



Drone Insurance Program (DRIP)

COVERAGE SUMMARY

QUESTIONS:

Mimi Long
(415) 403-1423
mlong@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com



INSURER:
Westchester Fire
Insurance Company
(ACE Group)

POLICY TERM:
July 1, 2021 to
July 1, 2023

POLICY NO:
AACN16737446005

A.M. Best Rating:
A++ XV

HOW TO REPORT A CLAIM:

Alliant Insurance Services
560 Mission Street, 6th Floor
Attn: Elaine Tizon
(415) 403-1458
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466
Email: Elaine.tizon@alliant.com

After Hours Reporting:

Robert Frey
415-403-1445 (Voice)
415-518-8490 (Cell)
rfrey@alliant.com

HOW TO REQUEST A CERTIFICATE OF INSURANCE:

1. Request a Certificate of Insurance within the Members Only section of WWW.CSURMA.ORG ... **OR**
2. Email the CSURMA specific COI request address: CSURMACOI@alliant.com ... **OR**
3. Email an Alliant staff member directly:

La Shaunda Wallace (primary)
LaShauna.Wallace@alliant.com
415-403-1489

Tevea Him (secondary)
thim@alliant.com
415-403-1416

MEMBER ACTION REQUIRED:

1. Physical damage to the drone hull is NOT covered unless specifically added. Alliant Staff can provide a quote upon request.
2. Annually (in the fall) members will be asked to provide an updated listing of all owned or operated drones.

COVERED ENTITIES:

The California State University and all of its Auxiliary Organizations

WHAT THIS POLICY COVERS:

Liability arising out of the ownership, maintenance or use of any owned, hired or borrowed drone in compliance with Part 107 and under 55 lbs. and used for non-commercial purposes.

PURPOSE OF USE:

All users required by the CSU or its Auxiliary Organization but excluding any use for which anyone under this policy expects to or does receive compensation.

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy(ies) and is not intended to reflect all the terms and conditions or exclusions of such policy(ies). Moreover, the information contained in this document reflects coverage as of the effective date(s) this document was created and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policy(ies) and the policy(ies) listed are subject to all the terms, exclusions and conditions of such policy(ies).

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WHO IS AUTHORIZED TO FLY A DRONE:

Any pilot as approved by the Named Insured operating under Part 107 guidelines.

COVERAGE LIMIT:

\$50,000,000 Each Occurrence (Single Limit Bodily Injury and Property Damage)

SELF-INSURED RETENTION / DEDUCTIBLE:

None

COVERAGE TERRITORY:

Anywhere in the world.

SPECIAL CONDITIONS:

1. Blanket Additional Insured Coverage – Endorsement 18
2. Blanket Waiver of Subrogation Coverage – Endorsement 19
3. Pilots must be approved by the named insured and operating under Part 107 guidelines

MAJOR EXCLUSION(S): *Including but not limited to:*

1. Noise, Pollution and other Perils exclusion clause
2. Aircraft Physical Damage
3. Nuclear Risk Exclusion Clause
4. Medical Services Limitation
5. Date Recognition Exclusion

FREQUENTLY ASKED QUESTIONS:

1. **Are indoor drone flight operations covered?** This policy covers drone operations in compliance with F.A.A. regulations, Part 107. However, Part 107 only regulates outdoor flights. Any indoor operations would not violate Part 107 and therefore coverage is available through this program (subject to all policy terms, conditions and exclusions.)