

**GOVERNMENT OF INDIA
MINISTRY OF CIVIL AVIATION
LOK SABHA
UNSTARRED QUESTION NO. : 2713
(To be answered on the 17th March 2022)**

INSURANCE COVER FOR DRONES

2713. SHRI SHANMUGA SUNDARAM K.

Will the Minister of CIVIL AVIATION

नागर विमानन मंत्री

be pleased to state:-

- (a) whether the Government proposes to bring comprehensive insurance cover for drones under aviation liability instead of following Motor Vehicles Act;**
- (b) if so, the details thereof and if not, the reasons therefor;**
- (c) whether the drone operators are currently having a minimum third-party liability which is insufficient to meet the claims in case of major accident to people and if so, the details thereof;**
- (d) whether the Government proposes to increase the third-party liability at par with aviation or aircraft liability; and**
- (e) if so, the details thereof and if not, the reasons therefor?**

ANSWER

Minister of State in the Ministry of CIVIL AVIATION

नागर विमानन मंत्रालय में राज्य मंत्री

(GEN. (DR) V. K. SINGH (RETD))

(a) to (e) Under Drone Rules, 2021 the following provisions have been made for insurance cover for drones:

(1) The provisions of the Motor Vehicles Act, 1988 (59 of 1988) and rules made thereunder shall apply, mutatis mutandis, to the third party insurance of unmanned aircraft system and compensation in case of damage to life or property caused by such an unmanned aircraft system:

Provided that a nano unmanned aircraft system may operate without third party insurance.

(2) A person operating a unmanned aircraft system may use an insurance product specially designed for such operations, as and when such insurance product is approved by the Insurance Regulatory and Development Authority of India.