

香港特別行政區政府
民航處
Civil Aviation Department
The Government of the Hong Kong Special Administrative Region

**Advisory Circular
for Unconventional Aircraft Trials
No. AC-UCA001**

Date: 7 August 2026

**Insurance Requirements for Trial Operations
of Unconventional Aircraft in Hong Kong**

1. Background

- 1.1 Under Part IXA of the Air Navigation (Hong Kong) Order 1995 (Cap. 448C) (“AN(HK)O”), the Director-General of Civil Aviation may permit trials of unconventional aircraft (“UCA”) in Hong Kong. Aeronautical Information Circular - AIC 20/25 titled “Permission to Conduct Trial Operations of Unconventional Aircraft in Hong Kong” (“Practical Guidance”) was issued to provide practical guidance to applicants seeking such permission.
- 1.2 This Advisory Circular (“AC”) supplements Section 13 of the Practical Guidance regarding the insurance requirements for UCA trial operations. It should be read in conjunction with other sections of the Practical Guidance and relevant documents published by the Civil Aviation Department (CAD) from time to time.

2. Insurance Requirements

- 2.1 Pursuant to the Civil Aviation (Insurance) Order (Cap. 448F), a policy of insurance that insures the permitted person in respect of third-party liabilities and, if applicable, liabilities for passenger, cargo, etc. arising out of or caused by the use of the aircraft in Hong Kong shall be in force for UCA trial operations. Unless otherwise exempted by the CAD in accordance with the conditions set out in the ensuing paragraphs, the applicable amount for a combined single limit coverage for such liabilities is not less than US\$ 15,000,000 for aircraft with a weight¹ not exceeding 5 700 kg.
- 2.2 In light of the developments of Low-Altitude Economy (LAE), where a number of emerging UCAs with weight much lower than 5 700 kg are expected to be considered to be used for trial in Hong Kong, the Director-General of Civil Aviation is prepared to consider, on a case-by-case basis, exercising his power under Section 4 of Cap. 448F in suitable cases. For such purpose, operators must fulfil the technical and safety requirements as set out by the CAD,

¹ Aircraft maximum ramp or taxi weight, whichever is greater (if not applicable, maximum take-off weight or maximum weight, whichever is greater), as stipulated in its manufacturer’s flight manual or operations manual

including but not limited to those as stipulated in this Advisory Circular and the Practical Guidance, and submit a written request to the CAD. If considered satisfactory under a risk-based approach, the applicable amount in relation to the required combined single limit coverage may be lowered².

2.3 When making such a request to CAD, an operator is required to:

- (i) specify the part(s) of the trial (e.g. a particular phase) involved, and provide detailed reasons and justifications in support of the request;
- (ii) demonstrate, to the satisfaction of CAD, that the proposed UCA trial operations comply with all relevant requirements in the Practical Guidance and any additional requirements specified by the CAD. In particular,
 - a) the intended flights should be for trial purposes only. Under no circumstances should any operations be conducted for the purposes of public transport;
 - b) the trial operations will be entirely confined within the operating area and in accordance with the scenarios and operating parameters accepted by the CAD. Guidance and requirements regarding operating area are set out in Section 5 of the Practical Guidance;
 - c) the operator must demonstrate that a comprehensive safety risk assessment has been conducted for the proposed trial operations, and that appropriate and effective mitigation measures will be implemented to minimise the air risks and ground risks associated with the trial operations; and
- (iii) provide any additional information as may be required by CAD.

2.4 In considering whether to grant an exemption for a particular case, CAD will take into account the information submitted as well as the actual circumstances of the case, including but not limited to take-off and landing sites, routings, operating area and surrounding environment, phases and modes of operation involved (e.g. empty-weight, cargo/passenger-carrying, within Visual Line of Sight (VLOS) / Beyond Visual Line of Sight (BVLOS)), the aircraft and its equipment, operational risks and adequacy of mitigation measures, the operator's performance, and any other relevant factors. The decision of CAD shall be final.

2.5 The exemption, if so granted, may carry any such conditions as the CAD may consider appropriate, including a time-limited validity period. CAD may revoke or suspend any granted exemption if the operator is unable to effectively implement the agreed trial proposal, including but not limited to application of the proposed risk mitigation measures, or comply with any of the conditions of the exemption.

² For example, for a UCA with weight exceeding 150kg but not exceeding 1 000kg, an applicable amount of US\$ 5,000,000 may be considered; for a UCA with weight exceeding 1 000 kg but not exceeding 2 730kg, an applicable amount of US\$ 10,000,000 may be considered.

3. Enquiries

- 3.1 This AC will be subject to review and update from time to time in the light of the accumulation of empirical data and operational experience, advancement of technology and prevailing international standards and best practices.
- 3.2 For enquiries, please contact the Flight Standards Office of the CAD at **ops@cad.gov.hk**.