

**PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES
THE SCHEDULED PERSONAL PROPERTY ENDORSEMENT.**

SCHEDULED PERSONAL PROPERTY COVERAGE FOR UNMANNED AIRCRAFT SYSTEMS

With regard only to coverage provided by this endorsement, “your” policy is amended as indicated.

COVERAGE

“We” cover the “unmanned aircraft system” described in the **Scheduled Personal Property Endorsement** or in the Declarations against risk of direct physical loss from sudden and accidental causes, including operator error. This coverage applies only if the “unmanned aircraft system” sustains loss while:

1. In use in “precision agricultural operations”;
2. Operated in accordance with applicable Federal Aviation Administration guidelines;
3. Not flown over a town, city, or other urban area; and
4. Three or more miles from the property line of any airport available for public use.

All of requirements **1.** through **4.** above must be fulfilled for coverage to be provided by this endorsement.

DEDUCTIBLE

Subject to the limit provided under this endorsement, “we” will pay only that part of the loss that exceeds \$500. No other deductible applies.

DEFINITIONS

The following definitions are added:

1. “Unmanned aircraft system” means the “unmanned aircraft”, and all of the associated support equipment, control station, data links, telemetry, communications and navigation equipment, etc., necessary to operate the “unmanned aircraft”. Desktop or laptop computers and cellular phones are not considered support equipment.
2. “Unmanned aircraft” means the flying portion of the system, either fixed-wing or rotary-wing and flown by a ground control system, or autonomously through the use of an on-board computer, communication links, and any additional equipment that is necessary for the “unmanned aircraft” to operate safely. An “unmanned aircraft” must be incapable of carrying humans, animals, or cargo exceeding 20 pounds, and solely used in “precision agricultural operations”. Cargo does not mean a camera attached to the “unmanned aircraft” used for “precision agricultural operations”. Maximum speed of the “unmanned aircraft” must be less than 70 miles per hour.
3. “Precision agricultural operations” means aerial imaging, data acquisition, and mapping of the “insured premises”. Imaging includes photographic, video, and infrared images. “Precision agricultural operations” does not include the aerial application of chemicals.

EXCLUSIONS

Exclusion **2.** in the **Scheduled Personal Property Endorsement** is deleted and replaced with the following:

2. Theft of the “unmanned aircraft system” unless there is substantial proof of theft, including physical evidence that a theft occurred.

With respect only to coverage provided by this endorsement, the following Exclusions are added:

“We” do not cover:

1. Loss caused by:

- a. Repair, adjusting, servicing, maintenance or lack of repairing, adjusting, servicing, or maintenance unless fire or explosion ensues. If fire or explosion ensues, "we" will cover only to the extent of damage caused by such fire or explosion; or
 - b. Mysterious disappearance of the "unmanned aircraft system";
2. Loss arising while the "unmanned aircraft system" is rented or leased to persons or corporations other than "you" or an Additional Insured; or
3. Loss excluded under **EXCLUSIONS** stated in "your" **Scheduled Personal Property Endorsement**.

All other terms and conditions of this policy apply.