Current Coverage

Texas Drone Company Insurance Reference Matrix

Single source of truth for current policies, limits, contacts, expiration dates, and COI notes.

> Owner: Administration / Leadership
> Update frequency: At every renewal, every new COI request, and every contractor insurance exception.

How to Use This Page

Use this page as the company's internal source of truth before responding to customer insurance requests, issuing COIs, signing subcontract insurance terms, or evaluating whether a new coverage is worth buying.

Required Internal Rules

- Do not answer customer insurance questions from memory. Verify against this page and the current COI.
- Do not agree to higher limits, additional insured wording, waiver of subrogation, or primary/non-contributory language unless the broker confirms the policy supports it.
- If a contractor accepts coverage below its standard requirement, save the written approval and log it in the COI Request Log.
- Update policy numbers, expiration dates, brokers, carriers, deductibles, and endorsements immediately after every renewal.

Quick Current Coverage Snapshot

Coverage Category	Policy / Coverage	Plain-English Description	Current Limit / Status	Coverage Status	Insurer / Carrier	Broker / Agent	Policy #	Effective Date	Expiration Date	Deductible / SIR	Key Endorsements / Requirements	COI Notes
Employee Injury	Workers' Compensation	Pays statutory benefits for employee injuries/illnesses arising from work.	In place / statutory	Confirmed	TBD	TBD	TBD	TBD	TBD	TBD	Waiver of subrogation may be requested by contractors.	Confirm WC appears on COI.
Employee Injury	Employer's Liability	Part Two of most workers' comp policies. Protects the company if an employee injury becomes an employer liability lawsuit.	Limit TBD	Needs Confirmation	TBD	TBD	TBD	TBD	TBD	TBD	Often requested as $1M or $2M each accident/disease limits.	Confirm limits on WC policy/COI.

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General Business Liability	Commercial General Liability (CGL)	Covers third-party bodily injury, property damage, products/completed operations, and contractual liability exposures.	$1M per occurrence / $2M aggregate	Confirmed	TBD	TBD	TBD	TBD	TBD	TBD	Additional insured, primary & non-contributory, and waiver of subrogation may be requested.	This is the standard COI line most contractors check first.
Aviation / Drone Operations	Aviation / UAS Liability	Covers drone-related third-party bodily injury and property damage. This is the most important policy for flight operations.	$2M per occurrence	Confirmed	TBD	TBD	TBD	TBD	TBD	TBD	Confirm whether aggregate limit applies; confirm additional insured and waiver options.	Should specifically reference unmanned aircraft/UAS operations when requested.

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Vehicles	Commercial Auto Liability	Covers company vehicles and related auto liability. Some contracts also require hired and non-owned auto coverage.	$1M combined single limit	Confirmed	TBD	TBD	TBD	TBD	TBD	TBD	Confirm owned, hired, and non-owned auto status.	Often requested as $1M or $2M CSL.
Excess Liability	Umbrella / Excess Liability	Provides additional limits above CGL, auto, and sometimes employer's liability. Often required by large industrial contractors.	None	Not Carried	N/A	TBD	N/A	N/A	N/A	N/A	Could be added annually or project-specific if ROI supports it.	No umbrella currently available for COI.

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Professional Services	Professional Liability / E&O	Covers claims that professional advice, data, measurements, mapping, reports, or deliverables caused financial loss.	Unknown / TBD	Needs Decision	TBD	TBD	TBD	TBD	TBD	TBD	Important for mapping, measurement, volumes, data processing, and reporting work.	Not always shown unless specifically carried.
Equipment	Inland Marine / Equipment Floater	Covers drones, cameras, laptops, sensors, payloads, and equipment while in transit, in the field, or offsite.	Unknown / TBD	Needs Confirmation	TBD	TBD	TBD	TBD	TBD	TBD	Schedule high-value equipment; verify theft-from-vehicle limitations.	May not be required by contractors but is operationally important.

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Office / Property	Commercial Property / Business Personal Property	Covers office contents, computers, fixtures, and business personal property at scheduled locations.	Unknown / TBD	Needs Confirmation	TBD	TBD	TBD	TBD	TBD	TBD	Confirm off-premises coverage exclusions.	Usually internal risk management, not contractor-driven.
Cyber / Data	Cyber Liability	Covers cyber incidents, data breach response, ransomware, funds transfer fraud, and certain privacy/security claims.	Unknown / TBD	Needs Decision	TBD	TBD	TBD	TBD	TBD	TBD	Increasingly relevant as deliverables, portals, and customer data are stored online.	May be requested by enterprise customers.

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