



# RPAs information for businesses

## QBE have specialised products and dedicated aviation specialists

Remotely piloted aircraft (RPAs) have grown in popularity exponentially in recent years, for both commercial and recreational usage.

In Australia, there are approximately over 1000 registered commercial RPAs operators in the market, with Remote Operator Certificate approvals steadily increasing since 2017.

There are a multitude of applications for commercial operations, spanning property, tourism, insurance, mining, engineering, marketing, entertainment and sports sectors, to name only a few. QBE, as a pioneer in the RPAs field, has worked closely with hundreds of operators, sharing expertise and guidance to provide appropriate insurance.

Under the Civil Aviation Safety Regulations (CASRs), RPAs under 2kg being flown for commercial purposes, can operate

in the 'excluded category'. This category removes the requirement for a Remote Pilot Licence (RePL) and Remote Operators Certificate (ReOC) but requires the operator to notify CASA before flying and to conduct the operations within CASA's Standard Operating Conditions (SOCs).

The excluded category presents a great opportunity for business wishing to adopt this technology and trial using RPAs as part of their operations. However, it is important to note that operators flying RPAs under 2kgs for commercial purposes, outside the SOCs, are required to hold a RePL and to fly with a ReOC holder in order to ensure compliance with the CASRs.

QBE has specialised products and dedicated experts in the sector, to help ensure you have adequate protection in place for your business and assets.

QUESTION	ANSWER
<b>What could happen if I operate a RPAs without coverage?</b>	RPAs used for commercial operations is defined as an aircraft. Under the Damage by Aircraft Act, owners and operators of aircraft have strict liability both jointly and severally. If you have an accident using your RPAs, particularly if third party property is involved or a person is injured, it is likely to result in serious liability implications due to the Damage by Aircraft Act.
<b>What certification do I need to ensure I am a safe operator and also to get RPAs Cover from QBE?</b>	RPAs operators should consider the following to improve their understanding of legal operational limitations and professionalism: <ul style="list-style-type: none"> <li>• Become a member of the Australian Association for Unmanned Systems (AAUS)*.</li> <li>• Obtain a ReOC.</li> <li>• Complete training with a registered training organisation approved by QBE.</li> </ul>
<b>What cover do I need?</b>	<ul style="list-style-type: none"> <li>• There are a number of aspects that should be taken in to consideration, which is best done on a case by case basis, but owners and operators of commercial RPAs should consider protecting their assets and third party liability. Coverage for accidental damage includes whilst in flight. The policy will also extend to cover road transit whilst in the insured care, custody or control for specified events. Ground risks only cover is also available if required.</li> <li>• Third Party Liability (TPL) cover binds to each RPAs individually. TPL will cover bodily injury or property damage as a result of an RPAs accident.</li> <li>• TPL can also cover bodily injury or property damage caused by an occurrence in connection with your RPAs business.</li> </ul> <p>More information is available on request.</p>

For more information or to discuss the most appropriate cover, contact **Cecilia Tam** on **02 9375 4304** or [cecilia.tam@qbe.com](mailto:cecilia.tam@qbe.com)