To Drone Or Not To Drone: What You Should Know Before Taking Your Company to the Skies

There are few new technology gadgets as fun and cool as the modern-day drone. Known sometimes by its more descriptive name, quadcopter, and able to fly above – and around – tall buildings with a single thrust of a remote control lever, the drone is rapidly becoming a familiar, if not noisy, sight in the skies above most cities and towns.

It seems that for every hobbyist, construction crew worker and aspiring filmmaker who have quickly unboxed and launched their new "eye in the sky," there are others who believe that tighter regulations are needed to guard against invasions of privacy and close encounters with other aircraft.

This heightened scrutiny has done little to stop many businesses from buying one – or several –unmanned aerial vehicles to benefit from their flexible and cost-effective operations. We have clients that are using these low-cost drones to closely inspect rooftop equipment on manufacturing plants; to achieve fluid aerial shots for film and TV productions; and to keep a closer eye on construction sites.

For business owners and purchasing agents who believe a drone might be a useful addition to their operations, we believe it's important to weigh the risks of their use, as you would any equipment in your enterprise. By following just a few common-sense principles, you should be able integrate drones at your company in a manner that will keep your company operating efficiently, and your employees safe.

About the Author

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Know the Rules and Regulations: Check with your locality or municipality to understand the applicable laws regarding the operation of your equipment – like height restrictions near an airport, or privacy regulations that may restrict your use of any drone-sourced images including people who have not given their consent.

Train, Test, Repeat: Though most quadcopters are "flight ready" out of the box, those who will operate your company's drone should spend a significant amount of time getting familiar with the controls. For more serious training, places like Unmanned Vehicle University offer a three-phase, 42-hour training program that starts at $3,500. And Middle Tennessee State earlier this year announced its first Bachelor of Science degree in unmanned aircraft – a clear signal that you can now go to school to pursue a career as a "drone pilot."

Get Covered: Insurance for unmanned aircraft is still an evolving science. Coverage for drones has typically required an aviation policy, or costly surplus or excess lines. In June, the Insurance Services Office (ISO) announced new liability endorsements that allow insurers to specifically include – or exclude -- unmanned aircraft within commercial general liability (CGL) and commercial umbrella policies. Coverage types may include bodily injury, property damage and invasion of privacy claims.

For a company looking to get started in the drone world, it's important to select the right type of coverage for the scale of their drone operations. A company's insurance broker is the best resource to help you evaluate the risks to the enterprise and to suggest coverage that is appropriate.

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