

Use 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 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 county-owned land that drone enthusiasts use, you are exposing your county to liability for premises medical pay. Even if the county is not directly involved in the drone's operation, 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 with a Certificate of Authorization (COA) or with an exemption under the Special Authority for Certain Unmanned Systems rule (49 U.S.C. §44807).

For further information on drone coverage, contact the pool's broker for aviation coverage:

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For additional information about the use of drones by counties, contact CTSI at 303 861 0507.

