



March 9, 2021

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

Higher limits and additional coverage may be available. Please contact us if you are interested in additional quotes.

Client Name	Town of West Seneca	USI Account Manager:	Tracy Stevenson
Mailing Address	1250 Union Road	Phone Number:	716-314-2108
	West Seneca, NY 14224	Email:	Tracy.Stevenson@usi.com

Named Insured: Town of West Seneca

Policy Type: Drone Coverage

Proposed Policy Term: 04/20/2021 - 04/20/022 **Quote Expires:** 04/20/21

Insurance Carrier: Various: American Alternative Ins Co, American Commerce Ins. Co, Central States Indemnity Co of Omaha, Tokio Marine America Insurance Co

Carrier Financial Rating: A and A+ Carrier Admitted Carrier Non-Admitted

Minimum Earned Premium, if applicable Not Applicable Policy Subject to Audit

Summary of Proposed: See attached Carrier Proposal

Total Estimated Premium: \$5,107 (\$5,057 plus \$50 Broker Fee) Terrorism included

To extend the expiration date to 5/1/21 \$5,259.00

(\$5,209 plus \$50 Broker Fee)



- Signed Application
- Payment in full or completed premium finance agreement
- Signed Terrorism Disclosure Notice
- Make check payable to: PAYABLE NAME
- Signed Carrier Rating Notification if financial rating is less than A-
- Authorization to order coverage
- Signed Surplus Lines Disclosure and Acknowledgement
- Verification of Named Insured

Other Information

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. We can provide coverage for such items such as, but not limited to: flood, earthquake, wind, crime and cyber liability.

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.



GLOBAL AEROSPACE
 Parsippany, NJ
 Underwriter: UASUS Underwriter
 Telephone: 973 490 8500
 Fax: 973 490 5640
 Email: UASUnderwriter@global-aero.com

Quote No: Q476775
 Quote Date: March 08, 2021
 Quotation is valid until April 20, 2021

Applicant:
TOWN OF WEST SENECA POLICE
DEPARTMENT
 1250 UNION ROAD
 WEST SENECA, NY 14224

Producer:
Contact:
 R T SPECIALTY LLC
 12404 PARK CENTRAL DRIVE
 SUITE 380
 DALLAS, TX 75251
 AERONINSURE UAS BUSINESS

Coverage Dates: From: April 20, 2021 To: April 20, 2022
 This insurance shall commence and cease on the dates shown at 12:01 A.M. local time at the address of the Applicant

Aviation Insurance Policy Unmanned Aircraft Systems (UAS Policy Form)

Insurance applies to the insured's declared use of aircraft described in the attached schedule. See the policy form and any accompanying endorsements for complete coverage details. The attached schedule also contains the rated exposures and premiums for each aircraft.

PLEASE NOTE: The following separate licensed insurers, whose liability is several and not joint, provide the insurance afforded by policies issued through Global Aerospace, Inc.

American Alternative Insurance Corporation Wilmington, Delaware	59.24%
American Commerce Insurance Company Columbus, Ohio	10.00%
Central States Indemnity Company of Omaha Omaha, Nebraska	18.39%
Tokio Marine America Insurance Company New York, New York	12.37%

Coverage(s) and Limit(s):

Part 1 - Liability

Coverage A - Bodily Injury and Property Damage Liability

1. Each **Occurrence** Limit: **See Aircraft Schedule**

2. Each **occurrence** sub-limit and deductible applicable to damaged property:
Damage to **Cargo** Limit: **NIL**
Cargo Deductible: **NIL**

The sub-limit described above is part of and not in addition to the Each **Occurrence** Limit.

3. Supplementary payment limits for emergencies and search and rescue operations related to **scheduled aircraft**:

(a) **NIL** is the most we will pay for expenses incurred under an emergency condition for:

(1) Application of foam on a runway;

(2) Fire and crash control and rescue; or

(b) The lesser of **NIL** or the **insured value** of the **scheduled aircraft** is the most we will pay for repositioning expenses incurred following a landing made under emergency conditions at a location where a safe takeoff cannot be made.

(c) **NIL** is the most we will pay for expenses incurred for search and rescue operations.

Part 2 - Physical Damage

Coverage B - Physical Damage to Scheduled Aircraft

(a) Subject to Paragraph (b) below, the limit of insurance for a **scheduled aircraft** is its **insured value**, less any applicable deductible.

(b) The **insured value** of any **newly acquired aircraft** or any **scheduled aircraft** modified during the policy period is subject to the Maximum **Insured Value** Limit which shall be the highest **insured value** of any **scheduled aircraft** insured at the time such **newly acquired aircraft** is acquired or such modified **scheduled aircraft** is modified.

