

# DRONES









FAA FINAL RULES

SAFRAN  
LAW  
OFFICES

**BB&T**  
Construction Risk Services

# DRONE OPERATION BASICS

[ All Operators ]

-  Don't be careless or reckless with your UAS.
-  Fly below 400 feet and remain clear of obstacles.
-  Stay away from other aircraft at all times.
-  Keep your UAS within your sight.
-  Don't fly near airports, stadiums, or other people.
-  Don't fly under the influence of drugs or alcohol.
-  Keep away from emergency responders.
-  Don't fly after dark.

# FAA FINAL UAS RULES

[ Title 14CFR Part 107 ]

 Effective August 29, 2016

 Distinguishes between

 Recreational Operators

 Commercial Operators

# RECREATIONAL OPERATORS



Hobby or Recreational Use ONLY.



Operates in accordance with community safety guidelines of nationwide community-based organization.



Under 55 pounds (with limited exceptions).



Operates in a manner that does not interfere with manned aircraft.



File Notice of Operation to Air Traffic when within 5 miles of airports.

# COMMERCIAL OPERATORS



Compensation of any kind or in furtherance of your business in any way is Commercial Operation.



Test on Part 107 Rules at official testing center.



Operator Certificate valid for 2 years once test passed.



Operator background check with TSA.



Previously certified pilots online test only.

# EXPOSURES FROM UNMANNED AIRCRAFT



Bodily Injury and Property Damage due to a collision or interference with another aircraft.



Injury or damage to people or property on the ground.



Damage to the unmanned aircraft.






Violation of another's rights when flying over private property.



Unauthorized collection, use or storage of data.

# UAS COVERAGE ON UNENDORSED CGL POLICY

Liability Source	Coverage A (Bodily Injury/ Property Damage)	Coverage B (Personal & Advertising Injury)
Direct Liability		
Vicarious Liability		
Contractual Liability		

# GENERAL LIABILITY ENDORSEMENTS — UAS

Endorsement	Number	Impact
Exclusion – Unmanned Aircraft	CG 21 09	Removes all coverage for liability arising out of the ownership, maintenance, use, or entrustment to others of any UA
Exclusion – Unmanned Aircraft (Coverage A)	CG 21 10	Removes coverage for bodily injury and property damage arising out of the ownership, maintenance, use, or entrustment to others of any UA. Coverage for personal and advertising injury is not impacted.
Exclusion – Unmanned Aircraft (Coverage B)	CG 21 11	Removes coverage for personal and advertising injury arising out of the ownership, maintenance, use, or entrustment to others of any UA. Coverage for bodily injury and property damage is not impacted.
Limited Coverage for Designated Unmanned Aircraft (Coverage A)	CG 24 50	Removes coverage for liability arising out of the ownership, maintenance, use, or entrustment to others of any UA., other than designated UA in conjunction with scheduled operations or projects.
Limited Coverage for Designated Unmanned Aircraft (Coverage A Only)	CG 24 51	Removes coverage for bodily injury and property damage arising out of the ownership, maintenance, use, or entrustment to others of any UA., other than designated UA in conjunction with scheduled operations or projects.
Limited Coverage for Designated Unmanned Aircraft (Coverage B Only)	CG 24 52	Removes coverage for personal and advertising injury arising out of the ownership, maintenance, use, or entrustment to others of any UA., other than designated UA in conjunction with scheduled operations or projects.



# RESOURCES



**FAA drone registration:** [registermyuas.faa.gov/](https://registermyuas.faa.gov/)



**FAA Part 107 Getting Started:** [faa.gov/uas/getting\\_started/](https://faa.gov/uas/getting_started/)



**Academy of Model Aeronautics:** [modelaircraft.org](https://modelaircraft.org)



**AMA Safety Code:** [modelaircraft.org/files/105.PDF](https://modelaircraft.org/files/105.PDF)



**FAA sUAS FAQs:** [faa.gov/uas/faqs/](https://faa.gov/uas/faqs/)