

**Drones and Unmanned Aerial Vehicles Endorsement**

By way of endorsement to the **Policy**, the parties agree as follows:

This **Policy** is extended to indemnify the **Insured** in respect of legal liability of the **Insured** for **Physical Injury** or **Property Damage** occurring within New Zealand during the **Policy Period** as a result of an **Occurrence** happening in connection with the **Business** of the **Insured** described in of the **Schedule**, arising out of the ownership, operation or use of any **Drones**, provided that the **Drone**;

- a) does not exceed an individual gross weight of 25kg; and
- b) is not used to carry cargo of any nature other than camera equipment; and
- c) is operated by the **Insured** from a ground based controller; and
- d) the **Drone** not flown or operated where flying is prohibited by central or local government laws, bylaws, rules or regulations; or
- e) the **Drone** is not flown or operated in contravention to any government department regulations including but not limited to the Civil Aviation Authority and its respective rules and/or regulations, including Part 101 of the New Zealand Civil Aviation Authority Rules;

A sub limit of NZD1,000,000 any one **Policy Period** shall apply to this endorsement.

A deductible of NZD1,000 applies to each **Occurrence** under this endorsement

For the purposes of this endorsement:

**‘Drones’** means

- 1) Unmanned Aerial Devices
- 2) Remotely piloted systems

**‘Physical Injury’** means:

Bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

In all other respects this **Policy** remains unaltered.