

## Insurance for Recreational Vehicles

Boats, jet skis, ATVs and recreational vehicles are exciting modes of transportation. They provide a great means of escape on weekends and vacations, but ownership of these thrill-seeking vehicles creates the need for special insurance to protect you, your passengers and others.

While all recreational-type vehicles can be protected by the same basic coverages, each one has its own special requirements and restrictions. This brochure offers basic information about insuring the vehicles you use for sports and recreation.

### Basic Coverages

At a minimum, boats, jet skis, ATVs and recreational vehicles need “liability” and “comprehensive” insurance coverage. Liability protects you if your vehicle injures someone or damages someone else’s property, and comprehensive insurance protects your property in case of vandalism, damage or destruction caused by theft or fire. Depending on the age and value of your investment, you may want to purchase collision insurance, which provides coverage for damage you cause to your own property.



### Boats

The amount you pay for boat insurance will depend on many factors including the boat’s value and the value of your boating equipment, the engine’s horsepower and whether it’s in-board or out-board, and the length of the boat.

You may purchase additional coverages for such things as fuel and other spillage liability, your boat trailer, medical payments, personal effects and liability to protect you from an uninsured boater. You may be eligible to receive lower rates if you hold a captain’s license or have completed safety courses provided by the U.S. Coast Guard Auxiliary or Power Squadron Courses. You also may receive discounts for having safety equipment on board or providing protective storage for your boat during non-use or off-season.

### Jet Skis

The price of insuring a jet ski varies depending on its engine power and value. Your insurance costs will typically be higher for a jet ski with more than 500cc. You also may obtain insurance to protect your trailer or to pay you for medical payments if you’re in an accident.

### Recreational Vehicles

You may want to purchase an automobile policy to cover this type of vehicle. This policy will provide you liability, medical payments and physical-damage coverage for your motor-home and can be endorsed to include coverage for rental to others. Other coverages you may want to consider are:

- **Replacement Cost/Purchase Price**—In the event of a total loss, you will receive a new unit equal to the model, class, body type and equipment of your previous one. You will be compensated for the actual purchase price of the vehicle.
- **Personal Effects**—Your valuables (clothing, jewelry, etc.) may be covered against most hazards.

Other coverages you may want to discuss with your independent insurance agent are towing and labor or emergency expense allocation insurance. Special rates may apply if you are more than 45 years old and have a good driving record.