



Drones: Unmanned Aircraft Liability

You've probably seen them hovering and whipping about in the air above you—the small toy-like aircraft controlled by someone on the ground. You may have even considered purchasing one yourself. If drones are in use in your local churches, ministries, and universities, they could potentially cost your conference in a lawsuit if they are misused or cause damages. Adventist Risk Management, Inc. (ARM) has prepared this information sheet to help identify some of the risks in owning or operating drones and the solutions to minimize these risks.

Have You Considered These Risks?

Your Pathfinder club is on a camping trip and decides to use a drone to take aerial footage of the trip to include in a video recap for Pathfinder Sabbath. The person piloting the aircraft loses control and the drone crashes in the middle of a Pathfinder parade, injuring several Pathfinders.

Your University has an active official student drone club. Another student as a practical joke hijacks one of your student's remote-control devices and the drone crashes through the windshield of a visiting parent's vehicle, shattering the windshield and damaging the upholstery.

One of your local churches uses drones to take video footage of church events. The local church calls your conference office saying they have been contacted about repeated violations of restricted air space and are facing some serious fines.

At your conference Pathfinder camporee, a drone is spotted several times flying over the open-air showers. At first campers and parents complain, but when it happens again one of the parents threatens to sue your conference.



Solutions

While it is the responsibility of every drone user to proactively manage drone risks, there are a few things you and your conference or university can do to protect against losses.

Follow the Law

It is the responsibility of the owner of the drone to follow the regulations in your region. It is important that the owner and/or operator of the drone be compliant with all laws.

UNITED STATES

For residents of the United States, the Federal Aviation Administration (FAA) requires owners of unmanned aircraft used for hobby or recreation to register their aircraft with the FAA's Unmanned Aircraft System (UAS) registry. This registration must be renewed every three years. To fly a drone for commercial purposes in the United States, operators must also obtain a Remote Pilot Certificate from the FAA.

Once your aircraft is registered, follow proper flight guidelines for your region. Failure to follow government regulations can result in fines and/or prison sentences, which are uninsurable.

CANADA

For information about operating a drone in Canada, please visit <https://tc.canada.ca/en/aviation/drone-safety>

BERMUDA

For information about operating drone in Bermuda, please visit <https://www.bcaa.bm/drone-operations>

GUAM

As a U.S. Territory, you should follow FAA regulations for operating a drone in Guam.

For drone owners not in the U.S., review the government regulations in your region and be sure you are in compliance. Visitors to the United States must also register their drone with the FAA and should check with the U.S. Transportation Security

Administration (TSA) for regulations on how to transport a drone into the United States.

Unmanned Aircraft Liability Insurance

Be sure your organization has Unmanned Aircraft Liability Insurance to protect from the financial consequences of potential drone accidents. Unmanned Aircraft Liability Insurance from ARM covers instances of bodily injury or property damage caused by drones.

We encourage you to protect your organization by purchasing the Unmanned Aircraft Endorsement on your General Liability (GL) insurance policy. Contact your Account Executive for more details.

Guidelines for Drone Users

1. Check and follow all local laws before and while in flight.
2. Fly no higher than 400 feet.
3. Remain at least 25 feet away from individuals, moving vehicles and vulnerable property.
4. Contact the airport or control tower before flying within five miles of an airport. Fly no closer than two nautical miles from a heliport with a published instrument flight procedure.
5. Do not fly near or over sensitive infrastructure or property such as power stations, water treatment facilities, correctional facilities, heavily traveled roadways, government facilities, etc.
6. Do not conduct surveillance or photograph persons in areas where there is an expectation of privacy without the individual's permission.

Guidelines adapted from content by KnowBeforeYouFly.org



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