UNITED SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VEN 090 00 (04/19)

Unmanned Aircraft Systems (UAS) Exception and Condition Precedent to Coverage

This endorsement modifies the coverage provided under this policy under the following part(s):

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Amount and Basis of Unmanned Aircraft Systems (UAS) Coverage	
$ 100,000	Per Occurrence
$ 100,000	Aggregate
Unless otherwise stated – policy inception date	4/15/2019

The following exception is added to **Section I**, sub-section **2. Exclusions**, exclusion **g. Aircraft, Auto or Watercraft**:

A. This exclusion does not apply to:

Unmanned Aircraft Systems that are under fifty pounds (50lbs) in weight used in the course and scope of the insured's business operations as described in the Declarations, provided that such **Unmanned Aircraft Systems** are registered and operated in full compliance with all applicable Federal Aviation Administration (FAA) and American National Institute (ANSI) standards, rules, and regulations at the time of the incident, occurrence or event that caused, in whole or in part, the actual or alleged bodily injury or property damage.

It is a condition precedent to defense and/or indemnity under this policy that at the time of any occurrence (or related injury or damage) any **Unmanned Aircraft System** is registered and operated in compliance with any applicable State, Federal Aviation Administration (FAA), and American National Standards Institute (ANSI) standards, rules and regulations, including but not limited to a valid Certificate of Authorization (COA) obtained from the FAA in respect of each **Unmanned Aircraft System** (if required), and a valid operator's license (if required).

B. **Section V.** is amended to add the following definition:

Unmanned Aircraft Systems means an aircraft, either fixed-wing or rotary-wing, without a human operator on board, that is under a total of fifty pounds (50lbs) in weight including all attachments (e.g., cameras or other equipment), that is controlled by computers in the aircraft or under the remote control of an operator on the ground.

The Limits of Insurance shown above are the most we will pay for coverage afforded by this endorsement regardless of the number of:

a) Insureds;
b) Claims made or “suits” brought; or
c) Persons or organizations making claims or bringing “suits”.

The limits shown above are part of, and not in addition to, the Limits of Insurance shown in the Declarations.

Our obligation to pay damages on your behalf applies only to the amount of damages in excess of any deductible or SIR applicable to **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY.**