Endorsements:

E041	Electronic Data Event Liability Exclusion	
A121	Additional Insured	
A125	Amendment of Defined Terms	
C022	Limited Liability War Exclusion Limited Coverage	
C023	Limited Physical Damage War Exclusion Limited Coverage	
C025	Electronic Date Recognition Exclusion Limited Coverage	
C036	Expenses for Medical Services	\$5,000 each occurrence
C039	Liability for Sale of Aircraft, Aircraft Parts or Services	
C054	Terrorism (TRIA) Coverage - Hull & Liability	
C061	Aviation Personal And Advertising Injury Liability	\$1,000,000 each occurrence/aggregate
C064	Premises Coverage	
C066	Fire Legal Liability	
C095	Expanded Contractual Liability Endorsement	\$100,000 each occurrence
C097	Payload Physical Damage Endorsement	
N004	Non-Owned Aircraft Liability - Unmanned Aircraft System	
D004	TRIA Disclosure	
S029	New York Amendatory	

Payment Plan:

100% of the Annual Premium Due on Inception

Approved Pilots for Scheduled Aircraft:

The policy shall not apply while a *scheduled aircraft* is in *flight* unless the *pilot in command* is approved by the Named Insured and appropriately licensed for the flight being conducted.

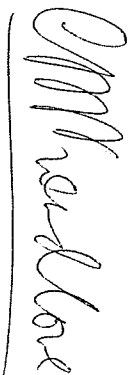
Special Notices:

- State Amendatory Endorsement and Disclosure notice included as required.
- This quotation does not apply to the extent that trade or economic sanctions or other laws or regulations prohibits Global Aerospace from offering or providing insurance. To the extent any such prohibitions apply, this policy is void ab initio.
- The producer warrants that they are properly licensed to solicit or sell insurance, as applicable, in their state of domicile and in all other jurisdictions where they transact business.
- It is the producer's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.

Dated:

March 08, 2021

Underwriter:





Aircraft Schedule (Page 1 of 2)

\$1M - (Hull and Liability TRIA)

FAA Number Serial Number Aircraft Make Aircraft Model Aircraft Year Seats Crew + Passenger Use	FA37ATAV4M W13DD12061858 DJI INNOVATIONS INSPIRE 1 2017 0+0 UAS	FA3FRRMN9C R4CR0720202 R4ROBOTICS R4CR 2020 0+0 UAS	08B0011488 DJI ZENMUSE X3	0ANDFH05010109 DJI ZENMUSE X3	0000296 FLIR DUO
Unit Inception Date	April 20, 2021	April 20, 2021	April 20, 2021	April 20, 2021	April 20, 2021
Hull Value	\$10,000	\$15,000	\$6,300	\$1,000	\$7,500
Hull Rate	9.3625	10.19125	11.36125	11.36125	11.36125
Hull Premium	\$936	\$1,529	\$715	\$114	\$853
Hull War Rate					
Hull War Premium	Included	Included	Included	Included	Included
Liability Limit	\$1,000,000	\$1,000,000	Not Covered	Not Covered	Not Covered
Passenger Liability	Excluded	Excluded	Not Covered	Not Covered	Not Covered
Liability Premium	\$479	\$431			
Passenger War Liability	Included	Included	Included	Included	Included
Third Party War Limit	\$1,000,000	\$1,000,000	Not Covered	Not Covered	Not Covered
Third Party War Basis	Aggregate	Aggregate			
Third Party War Premium	Included	Included			
Personal Injury Limit	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Medical Limit	Included	Included	Included	Included	Included
Medical Premium	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Deductible In Motion	Included	Included	Included	Included	Included
Deductible Not In Motion	5%	5%	10%	10%	10%
Total Annual Premium	\$1,415	\$1,960	\$715	\$114	\$853



FAA Number Serial Number Aircraft Make Aircraft Model Aircraft Year Seats Crew + Passenger Use Unit Inception Date	ANY UNMANNED AIRCRAFT SYSTEM THAT DOES NOT EXCEED 55LBS IN WEIGHT 0+0 UAS April 20, 2021	Coverage Totals \$39,800 \$4,147
Hull Value	Not Covered	
Hull Rate		
Hull Premium		\$4,147
Hull War Rate	Not Covered	
Hull War Premium		
Liability Limit	\$1,000,000	
Passenger Liability	Excluded	
Liability Premium	Included	\$910
Passenger War Liability	Included	
Third Party War Limit	\$1,000,000	
Third Party War Basis	Aggregate	
Third Party War Premium	Included	
Personal Injury Limit	\$1,000,000	
Personal Injury Premium	Included	
Medical Limit	\$5,000	
Medical Premium	Included	
Deductible In Motion	NIL	
Deductible Not in Motion	NIL	
Total Annual Premium	\$0	
Total Annual Premium:		\$5,057

TERRORISM RISK INSURANCE ACT OF 2002

(As amended and extended by

The Terrorism Risk Insurance Extension Act of 2005 and The Terrorism Risk Insurance Program Reauthorization Acts of 2007, 2015 and 2019)

NOTICE TO PRODUCER: The applicant must be made aware of the opportunity to purchase the coverage contained in the Applicant Disclosure described below. Any request from you to bind the coverage offered in this quote must include advice to us regarding the applicant's choice for terrorism insurance coverage. The premium stated in the disclosure is for terrorism insurance coverage only.

