

Insurance in the age of drones

Swiss Re Centre for Global Dialogue
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Claims experience

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V2

What the time element can do to a person ...

I. Bundesrepublik Deutschland

Federal Republic of Germany



II. Luftfahrerschein
für
Privatlufffahrzeugführer

Private Pilot Licence

Nur gültig mit einem zugehörigen Besblatt über Art der Erlaubnis, Gültigkeitsdauer und Berechtigungen

Valid only in connection with an attached certification concerning category of licence, validity and ratings

Ausgestellt nach den Richtlinien der ICAO
Issued in accordance with the standards of ICAO

LgNr. 5341
Bundesdruckerei Bonn

Muster 1 (§§ 4, 21, 35, 39, 40 LuftPersV)

III. Nr. 5454-NWBU



VII. Unterschrift des Inhabers
Signature of holder

IV. Name des Inhabers: Thomas FAUSTEN
Name of holder

geboren am: 10.12.58 in Dormagen
born on at

V. Wohnsitz: Dormagen
Address
Gutenbergstr. 15

VI. Staatsangehörigkeit: deutsch
Nationality

VIII. Der
Ausstellungspräsident: 02.11.79
den
Düsseldorf Im Auftrag

X. Unterschrift des ausstellenden Beamten
Signature of issuing officer

XIV. Beschränkt gültiges
Sprechfunkzeugnis II
für den Flugfunkdienst
Restricted Flight
Radiotelephone
Operator's Certificate II

Beschränkt gültiges
Sprechfunkzeugnis I
für den Flugfunkdienst
Restricted Flight
Radiotelephone
Operator's Certificate I

Allgemeines Sprech-
funkzeugnis für den
Flugfunkdienst
General Flight
Radiotelephone
Operator's Certificate

Nr. XI
No.

Nr. 1
No.

Nr. XI
No.



Accidents with drones

- 30 May 2015, Tijuana/Mexico.
Drone: DJI Inspire I, weight 2.935 g, price EUR 3.200.
Enrique Iglesias suffers bloody injury in drone accident when giving a concert.



- 17 May 2015
Bochum, Germany
Autobahn A 40
Drone: Syma X5C, weight 92g, price 53 EUR
Object hits windscreen of a car, no accident/injuries



Accidents with drones

I. Reinsurance claims experience

- **None, neither in Europe nor in the US.**

II. Potential future accident scenarios and Claims

- Drone hitting object:
 - Building
 - Person
 - Car
 - Train (train spotting ...)
 - Aircraft (**several reported “near misses” so far**)
 - Other drone
 - Any other fast moving object
 - Consider **consequential accidents** after a drone strike!
(example: driver of car, after being hit by a drone, is frightened and overreacts; subsequently car collides with other vehicle)

Accidents with drones

II. Potential future accident scenarios and Claims (ctnd)

- Product Liability
 - Malfunction of drone resulting in losing control, causing damage.
 - Failure of drone manufacturer to warn consumer of potential hazards, risks, and legal liabilities.
 - Failure of drone manufacturer to inform consumer of obligation to take out insurance for drone flying activity (in cases of compulsory insurance requirement).
 - Failure of drone manufacturer to inform of possible GTPL-policy gaps.
- Other lines of insurance possibly affected: GTPL, cyber, aviation, workers comp, D&O.
- Trespass / Nuisance / Invasion of privacy
- Abuse (crime, terror)
- Violation of Intellectual Property

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