



USA Water Ski & Wake Sports NEW Drone Insurance Benefits

Drone Liability Insurance during USA-WSWS Sanctioned Events

USA Water Ski & Wake Sports is pleased to announce a NEW drone liability insurance benefit as part of its sanctioned event insurance program. Subject to the following requirements being met, liability insurance coverage is now provided for claims arising out of the use or operation of unmanned aircraft (drones) during USA-WSWS sanctioned events:

- **FAA Compliance:** Drone owners and operators must follow the requirements set forth by the FAA in the Unmanned Aircraft rules: Small UAS rule (14 CFR part 107):
- **Pilot Certification:** All pilots operating a Drone during USA-WSWS sanctioned events must comply with the FAA's Small UAS Rule (Part 107) and must obtain and maintain a Remote Pilot Certificate from the FAA. This certificate demonstrates that the pilot understands the regulations, operating requirements, and procedures for safely flying Drones. For more information, please refer to FAA Remote Pilot Certification: www.faa.gov/uas/getting_started/part_107/remote_pilot_cert/
- **Drone Weight Limitation:** Drones must weigh less than 55 pounds, consistent with FAA regulations listed above.
- **Drone Usage Form:** Before usage of any Drone in a USA-WSWS sanctioned event, a Drone Usage Form must be completed and submitted to USA-WSWS headquarters.
- **Minimum Insurance Requirements*:** Drone Owners/Operators must provide and maintain at least \$1,000,000 of primary aircraft liability insurance for the operation of any Drone during any USA-WSWS sanctioned event, with USA Water Ski & Wake Sports, its sponsors, directors, employees, volunteers, members, clubs, associations, sport disciplines & divisions included as Additional Insureds. Drone Owners/Operators must provide a certificate of insurance confirming compliance with these minimum insurance requirements prior to operation of a Drone at any USA-WSWS sanctioned event. Additional information about individual drone insurance coverage is below.

**The minimum insurance requirements noted above are similar to USA-WSWS boat insurance requirements in that the owner must provide & maintain its own primary insurance coverage.*

OPTIONAL Drone Insurance for Drone Owners/Operators:

As a benefit to member clubs and individual members who own a drone, USA-WSWS has established an OPTIONAL drone insurance program which satisfies the minimum insurance requirements above for use of a drone during USA-WSWS sanctioned events, while also providing coverage for the ownership, maintenance, use and operation of drones at other times. All drone owners/operators must have individual insurance in order to operate a drone at a USA-WSWS sanctioned event (does not have to be this specific policy but must have a policy that meets the above requirements).

OPTIONAL DRONE INSURANCE PROGRAM HIGHLIGHTS:

- Provides drone liability and physical damage coverage (if desired) for the drone owner/operator at USA-WSWS events and for day-to-day usage beyond USA-WSWS events.
- Meets all of the insurance requirements set forth by USA-WSWS for usage at sanctioned events
- Annual premiums start at \$600

OPTIONAL DRONE INSURANCE PROGRAM (for Drone Owners)
Frequently Asked Questions (FAQ's):

Our Club obtains insurance through USA Water Ski & Wake Sports as part of sanctioning. Why is this Drone Insurance important to us?

As long as all of the drone requirements are met (e.g. FAA compliance, pilot certification, drone usage form submitted prior to the event, individual owner/operator drone insurance, etc.), USA-WSWS will automatically provide liability insurance coverage for the use and operation of the drone at USA-WSWS sanctioned events. Clubs need to understand that in order to be covered, all criteria must be in place.

What if my club owns a drone and lets multiple operators use it?

As the owner of the drone, the club needs to carry primary liability insurance with respect to its ownership, maintenance, use & operation of the drone. The club may purchase the insurance coverage on the drone through the OPTIONAL Drone Insurance Program.

What if my club does not own a drone but one of our club members operates their drone at our event?

The club member who owns the drone needs to carry primary drone liability coverage with respect to its ownership, maintenance, use & operation of the drone. The club member who owns the drone may purchase insurance coverage on the drone through the OPTIONAL Drone Insurance Program.

Does the OPTIONAL USA-WSWS Individual Drone Insurance Program satisfy the minimum insurance requirements for use and operation of a drone during USA-WSWS sanctioned events?

Yes. A drone owner that purchases coverage through the OPTIONAL Drone Insurance Program will automatically satisfy the minimum insurance requirements.

How much does the OPTIONAL Drone Insurance Program cost?

The premium varies depending on the type of drone being operated, number of drones insured and whether physical damage to the drones is selected. The minimum and average premium for a recreational drone owner/operator is \$600 annually.

How can a drone owner enroll in the OPTIONAL Drone Insurance Program?

Drone owners can apply for coverage online at www.usawsdrones.com. Once the application has been reviewed & approved and the required premium has been paid, coverage will be bound.

Where can I find out more information about the Drone Insurance Program?

More Information about the USA Water Ski & Wake Sports Drone Insurance Program is available on the USA Water Ski & Wake Sports website under the Insurance Resources Section.

<http://www.usawaterski.org/pages/clubs/clubs.asp>