

## Potential Liability of Drones

Inquiries about the liability in the use of drones (unmanned aerial vehicles) continue to grow as interest in the use of drones rises.

Members of the Colorado Counties Casualty and Property Pool (CAPP) should be aware that your CAPP coverage excludes aircraft operations, and the use of drones falls under this language. So if you are operating a drone that is involved in an accident with an individual or property, your CAPP coverage will not cover that exposure.

Further, many drones have expensive equipment attached such as cameras. That property would not be covered under CAPP, but might be included in specialty drone hull insurance. However, this coverage is extremely limited and expensive.

If you have land in your county that is used by drone enthusiasts, you are exposing your county to liability for premises medical pay. Even if the county is not directly involved in the operation of the drone, the county could be liable for premises medical pay for injuries for failing to adequately safeguard invitees even if there are other potentially liable parties involved. Your CAPP insurance provides coverage for premises medical pay. CAPP would not cover the exposure of the hobbyists using your grounds.

### What This Means for Counties

Specialty insurance policies might be available for drone operations to cover potential liabilities depending on several factors including whether the drone(s) are properly authorized by the FAA (COA or 333 exemption). You can contact the pool's broker for aviation coverage - Doug Meyer, Aviation Account Executive, AIS Gallagher, 303-889-2592, for further information.

For more information, contact CTSI at 303-861-0507.