



What You Need to Know

As the price of hobbyist drones decreases, there has been a noticeable uptick in their purchase as gifts. Whether you're on the giving or receiving end of hobbyist drones' increasing popularity, it's important to be aware of hobbyist drone owners' legal responsibilities and practical considerations. For instance, drones can weigh more than 50 pounds, so if a drone falls from the sky, it can cause considerable property damage or bodily injury. Drones can crash for a variety of reasons, including operational error or mechanical problems. The resulting damage has the potential to affect people, animals, and personal property on the ground.

For these reasons, it makes sense to contact your local insurance agent to evaluate whether you should insure your drone. Hobbyist drone use may be covered (subject to a standard deductible) under your existing homeowners' or renters' insurance policy; contact your insurance agent to find out whether your drone is already covered. You may also want to inquire about whether coverage will be provided if your drone is lost, stolen, or damaged. If your drone damages your car, your auto policy may provide coverage. It's also essential to determine the availability of coverage pursuant to your existing policies for losses sustained by someone else if they and/or their property is damaged by your drone.

Privacy is also a big concern for those whose neighbors may be hobbyist drone users. If your drone has a camera or is otherwise capable of data collection, talk to your insurance agent about whether you need

coverage to address potential violations of the privacy of those around you. Coverage may also depend on whether the privacy violation is deemed to have been intentional.

Talk to your agent to find out what coverage you may already have that would be applicable to losses related to your use of a hobbyist drone and to determine whether you need additional coverage (and, if so, what that coverage ought to provide) for other types of potential losses.

Drone Regulation

Until recently, owners of hobbyist drones that weighed more than 0.55 pounds (250 grams) were regulated by the Federal Aviation Administration (FAA) and were required to be registered as "unmanned air vehicles." However, after the FAA rule was challenged by a drone owner in court, a federal appeals court in Washington, D.C. recently ruled that hobbyist drones are more accurately categorized as "model aircraft," and that the FAA was thus unauthorized to regulate them. However, hobbyist drones may also be regulated by state and local authorities. Hobbyist drone operators should follow local, state, and federal laws to avoid unintentional criminal activity as well as potentially dangerous collisions with commercial aircraft, airborne objects, and land-bound vehicles, among others. For the FAA to legally regulate drones, the court said, Congress would have to revisit a 2012 law that prevents the FAA from regulating model aircraft.

For now, just make sure you are in compliance with all relevant state and federal laws before you take your new toy out for a spin.

The FAA's basic safety tips for users of hobbyist drones remain applicable:

- Don't fly higher than 400 feet
- Avoid obstacles and manned aircraft around you
- Keep your drone in your sight at all times
- Don't fly within five miles of airports, stadiums, sports events, groups of people, emergency response efforts, or under the influence of drugs or alcohol
- Don't fly a drone weighing more than 55 pounds
- Be aware of airspace requirements