Coverage Database

Insurance Coverage Database

Common coverages a drone services / data company may carry. Use this to identify gaps and make renewal decisions.

Coverage Reference Database

Coverage Type	Priority	Typical for TDC?	What It Covers	Why It Matters	Common Limits / Notes	Typical Requested By	Do We Carry?	Recommended Action
Workers' Compensation	Required	Yes	Employee medical/lost wage benefits for work-related injury or illness.	Required for employee-based field operations and many contractor prequalifications.	Statutory by state.	Most industrial/construction customers	Yes	Maintain and keep certificates current.
Employer's Liability	Required	Yes	Employer lawsuit exposure related to employee injuries, usually tied to workers' comp.	Often appears right below workers' comp on COIs.	Common limits: $1M each accident/disease; large contractors may ask for $2M.	Industrial/construction customers	TBD	Confirm current limits with broker.

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Commercial General Liability	Required	Yes	Third-party bodily injury, property damage, products/completed operations, contractual liability.	Baseline business liability and common customer requirement.	Common: $1M occurrence / $2M aggregate; larger contracts may request $5M.	Nearly all commercial customers	Yes	Confirm endorsements: additional insured, waiver, primary/non-contributory.
Aviation / UAS Liability	Required	Yes	Drone-related third-party liability from flight operations.	CGL often excludes aviation exposures; this protects the core flight risk.	$1M-$5M common; higher for industrial/utility/energy work.	Industrial, construction, utilities, municipalities	Yes	Confirm aggregate, covered aircraft, pilots, payloads, and additional insured wording.
Commercial Auto Liability	Required	Yes	Liability from company vehicles and jobsite travel.	Vehicle risk is a major field operations exposure.	$1M CSL common; $2M requested by some contractors.	Construction/industrial customers	Yes	Confirm hired and non-owned auto coverage.
Hired & Non-Owned Auto	High	Yes	Liability when employees use personal/rented vehicles for business.	Useful when employees drive personal vehicles to jobs or rent vehicles.	Often included by endorsement under auto or CGL.	Customers with site access requirements	TBD	Confirm included in auto policy.
Umbrella / Excess Liability	High	Maybe	Additional limits above underlying policies.	Often required by larger contractors, but ROI depends on how often it unlocks work.	$1M, $2M, $5M, $10M common tiers.	Large industrial, utility, energy, general contractors	No	Get annual quotes and track customer requests before buying.

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Professional Liability / E&O	High	Likely	Claims arising from errors in professional services, data, maps, measurements, volumes, reports, or advice.	Important as TDC sells data deliverables, stockpile reports, topo products, and processing services.	$1M-$2M common for small professional firms.	Engineering, survey-adjacent, enterprise customers	TBD	Request drone/geospatial-specific E&O quote.
Technology E&O	Medium	Maybe	Claims from software/platform failures, data processing errors, or hosted technology services.	Relevant to Drone Service Pro, client portals, and automated processing/reporting products.	Often paired with cyber.	SaaS customers, enterprise buyers	TBD	Evaluate for Drone Service Pro separately from service company.
Cyber Liability	Medium	Likely	Breach response, ransomware, data loss, privacy claims, funds transfer fraud.	Growing risk as deliverables, customer data, portals, and payment systems move online.	$1M common starting point.	Enterprise customers, SaaS customers	TBD	Quote cyber coverage and evaluate controls requirements.
Inland Marine / Equipment Floater	High	Yes	Drones, payloads, cameras, sensors, laptops, and equipment in transit/offsite.	Protects expensive field equipment that may not be covered by property policy.	Schedule high-value items; confirm theft-from-vehicle limits.	Internal risk management	TBD	Build equipment schedule and confirm coverage/deductibles.

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Drone Hull Coverage	Medium	Maybe	Physical damage to specific drones/payloads.	Useful for high-value aircraft/payloads but premiums can be high.	Often scheduled per aircraft/payload.	Internal risk management	TBD	Evaluate based on replacement cost and loss history.
Commercial Property / BPP	Medium	Yes	Office contents and business personal property at scheduled locations.	Protects office assets, computers, fixtures, and inventory.	Limits based on replacement value.	Landlord/lender/internal	TBD	Confirm property/BOP coverage.
Business Interruption	Medium	Maybe	Lost income and extra expense from a covered property loss.	Important if an office/equipment loss disrupts operations.	Often tied to property coverage.	Internal/lenders	TBD	Evaluate after property coverage is confirmed.
Employment Practices Liability (EPLI)	Medium	Yes as team grows	Wrongful termination, discrimination, harassment, retaliation claims.	More important as employee count and management layers grow.	$1M common starting point.	Internal risk management	TBD	Quote as employee count grows.
Crime / Employee Dishonesty	Medium	Maybe	Employee theft, forgery, funds transfer fraud, social engineering depending on policy.	Useful for small companies with payments, cards, and equipment access.	Limits vary widely; social engineering often sublimited.	Internal/finance	TBD	Evaluate with cyber/fidelity package.

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Media Liability	Low-Medium	Maybe	Claims from published media: copyright, defamation, privacy, likeness, advertising injury gaps.	Relevant to creative/video work and client-published marketing assets.	May be part of E&O or specialty media policy.	Creative clients/agencies	TBD	Ask broker whether CGL/E&O covers media work.
Pollution Liability	Low	Rare	Pollution cleanup/third-party environmental claims.	Usually not central to drone services unless working with hazardous sites or causing spill-related claims.	Can be project-specific.	Industrial sites	No	Only quote if contract requires it.
Directors & Officers (D&O)	Low	Maybe later	Claims against company leadership by investors, lenders, or stakeholders.	More relevant with outside investors, board, or fundraising.	$1M+ common.	Investors/lenders	No	Not urgent unless ownership/financing changes.
Key Person Life / Disability	Strategic	Yes for owner-led business	Protects business continuity if a critical owner/leader dies or becomes disabled.	TDC is owner-led; this is continuity and lender-risk planning more than customer compliance.	Limit based on debt, payroll runway, and transition needs.	Internal/lenders	TBD	Consider as part of continuity planning.

Decision Guidance

- **Required** coverages should be maintained continuously and kept COI-ready.
- **High** priority coverages should be reviewed at renewal and whenever a customer request reveals a repeat gap.
- **Medium** priority coverages should be evaluated based on growth, new services, and customer requirements.
- **Low** priority coverages should generally be quoted only if a specific contract requires them.

COO Rule

Track demand before buying expensive coverage. If a missing policy repeatedly blocks profitable work, buy it. If it only appears once and the customer accepts a waiver, document the exception and move on.

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