

November 2015



**225 South Fifth Street, Waco TX 76701**

**Phone: 254-759-3701**

**Fax: 254-750-8135**

**[www.insurorsoftexas.com](http://www.insurorsoftexas.com)**



We would like to wish you and your family a very Happy Thanksgiving! We hope you can enjoy some time off of work with loved ones and maybe catch a great football game!



### **Unmanned Drones Present Unique Technological Risks**

Unmanned aerial drones, also called unmanned aircraft systems (UAS), are a relatively new type of aircraft that have broad commercial and personal use. UAS can be used to inspect buildings, deliver materials or fly around as a simple recreational product. However, as UAS become more advanced and widespread, they can present a significant new threat to your business.

The exposures caused by UAS have been widely covered by the media. Drones have crashed at the US Open, the White House and other prominent locations and have led to instances of property damage, severe injuries and death.

Additionally, as UAS technology advances, new risks such as cyber security and privacy need to be considered.

To help protect your business it is important to know the government's guidelines for commercial and residential UAS operations:

- Drones must fly below a height of 400 feet above the ground level and weigh 55 pounds or less.
- An operator must maintain a visual line of sight with his or her drone.

- Drones cannot fly within 5 miles of an airport and must remain clear of all manned aircraft and obstacles.
- Drones cannot be flown near people or open-air stadiums.
- The FAA does not allow UAS to be used commercially without a written exemption.

Are you covered if your drone causes damage to property or injuries someone? If you own a drone you should call Insurors of Texas at 254-759-3701 to discuss your coverages today.



### **Opioids: Addiction, Escalation and Overdose**

Sometimes, workplace injuries require serious medical interventions, including the use of powerful prescription medications. Opioids, a class of medications that are all derived from the same plant as heroin, are a particularly powerful - and dangerous - class of prescription painkiller, and one that has become especially prominent as a treatment for injured workers. In fact, according to the National Institute of Drug Abuse, the number of opioid prescriptions written has nearly tripled in the past three decades, and the trend shows no signs of slowing down.

In certain circumstances, opioids are a powerful tool that can ease a patient's pain or aid in a speedy recovery from a traumatic injury. However, the risks associated with opioids -- addiction, escalation to heroin or other drugs, and overdose -- mean that employers need to remain vigilant about this pervasive, and potentially lethal, risk.

Know someone who might enjoy this email? [Share it](#) with them.

Did someone share this email with you? [Sign up](#) to receive more of our emails.

Insurors of Texas | | [dmoon@insurors.com](mailto:dmoon@insurors.com) | <http://>

