



Drone Insurance Checklist

Before purchasing Drone Insurance go through the following points -

1. Verify DGCA Compliance

- Ensure your drone is registered with the DGCA's DigitalSky platform (mandatory for drones above 250 grams).
- Obtain a Unique Identification Number (UIN) or Drone Acknowledgement Number (DAN) for your drone, if applicable.
- Confirm you have a valid Unmanned Aircraft Operator Permit (UAOP) if operating commercially.

2. Determine Drone Usage

- Identify whether the drone is used for personal, recreational, or commercial purposes (e.g., photography, agriculture, surveying).
- Note the frequency of use (occasional, regular, or professional) to select appropriate coverage.

3. Assess Drone Specifications

- Document the drone's make, model, weight, and value (e.g., DJI Mavic, Phantom).
- Check if the drone has additional equipment (e.g., cameras, sensors) that needs coverage.

4. Understand Insurance Needs

- **Liability Coverage:** Ensure protection against third-party damage or injury caused by the drone.
- **Hull Coverage:** Cover for physical damage to the drone due to accidents, crashes, or theft.
- **Payload Coverage:** Protection for attached equipment (e.g., cameras, sensors) if applicable.
- **Personal Accident Cover:** Coverage for bodily injury to the operator or others during drone operation.
- **Loss of Use:** Compensation for downtime if the drone is under repair (important for commercial users).

5. Check DGCA Insurance Requirements

- Confirm the policy meets DGCA's mandatory third-party liability insurance for drones over 250 grams.
- Ensure coverage aligns with DGCA guidelines for commercial operations (e.g., minimum liability limits).

6. Gather Documentation

- Drone registration details (UIN/DAN from DigitalSky).
- Proof of ownership (purchase receipt or invoice).
- Operator details (UAOP for commercial pilots or Remote Pilot Certificate for nano/micro drones).
- Valid ID proof (e.g., Aadhaar, PAN card) for policyholder verification.

7. Evaluate Operational Risks

- Identify the areas of operation (urban, rural, near airports, or restricted zones).
- Check for compliance with DGCA's no-fly zones and altitude restrictions (e.g., max 400 ft).
- Assess risks like weather conditions or high-risk activities (e.g., flying over crowds).

8. Compare Insurance Plans on DronSurance

- Visit <https://dronsurance.com/> to explore tailored drone insurance plans.
- Compare premiums, coverage limits, and exclusions (e.g., coverage for night flying, indoor use).
- Check for add-ons like coverage for drone accessories or international operations (if applicable).

9. Review Policy Exclusions

- Confirm exclusions like illegal operations, flying in restricted zones, or non-compliance with DGCA rules.
- Ensure clarity on claims for damage due to pilot error, technical failure, or natural calamities.

Additional Tips for Indian Drone Owners:

- Always carry a digital or physical copy of your insurance policy during operations.
- Stay updated on DGCA regulations via the DigitalSky platform or official notifications.
- Train with a DGCA-approved Remote Pilot Training Organisation (RPTO) for safe operations.
- Trust DronSurance (<https://dronsurance.com/>) for comprehensive and compliant drone insurance solutions.