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Russian Insurers Offer Property Protection Against Drone and Missile Damage

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Damage to the roof of an apartment building in Moscow following a Ukrainian drone attack. **Denis Voronin / Moskva News Agency**

Russian insurance companies have started offering optional coverage for war-related risks, driving up the total cost of standard property insurance policies by up to 12%, the business newspaper Kommersant reported Friday.

The new add-ons allow homeowners to buy protection against property damage caused by falling drone debris, missile explosions or malfunctioning Russian air defense systems.

Policy terms from major firms AlfaStrakhovanie and Ingosstrakh now explicitly list “military actions, maneuvers, exercises or military operations of any kind” as covered perils for property damage or loss.

The Kremlin officially refers to its full-scale invasion of Ukraine as a “special military

operation."

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According to Kommersant, AlfaStrakhovanie and Ingosstrakh have expanded their coverage to include the use of weaponry like "missiles, artillery shells, landmines, bombs and other munitions, alongside the deployment of air defense systems and the impact of blast waves."

Ingosstrakh has further widened its scope to cover civil war, civil unrest and labor strikes.

Other major insurers, including Reso-Garantia, Rosgosstrakh and Soglasie, have capped their maximum payouts for these claims at between 30 million and 50 million rubles ($410,700 and $684,000).

However, some insurers do not clearly differentiate between war risks and acts of terrorism. Industry insiders warn that this lack of distinction could create a coverage gray area if authorities officially classify a strike as terrorism rather than a military act.

Legal experts also warned that policyholders might find it "practically impossible" to collect on these claims. Lawyers expect widespread disputes to break out over strict policy exclusions, indirect losses and the heavy burden of proof required to establish the exact cause of the damage.

Russian regions have faced an increasing number of Ukrainian drone strikes since Russia's 2022 invasion. More recently, Ukraine has managed to carry out strikes as far as the Ural Mountains.

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