



WHATEVER YOU HAVE IN MIND, WE'VE GOT YOU COVERED

In partnership with Gallagher's specialist aviation team, we can offer a tailored drone insurance solution. This cover is available to NFU Mutual customers.

The cover options:

Combined Cover – to provide cover for damage to the drone whilst in flight (plus, when selected, any spares and the ground control station), on the ground or in transit, including damage due to malicious acts and theft. This also covers your legal liability for injury to third parties or damage to their property resulting from ownership of the drone.

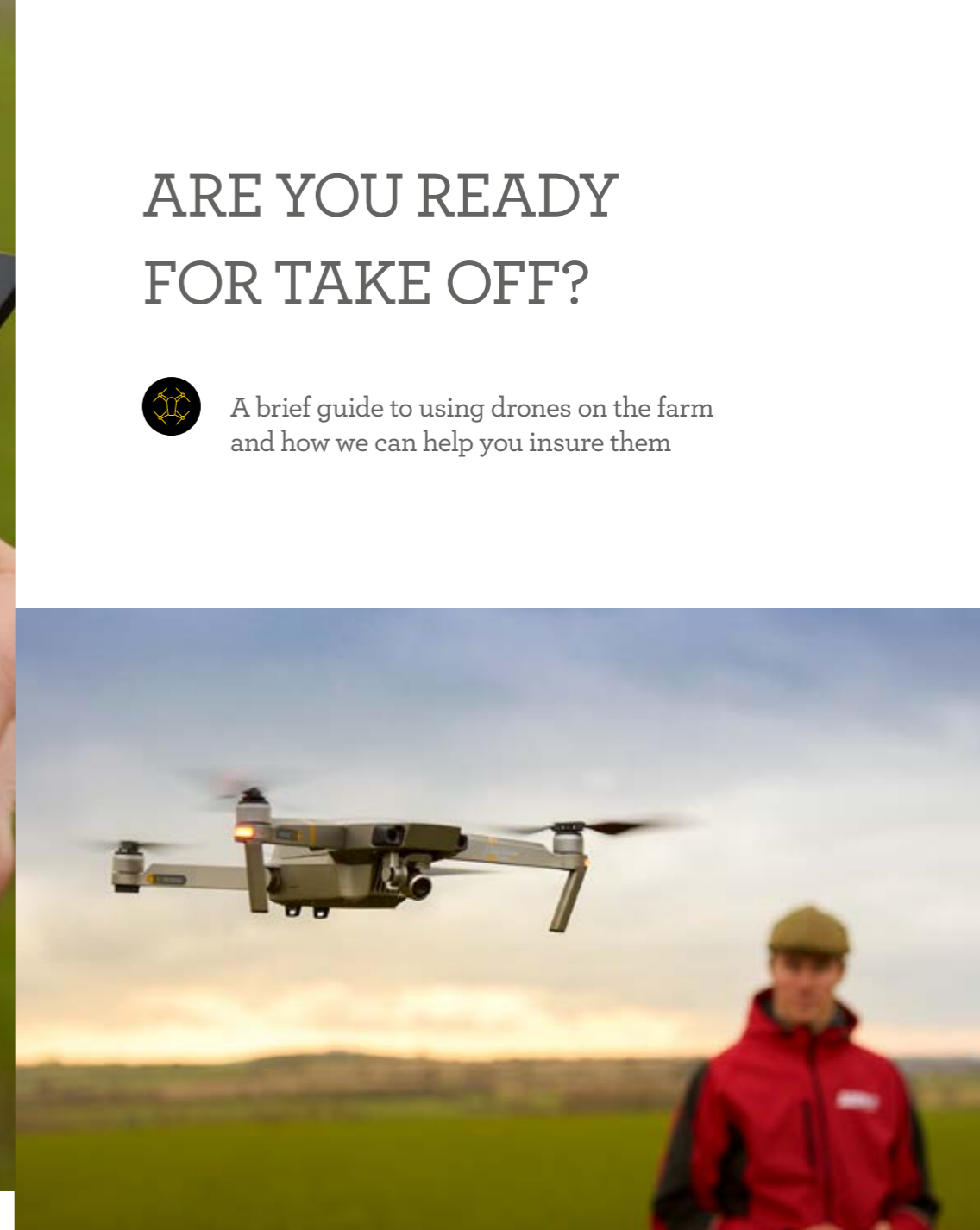
Liability only cover – to cover your legal liability for injury to third parties or damage to their property resulting from ownership of the drone. Damage to the drone is not included and is available if required.

Optional covers – these are available, including invasion of privacy, noise liability, operator's indemnity, operator's liability and cyber extension (loss of digital assets).

As with all insurance, the right cover starts with the right conversation. We'll help you to ensure you're covered for all your planned drone activities, so you can focus on exploring what drones can do for your business.

Find out more

For more information and advice, speak to your local NFU Mutual Agent today or search online for NFU Mutual drone.



ARE YOU READY FOR TAKE OFF?



A brief guide to using drones on the farm and how we can help you insure them

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NFU Mutual
FARM INSURANCE

DRONES ON THE FARM: WHAT YOU NEED TO KNOW

Drones are fast becoming a major asset for UK farms. But did you know you're breaking the law if you fly a drone commercially without the relevant training, permission and insurance? Even if you only use a drone on your own land, you need to follow Civil Aviation Authority (CAA) guidance.

The good news is, if you're looking to put this new technology to work on your own farm or as a service to others, we're here to help.



HOW WILL DRONES CHANGE THE WAY YOU FARM?

Drone technology is already proving to be a critical tool for a growing number of farmers and agricultural service providers. Here are just some of the ways drones are changing everyday life on the farm.

With a standard camera, you can:

- survey land
- monitor crop growth
- assess weather and wildlife damage
- check and locate livestock
- inspect buildings.

With the addition of specialist sensors and software, you can:

- spot growth variations and problem areas
- identify irrigation issues
- detect parasites and fungi
- react early to threats.

All of which helps you minimise crop loss and maximise yields.



To be sure you fly safely and within the law, follow the Drone Code – see [dronesafe.uk](https://www.dronesafe.uk)

WHICH FLIGHT PATH IS RIGHT FOR YOU?

What you need before you take to the sky comes down to what you're using your drone for.



RECREATIONAL	ACTION
You only want to fly for fun and have no plans to use your drone as a business tool.	For peace of mind, check your home contents policy covers you for loss or accidental damage – with NFU Mutual, drones can be covered under unspecified personal belongings*.
NON-RECREATIONAL	ACTION
You plan to use your drone to gather images, video and data on your own land, and use this to benefit your business.	Although you won't need a Permission for Commercial Operation (PfCO), the CAA requires you to have third party liability insurance in line with EC 785/2004.
COMMERCIAL	ACTION
You plan to offer a service to others in return for payment or gain.	You'll need third party liability insurance in line with EC 785/2004 plus a Permission for Commercial Operation issued by the CAA (PfCO). To get a PfCO, you'll need proof of Remote Pilot Competence (typically a 2-3 day training course).

*Up to 30% of the sum insured or £2,000, whichever is less.