APPLICANT DISCLOSURE: NOTICE AND OFFER OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, hereinafter referred to as 'the Act,' you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: "The term 'act of terrorism' means any act that is certified by the Secretary of the Treasury — in consultation with the Secretary of Homeland Security, and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion." PURCHASE OF THE INSURANCE OFFERED IN THIS DISCLOSURE HAS THE EFFECT OF NULLIFYING TERRORISM EXCLUSIONS CONTAINED IN NEW OR RENEWAL POLICIES FOR ACTS OF TERRORISM, AS DEFINED IN THE ACT. HOWEVER, ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED, AND YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS THAT MIGHT AFFECT YOUR COVERAGE. IF THIS COVERAGE IS NOT PURCHASED, THE COVERAGE AFFORDED BY THE POLICY WILL BE THAT WHICH WOULD APPLY IN THE ABSENCE OF THE ACT.

IF PURCHASED, COVERAGE AFFORDED FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM MAY BE PARTIALLY REIMBURSED BY THE U.S. GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THIS FORMULA, IF THE AGGREGATE INSURED LOSSES EXCEED A TRIGGER AMOUNT (\$200,000,000 BEGINNING ON JANUARY 1, 2020), THE U.S. GOVERNMENT GENERALLY PAYS A PERCENTAGE (80% BEGINNING ON JANUARY 1, 2020) OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGE FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE U.S. GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, CONTAINS A PROGRAM CAP OF \$100,000,000 THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ONE CALENDAR YEAR EXCEEDS THE PROGRAM CAP. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEEDS THE PROGRAM CAP, YOUR COVERAGE MAY BE REDUCED.

PREMIUM FOR TERRORISM INSURANCE COVERAGE (which is in addition to the "Total Premium", and is subject to any applicable state taxes and surcharges)

Liability	Included
Hull	Included
Total	Included

In accordance with the provisions of the Act, the Terrorism Risk Insurance Program shall terminate on December 31, 2027. Unless the program is renewed, extended or otherwise continued by the federal government, insurance coverage purchased for losses arising out of acts of terrorism shall terminate as of the date when any one or more of the following first occurs: (a) the policy period ends; (b) the federal Terrorism Risk Insurance Program, established by the Act, has terminated either in its entirety or as respects the type of insurance afforded by this policy; or (c) renewal, extension or continuation of the Terrorism Risk Insurance Program has become effective without a requirement to make terrorism coverage available as respects the type of insurance afforded by this policy.

If the insurance is not terminated upon the occurrence of b. or c. above, insurance will remain in force without change for the remainder of the policy period, unless the company notifies you of any such change in response to any change in the federal law.

If the insurance is terminated upon the occurrence of b. or c. above, pro rata unearned premium will be returned to you.

PLEASE ADVISE IF YOU WISH TO PURCHASE THIS COVERAGE.



USI Disclosures

COMMISSION DISCLOSURE POLICY: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.



AM Best Disclosures

Changes in the international insurance market have affected the ability of insurance brokers to locate insurance coverage at a scope and cost of insurance placed in prior years. Some insurance carriers have suffered significant losses that may jeopardize their financial stability. Changes in an insurance company's financial condition can, of course, affect its ability to pay claims.

As a matter of policy, USI endeavors to obtain quotations and indications from insurance companies who meet or exceed the USI minimum guidelines of A- based on the A. M. Best Ratings of insurance companies. The A.M. Best Company is a recognized publisher of information concerning insurers based on many factors including financial stability. [A. M. Best's current rating scale is attached.](#)



Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ and A+	Superior	B and B-	Fair
A and A-	Excellent	C++, C+	Marginal
B++, B+	Very Good	C and C-	Weak
D	Poor	F	In Liquidation
E	Under Regulatory Supervision	S	Rating Suspended



FINANCIAL SIZE CATEGORY
(In \$ Thousands)

Class	I	Less than		1,000
Class	II	1,000	to	2,000
Class	III	2,000	to	5,000
Class	IV	5,000	to	10,000
Class	V	10,000	to	25,000
Class	VI	25,000	to	50,000
Class	VII	50,000	to	100,000
Class	VIII	100,000	to	250,000
Class	IX	250,000	to	500,000
Class	X	500,000	to	750,000
Class	XI	750,000	to	1,000,000
Class	XII	1,000,000	to	1,250,000
Class	XIII	1,250,000	to	1,500,000
Class	XIV	1,500,000	to	2,000,000
Class	XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1	Insufficient Data	NR-2	Insufficient Size and/or Operating Experience
NR-3	Rating Procedure Inapplicable	NR-4	Company Request
NR-5	Not Formally Followed		