

THE ORIENTAL INSURANCE COMPANY LIMITED

**UAV UDAN (DRONE INSURANCE) POLICY
Customer Information Sheet**

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

S No	Title	Description (please refer to policy clause/number in the next column)	Policy clause/number
1	Product Name	UAV UDAN (DRONE INSURANCE) POLICY	
2	UIN allotted by IRDAI	IRDAN556RP0007V01202324	
3	Structure	Indemnity/Modified Indemnity	
4	Interest Insured	UAV UDAN (Drone Insurance) policy Provides comprehensive Drone/UAV insurance which includes third party liability insurance and protection against the cost of repairing/replacing if the “ Damage ” is caused by any of <i>the covered risk to Drone/UAV and Drone/UAV spares</i> . The cover is offered for both retail and commercial purposes.	Section 1 of the Product Coverage (Pg. 7- 11 of the Policy Document)
5	Policy cover Compulsory	<ul style="list-style-type: none"> a. Drone/UAV hull cover b. Physical damage to UAV/Drone spares cover c. Legal Liabilities to Third Party cover 	Section 1, 2 & 3 of the Product Coverage (Pg. 7-11 of the Policy Document)
6	Sum-Insured	Sum Insured for physical damage to UAV/Drone hull and Physical damage to UAV/Drone spares covers will be based on the agreed value of the drone/UAV and spares respectively. While the limit for third Party liability cover will be on the insured declared basis up to INR 10 crore in case of retail policy and as per declaration basis at the time of inception in case of corporate policy.	Sum Insured to be updated in policy schedule as per declaration basis
7	Add on cover Optional	<ul style="list-style-type: none"> a. Theft Cover b. Accidental Damage to Ground Equipment c. Alternate Hire Charges d. Night Flying endorsement e. BVLOS endorsement (Beyond Visual Range Operation) 	Pg. 23 of the Policy Document

		<ul style="list-style-type: none"> f. Drone/UAV in Transit Endorsement g. Liability for damage to Drone/UAV that you do not own. h. Personal Accident cover to operator i. Accidental Medical Expenses to operator j. Cyber Liability Cover k. Mysterious Disappearance endorsement 	
8	Loss Participation	<p>Deductible of 5% of the sum insured of the respective cover subject to the minimum of INR 25,000 is applicable for cover sections 1 and 2.</p> <p>No underinsurance applicable since it is an agreed value policy.</p>	
9	General Exclusions	<p>No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ol style="list-style-type: none"> 1. WAR, HIJACKING AND OTHER PERILS EXCLUSION CLAUSE. AVN 48B (amended for Drone/UAVs) Drone/UAV(s) and/or Associated Equipment are outside the geographical limits stated in schedule. 2. Night Flying Operations. 3. Beyond Visual line of sight (BVOLS) operations. 4. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever. 5. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered. 6. Loss, destruction or damage directly or indirectly caused to the property insured by: <ul style="list-style-type: none"> a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b. the radioactive toxic explosives or other hazardous properties of any explosive, nuclear assembly or nuclear component thereof. 7. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism 	Pg. 13 of the Policy Document

