

## **Vehicles, Phones and Drones Outline**

### **I. DRONES**

- a. A few Federal Aviation Administration (FAA) Regulations
  - i. Regulations – flying for fun
  - ii. Regulations – commercial use
- b. Personal lines issues
  - i. Homeowner – liability coverage
  - ii. Homeowner – property coverage
- c. Commercial lines issues
  - i. Bodily injury and property damage liability
  - ii. Personal and advertising injury liability
  - iii. Business personal property coverage

### **II. APP-BASED SERVICES (NON-VEHICLE)**

- a. Traditional home rental concerns for owners
  - i. Owner occupancy
  - ii. Limitation for other structures
  - iii. Personal property limitations
  - iv. Loss of use
  - v. Cancellation of lease or agreement
  - vi. Liability exclusion and exceptions
  - vii. Insured location
- b. Traditional rental concerns for owners of condominiums
  - i. Personal property limitation
  - ii. Loss of use
- c. Traditional home rental concerns for tenants
  - i. Reliance on someone else's insurance
  - ii. Tenant not an insured
  - iii. Issues with the ISO HO-4
- d. Home-sharing concerns for the owner
  - i. Reliance on someone else's insurance
  - ii. ISO home-sharing endorsements
  - iii. Coverage offered through platform – example – Airbnb
- e. Home-sharing concerns for the renter
  - i. Reliance on someone else's insurance
  - ii. Limited coverage for liability resulting from property damage to the rented property
- f. Other rental/sharing exposures
  - i. Concerns for the owner
  - ii. Definition of "business"
  - iii. Limitations with other structures and personal property
  - iv. Concerns for renter – reliance on someone else's insurance
  - v. Personal property limitation
  - vi. Contractual liability exclusion and exceptions
- g. Paid services
  - i. Definition of "business"
  - ii. Exclusion for professional services

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### **III. VEHICLES AND MODERN TRANSIT RISKS**

- a. Renting autos or other vehicles. Examples of tech used for such: Turo (rent your vehicle), Outdoorsy (rent your RV), Boatsetter (rent your boat)
  - i. Concerns for owner
  - ii. Personal vehicle sharing exclusion
  - iii. Reliance on another party's insurance
  - iv. Watercraft rental
  - v. Concerns for renter
  - vi. Examples of exclusions in the ISO PAP – Part A – Liability
  - vii. Examples of exclusions in the ISO PAP – Part B – Medical Payments
  - viii. Examples of exclusions in the ISO PAP – Part C – UM
  - ix. Examples of exclusions in the ISO PAP – Part D – Damage to Your Auto
- b. Ride sharing
  - i. Concerns for driver
  - ii. Exclusion in the ISO PAP
  - iii. Definition of “transportation network platform”
  - iv. ISO endorsements for TNC drivers
  - v. Concerns for passengers
- c. Paid services
  - i. Examples of platforms
  - ii. Reliance on third-party's insurance
  - iii. Definition of “business” in the PAP
  - iv. The ISO PAP's Part A – Liability exclusion for damage to property owned or being transported by the insured
  - v. The ISO PAP's Part A – Liability exclusion for bodily injury to an employee
  - vi. The ISO PAP's Part A – Liability exclusion for the ownership or operation of a vehicle while used as a public or livery conveyance
  - vii. The ISO PAP's Part A – Liability exclusion while employed or otherwise engaged in various auto-related “business”
  - viii. The ISO PAP's Part A – Liability exclusion for “business” use
  - ix. The ISO PAP's Part A – Liability exclusion for vehicles furnished or available for regular use
  - x. Exclusions in the ISO PAP's Part B – Medical Payments
  - xi. Exclusion in the ISO PAP's Part C – Uninsured Motorist
  - xii. Exclusions in the ISO PAP's Part D – Damage to Your Auto
- b. Scooter rental
  - i. Limitations in the ISO PAP – Part A – Liability
  - ii. Limitations in the ISO PAP – other sections
  - iii. Limitations in the ISO HO policy