

What Does Drone Insurance Cover?

Drone insurance covers you for damage to your drone (All Risks) and against claims made by someone whose property your drone may accidentally damage (Public Liability). For example, if you lose control of the drone and it falls onto someone's car, you'll be covered for both the damage to the drone and for the claim from the owner/driver of the car.

Commercial Drone Insurance

Although hobby drone pilots don't need insurance, commercial drone pilots are required to have insurance. At a minimum, if you're caught flying an uninsured drone, you may face fines.

If your drone damages someone's property or causes injury, you could be liable for significant legal costs due to claims made against you. These costs might be covered by your drone policy if you've included trespassing cover, for example.

Commercial drone insurance policies vary between providers, but most include personal/public liability cover in case someone makes a claim against you for damage or injury.

Liability Insurance

If your drone causes harm to others or damages their property, this insurance protects you from financial responsibility. This is especially important for commercial drone operators who fly in populated areas where the risk of injury or property damage is higher.

All Risks (Hull & Payload)

Optional extras include cover for the drone, all attachments, and accessories. This coverage includes accidental damage, theft, damage caused by a third-party pilot, and loss of the drone mid-air or in transit.

Legalities of Flying Your Drone

Where Can I Fly a Drone in Malaysia?

You can fly a drone in Malaysia anywhere except:

- In national parks (without an extra permit)
- In Class A, B, C, or G airspace
- Within aerodrome traffic zones
- Over human crowds
- From moving vehicles

General Rules for Flying a Drone in Malaysia

When flying a drone in Malaysia, you must:

- Stay below 120 metres
- Fly under 100 kph

- Yield the right of way to manned aircraft at all times
- Keep the drone in line of sight at all times

Drones weighing more than 20 kilograms (44 pounds) may not be flown without permission from the Director General.

Contact Information: [Contact Information](<http://www.dca.gov.my/contact-us/directory/>)

Email: webmaster@caam.gov.my

Phone: +60 3 8871 4000

Penalties

The penalties for not following drone laws in Malaysia range from a RM50,000 (approx. \$11,000 USD) fine to a year's imprisonment for individuals, and RM100,000 (approx. \$22,000 USD) fines for corporations. Just make sure you register your drone with the relevant authorities and follow the rules laid out by the Civil Aviation Authority of Malaysia (CAAM).

If you'd like to contact the CAAM directly before you travel with any questions, here is their contact information:

Email: webmaster@caam.gov.my

Phone: +60 3 8871 4000

Note: Drone laws are constantly changing. Always verify using multiple sources to ensure you are correctly informed.