

Fly Unlimited: subscription insurance for commercial drone operators

underwritten by:



Insurance Product Information Document

This Insurance Product Information document gives a summary of your policy. It doesn't include all the definitions, exclusions, terms and conditions. The Policy Wording gives the full terms and conditions, and a sample is available within the FAQ section of the Flock website: help.flockcover.com Use this information to decide if Flock's Fly Unlimited monthly policy is right for you.

What is insured?

Public Liability

Accidental harm to yourself and accidental damage to property caused by your drone.
Accidental harm to people outside your team.

Your drones and accessories

Accidental damage or loss of your drone and any accessories whilst in-flight or on the ground.
Unintentional flyaways.
Personal or hired-in equipment.

In the instance of a claim, Allianz reserves the right to decide whether to repair or replace these items.

Out-of-flight loss or damage

Theft of your drones and accessories.
Loss or damage to your drones and accessories whilst in transit or storage.

Legal costs and expenses

This includes legal costs for noise and Invasion of Privacy complaints.

Where am I covered?

You are covered anywhere in the UK

Your Fly Unlimited policy provides cover for an unlimited number of UK commercial flights. In addition, there is the option to extend your cover worldwide. You can add a specific country to your policy through the Flock portal (web or app), or by phone.

What is not insured?

Damage caused by wear and tear

Wear and tear is damage that naturally and inevitably occurs as a result of normal use or ageing.

Are there any restrictions on cover?

Activities that breach the conditions of your policy

Deliberate harm to people or intentional property damage.
Damage which occurs outside your policy period.
Damage caused by negligent behaviour.

An excess applies

For Public Liability claims there is a fixed excess of £250. For equipment claims, there is a fixed excess of 10% of the claim, subject to a minimum of £250. In equipment claims arising from water damage, the total excess will be increased by an additional £250.

When does my cover start and end?

Fly Unlimited is a monthly subscription policy

Fly Unlimited is a monthly policy that automatically renews every month (unless you tell us not to do so). You can find your renewal date on your Policy Schedule, and we'll also send you a reminder email seven days before your policy is up for renewal.

What are my obligations?

Complying with the law is your responsibility

You are required at all times to comply with all laws and responsibilities relating to your flight. This includes adhering to the conditions stated on your PFCO certificate, and ensuring you have a suitable Public Liability limit for each job.

Reading your insurance documentation

This is a non-advised sale. You are responsible for carefully reading the Policy Wording and other documentation.

When and how do I pay?

Payments are taken on a monthly basis

You pay for your Fly Unlimited policy each month on its renewal date. Your first payment is made through the Flock portal (web or app), and after that payments are taken automatically with the debit/ credit card saved on the Flock portal. Don't worry - your details are securely stored by our payments partner Stripe, who have the most stringent level of security certification available.

How do I adjust, or cancel, my policy?

Talk to the Flock team to change your policy

You can adjust or cancel your policy at anytime through the Flock portal (web or app), or by phone. Amendments to your coverage will take effect immediately. If the amendment increases the cover you need, you will be charged the pro-rata difference between the new and old premium immediately. If the amendment reduces the cover you need, your new policy price will take effect at your next renewal date. If you cancel your subscription, your coverage will remain in place until the end of the policy period, but will not renew.

Notification of a claim

If you think you need to make a claim, you need to report it through the Flock portal (web or app). You'll then be sent a form where you can record the details of the incident, and provide additional information such as flight logs or photographs. To make a claim through the Flock Cover app, tap on 'Fly Unlimited' in the main menu, and scroll down to the bottom of the page. Of course, you can always get in touch by phone if you'd prefer.

How to complain

In the event that you have a query about the sale or performance of this policy you should, in the first instance, contact your intermediary, Flock Limited at support@flockcover.com. Should this develop into a complaint you should make your complaint in writing to:

1. Your intermediary, Flock Limited at complaints@flockcover.com
2. Allianz Global Corporate & Specialty at the address given below. We will send you a copy of our complaints procedure which includes time scales for responses established by FCA.

Copies of the Flock Limited and Allianz Global Corporate & Specialty complaints procedure are available on request, but will be supplied automatically in the event you refer a complaint to either party. If either are unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS will not prejudice your rights to take legal proceedings.

Insurer details

Flock's Fly Unlimited policies are underwritten by Allianz Global Corporate & Specialty, 60 Gracechurch Street, London, EC3V 0HR. Company No.FC024389. Branch No. BR006950, and is arranged by Worry+Peace (a trading name of Innovative Risk Ltd.) for and on behalf of Flock Limited.

Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) and regulated by the Financial Conduct Authority (FCA) for the conduct of UK business. FCA reg. number: FRN214374.

Head Office: Allianz Global Corporate & Specialty SE, Königinstraße 28, 80802 München, Germany