Insuring the Fun: Coverage for RVs, ATVs and More (4 hours)

- **Definition of a motor vehicle**
    - Land/amphibious vehicle – self-propelled or capable of being self-propelled
    - Examples
- **What counts as a recreational vehicle**
        - Who has a recreational vehicle – what do you have?
    - RVs and towable units
    - ATVs, UTVs, E-bikes, E-scooters
    - Watercraft
- **Current limitations on the homeowner's policy for recreational vehicles**
        - Coverage C – named perils
            - Recap
        - Coverage C – special limits
- **Current limitations continued**
        - Property damage to others – legally liable/only fire, smoke, explosion
        - Property damage to others give back
        - Golf cart – special coverage
- **Limitations on the homeowners/auto related to recreational vehicles**
    - Coverage on/off premises
        - Used to service a residence (emphasis on A)
        - Not required to be licensed or registered
            - City allowing golf carts
    - Claims examples
- **How to insure**
    - Owned vs non-owned recreational vehicles
        - Owned/on premises
            - Exceptions – children's ride-on toy
        - Non-owned
    - Owned vs non-owned watercraft
        - Watercraft chart
        - Claims examples
    - Homeowner's endorsements
    - Recreational vehicle policy
        - Loss settlement options
        - Additional coverages
            - Effects
    - Loss settlement

        - ACV
        - Agreed value
        - Stated amount
    - Watercraft policy
        - Know these need to be on a watercraft policy, but what about…
        - Additional coverages
            - Uninsured boater
            - Fuel spill
            - Trailer, equipment, etc. included
                - If we don't put the trailer on the watercraft policy, where else can we insure it? PPA
- **How to insure continued**
- **Claims examples**
- **Special provisions in homeowners' policy**
    - Property damage
- **Conclusion**