



UAV pay-as-you-fly insurance for commercial 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 pay-as-you-fly policies are 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.

Legal costs for noise complaints and invasion of privacy claims, up to £10,000.

Your drone

Accidental damage or loss of your drone and any airborne accessories during flight, including 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.

Legal and other costs

If legal action is taken against you, Allianz will cover your legal costs and expenses.

Where am I covered?

You are covered within the selected Flight Area

This is a 500m radius circle that you select within the Flock Cover app. The coordinates at the centre of the Flight Area can be reviewed on the Personalise your Policy page, and are stated in your Policy Wording document.

What is not insured?

Non-airborne accessories

Any accessories not attached to your drone during flight.

Out-of-flight damage

Theft of your drone.

Damage to your drone caused by wear and tear.

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 selected Flight Area or Coverage 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 sum insured, 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?

Policy Periods are customised within the app

Pay-as-you-fly policies can be purchased on-demand, or up to 10 days in advance. You can personalise your Cover Duration for each policy, with options of 1, 2, 4 and 8 hours. Your confirmed Policy Period is stated on your Policy Wording document.

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 selecting a suitable Public Liability limit for your 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 processed within the Flock Cover app

Insurance is paid for on a per-flight basis with the Flock Cover app. You can enter your card debit/credit card details within the app. These are securely stored by our payments partner Stripe, who have the most stringent level of security certification available.

How do I cancel my policy?

Cancel through the Flock Cover app

You can cancel any planned flights prior to the start time of the policy. Simply click on Planned Flights, select the appropriate policy, and tap Cancel Flight. Unless you do this prior to the start time of the policy, the policy will be activated and charged to your debit or credit card.

Notification of a claim

In the event that you believe you may have a claim under this policy, you must notify Flock by clicking on the Make a Claim button. During the flight, this button can be found on the in-flight screen. After the end of the flight, the button can be found on the Flight History screen. This will take you to a form where you can record details of the incident.

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 pay-as-you-fly 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