



# RPAS information for businesses

- **CASA regulations for remotely piloted aircraft change this month**
- **Barriers for commercial use to be relaxed, but operators should be aware of risks**
- **QBE have specialised products and dedicated aviation specialists**

Remotely piloted aircraft (RPAs) have grown in popularity exponentially in recent years, for both commercial and recreational usage. In Australia, there are approximately 700 registered commercial RPA operators in the market, with Remote Operator Certificate approvals increasing by approximately 96% in 2016. There are a multitude of applications for commercial operations, spanning property, tourism, insurance, mining, engineering, marketing, entertainment and sports sectors, to name only a few.

QBE, as a pioneer in the RPA field, has worked closely with hundreds of operators, sharing expertise and guidance to provide appropriate insurance.

While there has been increasing demand for small RPAs for commercial use, existing regulations have required operators to hold both a Remote Operators Certificate (ReOC) and Controllers Certificate which has proven to be a barrier. Earlier in 2016, CASA announced it would be relaxing these regulations to reduce the cost and legal requirements around the use of certain RPAs. This presents an opportunity for many businesses across the country who wish to adopt this emerging technology.

While this an exciting opportunity, it is important to be educated of the associated risks of using RPAs for commercial purposes. QBE - as a leader in the RPA field - have specialised products and dedicated experts in the sector, to help ensure you have adequate protection in place.

This guide provides you with further detail around the changes and what this means for your business.

For any further information or to discuss the most appropriate cover, please contact **Simon Hooper** on **03 8602 9958** or at [simon.hooper@qbe.com](mailto:simon.hooper@qbe.com).

QUESTION	ANSWER
<b>Why is the regulation changing?</b>	The area of remotely piloted aircraft (RPA) is growing quickly and to help support this growth, reduce costs and legal requirements changes are being made to the legislation.
<b>What is changing in the regulations and when?</b>	From 29th September, the requirement to hold a Remote Operators Certificate (ReOC) is being changed. New categories of Remotely Piloted Aircraft (RPA) have been identified and defined by maximum take-off weight. Standard operating conditions have been introduced. Some operations will be considered 'excluded RPA operations' which will not require a ReOC. Please utilise the following link to help identify whether an operation is excluded. <a href="http://aaus.org.au/resources/Documents/AAUS-Navigating-the-Amended-CASR-Part-101.pdf">http://aaus.org.au/resources/Documents/AAUS-Navigating-the-Amended-CASR-Part-101.pdf</a>
<b>What could happen if I operate a RPAS without coverage?</b>	If you have an accident using your RPA, particularly if third party property is involved or a person is injured, it is likely to result in serious liability implications due to the Damage by Aircraft Act.
<b>How can I prepare for this change</b>	<ol style="list-style-type: none"> <li>1. Know your responsibilities. An RPA is defined as an aircraft which attracts liability risk under the Damage by Aircraft Act. It is important to understand the implication of strict liability before operating commercially. You will need to speak with either your Broker or QBE directly to find out more.</li> <li>2. Get the right certification to ensure you can be insured as part of your risk management strategy.</li> </ol>

QUESTION	ANSWER
<p><b>What certification do I need to ensure I am a safe operator and also to get RPA Cover from QBE?</b></p>	<p>RPA operators should consider the following to improve their understanding of legal operational limitations and professionalism:</p> <ul style="list-style-type: none"> <li>• Become a member of the Australian Association for Unmanned Systems (AAUS)*.</li> <li>• Obtain a ReOC.</li> <li>• Complete training by an Registered Training Organisation to a level of competency acceptable to QBE. Ask your Broker or QBE for more information regarding the competency level required.</li> </ul>
<p><b>What cover do I need?</b></p>	<ul style="list-style-type: none"> <li>• There are a number of aspects that should be taken in to consideration, which is best done on a case by case basis, but owners and operators of commercial RPAS should consider protecting their assets and third party liability. Coverage for accidental damage includes whilst in flight. The policy will also extend to cover road transit whilst in the insured care, custody or control for specified events. Ground risks only cover is also available if required.</li> <li>• Third Party Liability (TPL) cover binds to each RPA individually. TPL will cover bodily injury or property damage as a result of an RPAS accident. More information is available on request.</li> </ul>
<p><b>I am a recreational user of RPAs. Am I affected by the changes?</b></p>	<p>RPAS used for sport or recreation are defined as a model aircraft. Some home and contents and policies extend to cover model aircraft however various limitations apply ranging from size to operational environment. The QBE Aviation hull and liability policy is only available at this stage to professional RPAS operators.</p>

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