



RPAS information for businesses

- **Barriers for commercial use have relaxed, but operators should be aware of risks**
- **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 RPA operators in the market, with Remote Operator Certificate approvals steadily increasing in 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 RPA field, has worked closely with hundreds of operators, sharing expertise and guidance to provide appropriate insurance.

While there has been increasing demand for small RPAs for commercial use, existing regulations have required operators to hold both a Remote Operators Certificate (ReOC) and Controllers Certificate which has proven to be a barrier. In 2016, CASA relaxed these regulations to reduce the cost and legal requirements around the use of certain RPAs. This presents an opportunity for many businesses across the country who wish to adopt this emerging technology.

While this an exciting opportunity, it is important to be educated of the associated risks of using RPAs for commercial purposes. QBE - as a leader in the RPA field - have specialised products and dedicated experts in the sector, to help ensure you have adequate protection in place.

This guide provides you with further detail around the changes and what this means for your business.

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

QUESTION	ANSWER
What has changed in the regulations?	<p>New categories of Remotely Piloted Aircraft (RPA) have been identified and defined by maximum take-off weight. Standard operating conditions have been introduced. Some operations will be considered 'excluded RPA operations' which will not require a ReOC. Please utilise the following link to help identify whether an operation is excluded.</p> <p>http://aaus.org.au/resources/Documents/AAUS-Navigating-the-Amended-CASR-Part-101.pdf</p>
What could happen if I operate a RPAS without coverage?	<p>A remotely piloted aircraft 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.</p> <p>If you have an accident using your RPA, 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.</p>
How does this change affect my Business?	<ol style="list-style-type: none"> 1. Know your responsibilities. An RPA is defined as an aircraft which attracts liability risk under the Damage by Aircraft Act. It is important to understand the implication of strict liability before operating commercially. You will need to speak with either your Broker or QBE directly to find out more. 2. Get the right certification to ensure you can be insured as part of your risk management strategy.
What certification do I need to ensure I am a safe operator and also to get RPA Cover from QBE?	<p>RPA operators should consider the following to improve their understanding of legal operational limitations and professionalism:</p> <ul style="list-style-type: none"> • Become a member of the Australian Association for Unmanned Systems (AAUS)*. • Obtain a ReOC. • Complete training by an Registered Training Organisation to a level of competency acceptable to QBE.

QUESTION	ANSWER
What cover do I need?	<ul style="list-style-type: none">• 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.• Third Party Liability (TPL) cover binds to each RPA individually. TPL will cover bodily injury or property damage as a result of an RPAS accident.• TPL can also cover bodily injury or property damage caused by an occurrence in connection with your RPAS business. <p>More information is available on request.</p>

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