

Equipment Breakdown from Mutual Boiler Re Drones



A drone is an unmanned aircraft operated by remote control. Commercial drones are small relative to manned aircraft and helicopters, giving them easy access to areas once impossible to reach. The use of drones enables businesses to make faster, more intelligent decisions due to their ability to gather information. In addition, drones are much less expensive than deploying manned aircraft for similar tasks.

Technological advancements have revolutionized drones to make them widely available. A single drone can be equipped with a high-powered infrared camera, microphone, special sensors, and other high-tech tools. They can also be fitted with hardware to allow them to carry cargo. Tasks that may have taken hours or days to accomplish can be completed within minutes. Depending on the drone's capabilities, the cost typically ranges from \$1,500 to \$250,000.

Typical Losses

While on premise, the engine on an airplane-type drone experienced a carburetor malfunction. The choke plate within the carburetor snapped causing a partial blockage. The engine stalled and the operator was able to safely land the drone. As a result, the carburetor had to be replaced.

Property Damage: \$782

During a survey of the roof, the electric propeller motor supporting the insured's drone overheated and shorted. The operator was able to avoid impact damage during landing. The electric motor needed replacement.

Property Damage: \$1,215

Exposures

- Gas Engines
- Electric Propeller Motor
- Handheld Controller
- Circuit Board
- Gyroscope
- Recharger
- Motorized Gimbal
- Attached Accessories
- Video/Audio Transmitter
- Flight Controller/Black Box
- GPS Receiver
- Motorized Landing Gear

Loss Prevention Tip

Operator error is responsible for most drone mishaps. The drone operator should have considerable flight time experience in order to avoid costly miscalculations and mistakes.