		<p>regardless of any other cause or event contributing concurrently or in any other sequence to the loss unless specifically insured.</p> <p>8. Drone/UAV(s) and/or Associated Equipment is landing on 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/UAV(s) and/or Associated Equipment except as a result of force majeure.</p> <p>9. Any discharge or release of munitions whether intentional or unintentional.</p> <p>10. ELECTRONIC DATE RECOGNITION:</p> <p>11. Asbestos exclusion: This policy does not cover any claim, damage, injury, loss, cost, expense or liability of any nature whatsoever arising from, occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly)</p> <p>12. NOISE, POLLUTION AND OTHER PERILS exclusion: This policy does not cover any claim, damage, injury, loss, cost, expense or liability of any nature whatsoever arising from, occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly):</p> <p>13. Sanction & Embargo clause, (AVN 111):</p> <p>14. any failure by any equipment (including any hardware or software) to correctly recognize any given date or to process any data or to operate properly due to any failure to correctly recognize any given date.</p> <p>15. Any Drone/UAV which is not in use as part of the activities covered. Including at air shows or participating in air racing events/meets.</p> <p>16. loss of use of the Drone/UAV spares or interruption of your business (including any loss of income or of contract) arising from the physical loss and/or destruction of Drone/UAV spares or third-party bodily injury and/or property damage covered under section 1,2 or 3.</p> <p>17. claims arising from the insured failing to take all reasonable care/measures to protect the Drone/UAV and to maintain/operate it in good and proper condition in accordance with the relevant manufacturers' guidelines.</p> <p>18. in respect of transit coverage under sections 1 and 2;</p> <p>a. the cost of making good wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin damage, warping or shrinkage.</p> <p>b. loss or damage caused by or resulting from:</p>	
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10	Cancellation	<ul style="list-style-type: none"> • The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder. • The Policy Holder may also cancel the policy at any time during the currency of the policy in which case the refund shall be on short period rates as per Policy condition 	
11	Special conditions and warranties, if any	<p>SPECIAL CONDITIONS:</p> <ol style="list-style-type: none"> 1. Immediate Notice shall be given to the company in writing upon occurrence of accidental loss/Damage. The company at its discretion repair, reinstate or replace the Drone/UAV insured. Insured shall take all steps to safeguard the Drone/UAV and company has the right to inspect it at any time. 2. OAN/DAN is a mandatory requirement for insurance purchases under the DGCA regulations. The insured must have a valid OAN/DAN before purchasing the insurance cover. 3. All types of Drone/UAVs viz., Nano, Micro, Small, Medium, and large are covered under the policy. 	Pg.17-19 of the Policy document.
12	Admissibility of claim	<p>The following documents are necessary for processing claims:</p> <p>a)Duly completed Claim Form</p> <p>b)Immediate Notice of Loss</p>	

		c) Any other document related to the loss specific to section	
13	Policy servicing claim intimation and processing	<ul style="list-style-type: none"> • Company officials : Website: - www.orientalinsurance.org.in • Toll free: 1800118485 Or 011- 33208485 • E-mail:-csd@orientalinsurance.co.in • Customer service Department, Corporate Office, Block 4, NBCC office complex, East Kidwai Nagar, New Delhi-110023. • IRDAI/(IGMS/Call Centre) : https://igms.irda.gov.in/ • Ombudsman website: - http://ecoi.co.in/ombudsman.html • Turn Around Time (TAT) for claims settlement :- <ul style="list-style-type: none"> (a) Surveyor appointment:- Within 24 hours of report of claim. (b) Survey report submission:- Within 15 days. (c) Final decision:-Within 7 days of receipt of survey report. <p>Escalation Matrix when TAT is not satisfied:- Raise grievance to policy issuing office or Grievance cell of concerned Regional Office or Customer service Department of Company at Corporate Office, Block 4, NBCC office complex, East Kidwai Nagar, New Delhi-110023, official mail id :- csd@orientalinsurance.co.in</p>	As per Claim Authority under FSO 2024 pertaining to Aviation
14	Grievance redressal and policyholder's protection	<ul style="list-style-type: none"> • In the event of the policyholder having any grievance relating to the insurance, the insured person may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Customer Care Department, Head Office email us at csd@orientalinsurance.co.in • OMBUDSMAN : The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website www.irda.gov.in and on the website of General Insurance Council www.gicouncil.in. <p>This policy is subject to IRDA (Protection of Policyholders' Interest) Regulations 2024 as amended from time to time</p>	

15	Obligation of the policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material fact may affect the claim settlement. <p>Explanation: “Material facts” for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)</p>	
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Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details

Place:

Date: Signature of the Policy Holder

Note:

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.