

**FlyCovered Annual UAS Insurance  
in respect of Liability only cover  
CERTIFICATE OF INSURANCE**

**Your certificate of insurance** is an important document and evidence of **your UAS** insurance. Please check it carefully to ensure it meets **your** needs. A copy of **your certificate of insurance** and other documents are always available online in **your** FlyCovered account. It is suggested **you** print a copy of **your certificate of insurance** and that any **UAS operator** covered under this **policy** carry it with them when operating any **UAS** shown in the **schedule of UAS**.

Cover only applies where **you** and the **UAS operators** comply with the warranties shown in the 'Warranties applicable in the Policy' **section** of the FlyCovered UAS Annual Liability Only Insurance Policy.

**Your** FlyCovered UAS Annual Liability Only Insurance Policy covers the **UAS** specifically identified in Item 3 of this **certificate of insurance** on continuous basis for **your** legal liability to third parties only for the term of the **period of insurance** shown in Item 5 below.

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**Regulation (EC) No 785/2004 of the European Parliament**

This **policy** provides the necessary coverage required, in accordance with Regulation (EC) No 785/2004 of the European Parliament and of the Council of 21 April 2004. The **insurer** will not be liable in any way if **you** fail to purchase insurance cover for the required limits of liability. For clarification, please contact the **administrator**.

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**Your** attention is drawn to the IMPORTANT NOTES - CHANGE IN RISK INFORMATION at the end of this **certificate of insurance**.

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FlyCovered UAS Annual Liability Only Insurance is underwritten by Tokio Marine Kiln Aviation at Lloyd's, Syndicate 1880 and Syndicate 510, being part of Tokio Marine Kiln Syndicates Ltd referred to in this **certificate of insurance** as the '**insurer**'. It has been issued by Covered Insurance Services Limited as the **administrator** in accordance with the authorisation granted to Covered Insurance Services Limited under the Delegated Authority Agreement with the unique market reference (UMRN) shown below.

The insurer is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and Financial Conduct Authority (FCA), with the Financial Services Register number of 204909.

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All words and phrases appearing in bold in this **certificate of insurance** (other than headings) have the meanings shown in the Definitions section of **your** FlyCovered UAS Annual Liability Only Insurance Policy.

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All words and phrases appearing in bold in this **certificate of insurance** (other than headings) have the meanings shown in the Definitions section of **your** FlyCovered Liability Only Annual UAS Insurance Policy.

**1. CERTIFICATE NUMBER** : 80000007688

**2. COMPANY NAME OR TRADING NAME AND ADDRESS:**

Richard Cook Photography Ltd  
29 Russell Drive  
Bearsden  
Glasgow  
East dumbarton  
G613BB

### 3. SCHEDULE OF UAS:

| Make | Model   | Serial Number       |
|------|---------|---------------------|
| Dji  | Mavic 3 | 1581f4qzbz1b72      |
| Dji  | Mavic 3 | 1581f6mkc235b024408 |

The above **UAS** are inclusive of **non-detachable payload(s)**

#### Detachable payloads:

| Make | Serial Number |
|------|---------------|
|------|---------------|

### 4. INSURED ACTIVITIES: **Business** and/or **commercial** including **continuation flying**

### 5. PERIOD OF INSURANCE:

|             |   |
|-------------|---|
| Start Date  | 2025-10-22 10:06:53hours<br>local standard time at <b>your</b> address  |
| Expiry Date | 2026-10-21 23:59:59 hours<br>local standard time at <b>your</b> address |

### 6. LIABILITY LIMITS OF INSURANCE APPLICABLE TO THIS CERTIFICATE:

**Your** FlyCovered Liability Only Annual UAS Insurance Policy includes liability cover up to the limits shown below:

#### **Coverage 1: bodily injury and/or property damage to third parties**

Combined single limit GBP 1,000,000 each **occurrence**

#### **Coverage 2: invasion of privacy**

**GBP 2,500** each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

#### **Coverage 3: noise liability**

**GBP 2,500** each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

#### **Coverage 4: war and related perils**

**GBP 1,000,000** each **occurrence** and in the **annual aggregate (sub-limit)**, included within the combined single limit for Coverage 1 above and not in addition to

### 7. GEOGRAPHICAL LIMITS:

Worldwide subject to excluded territories as shown in General Exclusion 5 of the FlyCovered UAS Annual Liability Only Insurance Policy.

### IMPORTANT NOTES

Change in Risk Information

If:

- the information **you** have given the **insurer** in relation to the insurance provided under this **policy** changes; or
- there is any significant change in or variance of the risk(s);

before or during the **period of insurance** then the **insurer** needs to know as it may result in:

- the **insurer** applying different terms; and/or
- a claim not being paid (in whole or in part); and/or
- the **policy** no longer being suitable to meet **your** needs.

To enable the **insurer** to assess any such changes or variations in information and/or risks **you** must tell them as soon as is reasonably practicable of any such changes or variations. This can be done by advising the **insurer** via **your** FlyCovered account at <https://www.flycovered.com/drone> where **you** will require **your** account password, **your** postcode and **your** email address to log into **your** account, by telephone on 020 8059 8542 or by email to [info@flycovered.com](mailto:info@flycovered.com).

When notified of any change to information **you** have provided to the **insurer** they will inform **you** by email containing a revised **schedule** and/or **certificate of insurance**, via the **administrator**, of their acceptance to the change. In addition, the **insurer** may require an adjustment to the premium and/or the **insurer** may amend the terms of this **policy**. However, should the change not be acceptable to the **insurer**, they may cancel this **policy** in accordance with the cancellation provisions detailed in the Insurer's Right to Cancel section of this **policy**.

Please note that any change in circumstances may be subject to a charge levied by the **administrator**. Any charges levied by the **administrator** will be in accordance with the terms and conditions agreed between **you** and them at the time **you** purchased this **policy**.

Signed by:



Signed on behalf of  
Covered Insurance Services Limited.  
Ian Grant  
Director

**ADMINISTRATOR:**

Covered Insurance Services Limited  
PO Box 581  
Grays  
RM17 9QU

telephone: 020 8059 8542  
e-mail: [info@flycovered.com](mailto:info@flycovered.com)

This **Certificate of Insurance** attaches to your FlyCovered Annual UAS Policy and is only valid if it bears the signature of Covered Insurance Services Limited, on behalf of Tokio Marine Kiln Syndicates Limited.

**Certificate Issue Date** : Wednesday 22nd of October 2025 10:06:53 AM

**Unique Market Reference B6089PSA24B0003**

**How To Make a Claim**

To minimise delays, your insurer has appointed loss adjusters Charles Taylor Claims who will manage your claims directly. You must notify them immediately or as soon as reasonably practicable of any claim, loss, incident, or circumstance that may lead to a claim under your policy. To start the claim process please provide the following information by Email to: [FlyCovered@charlestaylor.com](mailto:FlyCovered@charlestaylor.com)  
Your Contact Details Your Policy Number. The Date of the incident. Particulars of the incident and the subject of the claim.  
Additional information available at [www.flycovered.com/drone/makeaclaim](http://www.flycovered.com/drone/makeaclaim)

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