

Endorsements

1. NOISE EXTENSION CLAUSE

What is covered:

Provides cover for **Claims** caused directly or indirectly occasioned by, happening through or in consequence of noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith.

What is not covered:

- This **Policy** does not cover **Claims** directly or indirectly occasioned by, happening through or in consequence of:-
 - a. pollution and contamination of any kind whatsoever,
 - b. electrical and electromagnetic interference,
 - c. interference with the use of property;
 Unless caused by or resulting in a crash fire explosion or collision or a recorded in-Flight emergency causing abnormal **Drone** operation.
- With respect to any provision in the **Policy** concerning any duty of ours to investigate or defend **Claims**, such provision shall not apply and **We** shall not be required to defend
 - a. **Claims** excluded by Paragraph 1 of this clause or
 - b. a **Claim** or **Claims** covered by the **Policy** when combined with any **Claims** excluded by Paragraph 1 of this clause (referred to below as "Combined Claims").
- In respect of any Combined Claims, **We** shall (subject to proof of loss and the limits of the **Policy**) reimburse **You** for that portion of the following items which may be allocated to the **Claims** covered by the **Policy**:
 - a. Damages awarded against **You** and
 - b. Defence fees and expenses incurred by **You**.
- Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this **Policy**.

2. TRESPASSERS COST CLAUSE EXTENSION

We will, at the request of and regardless of **Your** legal liability, offer reasonable settlement in respect of loss of or damage to crops and/or other property caused by trespassers following a crash or forced landing of the **Drone** up to but not exceeding GBP 10,000 and GBP 2,500 in respect of damage to crops in the aggregate during the currency of the **Policy**.

3. ANCILLARY EQUIPMENT EXTENSION

Definition:

'**Ancillary Equipment**' means equipment designed and specifically used in connection with the **Drone** including photographic equipment, power supplies, binoculars, control equipment, safety equipment and parachutes, laptops and tablets specifically for the control of the **Drone**.

What is covered:

Section 2 of the **Policy** is extended to cover **Ancillary Equipment** described in the policy schedule for accidental loss, **Theft** or damage arising out of an **Accident** to the **Drone** up to but not exceeding the **Insured Value** as specified in the policy schedule.

However, the value of the equipment that suffers loss or damage more than twelve months after the date of its purchase shall be determined at the time of the loss between **You**, Us and any loss adjuster.

In respect of this clause only wherever the term **Drone** appears in the policy wording it shall be deemed to read **Ancillary Equipment** wherever appropriate.

What is not covered:

- Any loss or damage to trailers or equipment used in launching the **Drone**.

Except as specifically provided in the foregoing to the contrary, this extension is subject to **Policy** terms, conditions, limitations and exclusions.

4. GEOGRAPHICAL AREAS EXCLUSIONS CLAUSE

Where **You** have paid the appropriate premium and the worldwide extension is shown on **Your** insurance schedule this **Policy** excludes any loss, damage or expense howsoever occurring within the geographical limits of any of the following countries and regions:

- USA, Canada.
- Algeria, Burundi, Far North Region of Cameroon, Central African Republic, Democratic of Republic of Congo, Ethiopia, Kenya, Mali, Mauritania, Nigeria, Somalia, The Republic of Sudan, South Sudan.
- Columbia, Peru.
- Afghanistan, Jammu & Kashmir, North Korea, Pakistan.
- Abkhazia, Donetsk & Lugansk regions of Ukraine, Nagorno-Karabakh, North Caucasian, Federal District, South Ossetia.
- Iran, Iraq, Lebanon, Libya, North Sinai Province of Egypt (including Taba International Airport), Syria & Yemen.
- Any country where the operation of the insured drone is in breach of United Nations sanctions.