



Fly Unlimited: flexible insurance for commercial drone operators

underwritten by:



Insurance Product Information Document

This Insurance Product Information document gives a summary of your policy. It doesn't include all the definitions, exclusions, terms and conditions. The Policy Wording gives the full terms and conditions, and a sample is available within the FAQ section of the Flock website: help.flockcover.com Use this information to decide if Flock's Fly Unlimited policy is right for you.

What is insured?

Public Liability

Accidental harm to yourself and accidental damage to property caused by your drone. Accidental harm to people outside your team.

Your drones and accessories

Accidental damage or loss of your drone and any accessories whilst in-flight or on the ground.
Unintentional flyaways.
Personal or hired-in equipment.

In the instance of a claim, Allianz reserves the right to decide whether to repair or replace these items.

Out-of-flight loss or damage

Theft of your drones and accessories.
Loss or damage to your drones and accessories whilst in transit or storage.

Legal costs and expenses

This includes legal costs for noise and Invasion of Privacy complaints.

Where am I covered?

You are covered anywhere in the UK, EU and EEA

Your Fly Unlimited policy provides cover for an unlimited number of commercial flights in the UK, EU and EEA. In addition, there is the option to extend your cover worldwide. You can add a specific country to your policy through the Flock portal (web or app), or by phone.

What is not insured?

Damage caused by wear and tear

Wear and tear is damage that naturally and inevitably occurs as a result of normal use or ageing.

Are there any restrictions on cover?

Activities that breach the conditions of your policy

Deliberate harm to people or intentional property damage.
Damage which occurs outside your policy period.
Damage caused by negligent behaviour.

An excess applies

For Public Liability claims there is a fixed excess of £250. For equipment claims, there is a fixed excess of 10% of the sum insured, subject to a minimum of £250. In equipment claims arising from water damage, the total excess will be increased by an additional £250.

When does my cover start and end?

Fly Unlimited is a flexible policy

You can choose an automatic renewing month-to-month policy or a fixed annual twelve (12) month period (or other time as may be specifically agreed with Insurers) and the start date and end date are specified in the policy schedule.

What are my obligations?

Always act with care

At all times use due diligence, exercise reasonable care and do everything reasonably practicable to avoid accidents and to avoid or diminish any loss hereon.

Complying with the law is your responsibility

Comply with all international and national regulations, with air navigation and airworthiness orders and requirements issued by any competent authority affecting safe operation of the drone.

Check your drone before each flight

Ensure that the aircraft is airworthy at the commencement of each flight and maintain up to date logbooks and any other records in connection with the aircraft which are required by any relevant regulations.

Keep your information up to date

You must take reasonable steps to ensure that there has been no misrepresentation of any information provided to the insurer(s) for the purpose of arranging the policy and that such information is kept up to date. If there are any material alterations then, these must be notified in writing as soon as reasonably practicable.

Reading your insurance documentation

This is a non-advised sale. You are responsible for carefully reading the Policy Wording and other documentation.

When and how do I pay?

When purchasing a Fly Unlimited policy, you have two payment options.

Annual

A single up-front payment for a fixed twelve (12) month period.

Month-to-month

The first payment is made on the activation date and subsequent payments are made monthly on the renewal date.

Payments can be made using debit/ credit card saved on the Flock portal. Don't worry - your details are securely stored by our payments partner Stripe, who have the most stringent level of security certification available.

How do I adjust my policy?

Talk to the Flock team to change your policy

You can adjust your policy at any time through the Flock portal (web or app), or by phone. If the new premium is higher after the change (which will take effect immediately), your card will be charged for the pro-rata difference between the new and old premium.

If the new premium is lower and your policy is:

Annual

you will be refunded a pro-rata difference of your premium for the adjusted policy.

Month-to-month

The policy change will take effect immediately, but the premium adjustment will only take effect on your next monthly renewal.

How do I cancel my policy?

Cancellation notices can be made by phone, email or through the Flock Cover application. You have a 'cooling off' period, should you decide that the terms and conditions do not meet your requirements.

Annual

The cooling off period for an annual policy is 14 days from the date you received your contract of insurance, or the start of the period, whichever is the later. Provided that there have been no claims under your policy, your premium paid will be returned. For cancellations outside of the 'cooling off' period you must give 30 days' notice. You will receive a refund of the premium paid, which, provided that there have been no claims under your policy, will be based on a daily proportional basis in respect of the unused period of insurance.

Month-to-month

The cooling off period for a month-to-month policy is 24 hours from time of activation. Provided that there have been no claims under your policy, your premium paid will be returned. For cancellations outside of the 'cooling off' period, your policy will remain active until the next renewal date, when the cancellation will take effect.

Notification of a claim

If you think you need to make a claim, you need to report it through the Flock portal (web or app). You'll then be sent a form where you can record the details of the incident and provide additional information such as flight logs or photographs. To make a claim through the Flock Cover app, tap on 'Fly Unlimited' in the main menu, and scroll down to the bottom of the page. Of course, you can always get in touch by phone if you'd prefer.

How to complain

In the event that you have a query about the sale or performance of this policy you should, in the first instance, contact your intermediary, Flock Limited at support@flockcover.com. Should this develop into a complaint you should make your complaint in writing to:

1. Your intermediary, Flock Limited at complaints@flockcover.com
2. Allianz Global Corporate & Specialty at the address given below. We will send you a copy of our complaints procedure which includes time scales for responses established by FCA.

Copies of the Flock Limited and Allianz Global Corporate & Specialty complaints procedure are available on request but will be supplied automatically in the event you refer a complaint to either party. If either are unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS will not prejudice your rights to take legal proceedings.

Insurer details

Flock's Fly Unlimited policies are underwritten by Allianz Global Corporate & Specialty, 60 Gracechurch Street, London, EC3V 0HR. Company No.FC024389. Branch No. BR006950 and is arranged by Innovative Risk Ltd. for and on behalf of Flock Limited. Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) and regulated by the Financial Conduct Authority (FCA) for the conduct of UK business. FCA reg. number: FRN214374.
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