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[Current Coverage](#)[Coverage Database](#)# TDC Insurance Reference Wiki

This wiki section is the operating reference for Texas Drone Company's insurance policies, COI requests, contractor insurance requirements, and insurance-related terms.

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Operating Principle

Insurance should be managed as a business control, not as a one-off administrative task. The goal is to know what we carry, know what customers are asking for, know where our gaps are, and make ROI-based decisions on whether to increase coverage.

Owner

Primary owner: Administration / Leadership

Supporting owner: Broker / Agent

Update Cadence

- At policy renewal
- When a COI is requested
- When a contractor asks for coverage above current limits

- When a written waiver or exception is granted
 - When a new line of business changes the company's risk profile
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