

Aviation (Drone) Program Coverage Summary

Insurance Policy Information:

Insurance Company	Westchester Fire Insurance Company (ACE Group)
A.M. Best Rating	A++
Standard & Poor's Rating	AA
State Covered Status	Admitted
Policy/Coverage Term	July 1, 2025 – July 1, 2027
Policy #	AACN16737446 006

How to Report a Claim:

Notify your Claims Administrator:

Report claims within 30 days after the covered loss occurs or as soon as reasonably possible to;

Chubb Claims

P.O. Box 5101, Scranton, PA 18505-0500
525 W. Monroe, 7th Floor, Chicago, IL 60661
877-201-4125
AerospaceFirstNotice@chubb.com

cc.

Alliant Insurance Services

560 Mission Street, 6th Floor
Attn: Elaine Tizon
(415) 403-1458
Toll Free Voice: (877) 725-7695 / Fax: (415) 403-1466
Email: Elaine.tizon@alliant.com

How to Request a Certificate of Insurance:

1. Request a Certificate of Insurance within the Members Only section of www.CSURMA.org ... **OR**
2. Email an Alliant staff member directly:

La Shaunda Wallace (primary)
LaShaunda.Wallace@alliant.com
415-403-1489

Tevea Him (secondary)
thim@alliant.com
415-403-1416

Member Action Required:

1. Physical damage to the drone hull is NOT covered unless specifically added. Alliant Staff can provide a quote upon request.
2. Annually (in the fall) members will be asked to provide an updated listing of all owned or operated drones.

Covered Entities:

The California State University and all of its Auxiliary Organizations

Covered Activities:

Liability arising out of the ownership, maintenance, or use of any owned, hired or borrowed drone in compliance with Part 107 and under 55 lbs. and used for non-commercial purposes.

Covered Purpose:

All users required by the CSU or its Auxiliary Organization but excluding any use for which anyone under this policy expects to or does receive compensation

Authority Parties:

1. Any pilot as approved by the Named Insured operating under Part 107 guidelines.
2. The pilots who may fly the Aircraft are as listed, provided that those pilots have all of the qualifications as shown and provided also that all pilots are properly certificated, rated and qualified under the current F.A.A. regulations which apply to the operation of the Aircraft.

Covered Territory:

Anywhere in the world

Limits / Sublimit / Deductible:

1. Each Occurrence (Single Limit Bodily Injury and Property Damage) \$50,000,000
2. Deductible \$0

Endorsements & Exclusions: *(including but not limited to)*

1. Noise, Pollution, and other Perils
2. Aircraft Physical Damage (unless specifically added by endorsement)
3. Nuclear Risk Exclusion Clause
4. Medical Services Limitation
5. Date Recognition Exclusion

Frequently Asked Questions:

1. Are indoor drone flight operations covered? This policy covers drone operations in compliance with F.A.A. regulations, Part 107. However, Part 107 only regulates outdoor flights. Any indoor operations would not violate Part 107 and therefore coverage is available through this program (subject to all policy terms, conditions, and exclusions.)

Questions:

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