



TOKIO MARINE
KILN

Insurance Products

Unmanned Aerial Systems

Unmanned Aerial Systems (UAS) insurance is a combined insurance product which can be tailored to meet the varying needs of our customers which include UAS operators, manufacturers and UAS service companies.

What we cover

UAS Hull & Liability

- Aircraft hull and liability exposure for UAS
- Contingent and repossession exposure of banks, finance houses and leasing companies for their hull and liability risks

Products Liability

- Products liability for aviation product suppliers, ranging from primary manufacturer liability to component part suppliers

Aviation Hull War/War Liability

- Loss or damage to the UAS and third party property damage/bodily injury as a result of war, riots, strikes and malicious acts

Personal Accident

- Business or individual insurance to cover accidental death, dismemberment, or permanent disability following an accident
- Temporary disability to protect an individual against loss of income or a company to cover the cost of replacement staff

Cyber Insurance

- Loss of profits while a computer system is down, the costs to restore the system or data, and IT forensic costs in determining what the problem was and how to fix it
- Computer virus and other malicious attacks
- Restoring corrupted or deleted data

Intellectual Property

- Legal fees, expenses and damages or other compensatory payments incurred when defending an infringement proceeding brought against you or a party indemnified by you

Employers' Liability

Cover for legal liabilities to pay compensation, legal costs and expenses in respect of death, injury or disease sustained by employees in the course of the business which includes:

- Employees temporarily working overseas, as well as trainees and personnel undertaking work experience
- Defence costs for criminal proceedings brought under health and safety legislation, including the Corporate Manslaughter & Corporate Homicide Act 2007
- Unsatisfied court judgments in favour of employees injured in employment by third parties
- Compensation for court attendance



Why we are different

- Ability to tailor a combination of coverages on one policy
- Bespoke insurance advice and expertise for our clients
- A market leading team of specialist underwriters who have written aviation risks since 1976
- One of the largest aviation insurers in the Lloyd's market
- Responsive, experienced and specialist claims service
- We offered the first dedicated UAS wording in the Lloyd's market
- Strong partnerships with UAS trade and regulatory associations means we are at the leading edge of the industry
- Excellent financial strength for the Company and Lloyd's platforms (A+) as rated by Standard & Poor's
- Ability to offer coverage extensions such as damage whilst in transit

About Tokio Marine Kiln

Tokio Marine Kiln is a leading international insurer with a reputation for underwriting excellence, great people and innovative products. As part of one of the largest insurance groups in the world, our underwriters are empowered to assess each individual risk, to make on-the-spot decisions and to find the right solutions for our clients' needs.

The ability to settle valid claims quickly and fairly in a human way is central to our business philosophy, and our adjusters are empowered to exercise their professional judgement to deliver an exceptional customer service.

Contact

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To Be a **Good Company**

Tokio Marine Kiln

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For further information please visit www.tokiomarinekiln.com