操作許可相關的要求及民航處發出的一般安全指引）而導致的任何損失、損害或責任；

第一節 – 針對無人機的實質損毀 (包括「可卸式負載」及「不可拆卸負載」) 的不承保事項

本公司不承保以下事項：

1. 本保單生效時受保人已知之無人機缺陷或瑕疵而招致的損失、損毀或法律責任；
2. 任何種類的間接損失或法律責任；
3. 腐蝕、真菌、霉菌、害蟲或蟲鼠侵擾而造成的損失、損毀或法律責任；
4. 無人機在不符合其製造商規定的建議地點降落、起飛或試圖起飛或降落時造成的損失、損毀或法律責任；
5. 與維修無人機有關的任何人工費、材料費或運輸費，或不論出於何種目的而運送無人機的費用。

第二節 – 針對第三者的法律責任的不承保事項

根據法例容許的範圍內，本公司根據本保單不承保以下事項：

1. 由受保人擁有、保管或控制之財物的財物損毀；
2. 電磁場領域 (EMF) 或電磁場干擾 (EMI) 相關、直接或間接導致、促成或引致任何性質的任何責任；
3. 任何僱員執行受保人工作期間的身體損傷或死亡，或執行受保人分判商工作期間就任何僱員賠償或同類法例以工人身份向受保人索償；
4. 於飛行期間從無人機收集，並且其後在未經數據相關方同意下提供予第三方的數據，包括任何機密資料外洩、侵犯或違反任何私隱權利，或違反與個人身份及非公開資料的保密性、權限、控制和使用相關的任何法規、法律和條例，而引起的身體損傷或死亡及 / 或財物損毀；
5. 因未完成、不履行或延後完成任何合約或協議，或因此而支付任何罰款、違約賠償、懲罰性或懲戒性的損害賠償而造成的身體損傷或死亡及 / 或財物損毀。

聲明

1. 本單張只供參考之用，並不構成保險合約的一部分，有關無人駕駛飛機系統 (無人機) 保險計劃 (「此保險計劃」) 的條款細則及不承保事項，請參閱保單文件，如有任何差異，均以保單之條款細則為準。
2. 如本單張之中、英文文本有任何歧異，概以英文版為準。
3. 此保險計劃由蘇黎世保險有限公司 (於瑞士註冊成立之有限公司) 承保。
4. 如有任何爭議，蘇黎世保險有限公司保留最終決定權。

關於蘇黎世保險

蘇黎世保險 (香港) 是蘇黎世保險集團轄下之機構，竭誠為個人、商業及企業客戶提供全面又靈活的一般保險及人壽保險服務，照顧他們在保險、保障及投資上的需要。集團在香港的業務始於1961年，至今已於本港一般保險市場上成為五大保險公司之一¹及於投連險業務排名為香港第5位²。請瀏覽www.zurich.com.hk了解有關蘇黎世保險 (香港) 的更多資訊。

¹ 保險業監管局2021年1月至12月香港一般保險業務的年度統計數字，以毛保費計算。

² 保險業監管局2021年1月至12月香港長期保險業務的年度統計數字，以投資相連壽險業務的有效直接業務保單數目及保費計算。

蘇黎世保險有限公司 (於瑞士註冊成立之有限公司)

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。

