



Are your “Summer Toys” properly insured?

The hot, hazy, lazy days of summer are here. I hope you are having fun taking some time to kick back and relax. Summer is a time to enjoy outdoor activities like golf, boating, fishing, water skiing, swimming and a barbecue. There are a lot of summer toys like golf carts, trampolines, swimming pools, boats, jet skis, ATVs, motorcycles and motor homes, just to name a few.

Summer is the time to enjoy these toys, but make sure you have the proper coverage. An accident with one of these toys could lead to property damage and a lawsuit. Are you prepared for that? Many times people are surprised to find they have limited or no coverage under their auto and homeowner’s insurance policies for these toys.

Does your homeowner’s or auto insurance cover these toys? Sometimes the answer is yes but way too often the answer is no. **Call us today at 215-885-2200 to make sure you have the proper protection.**

Let’s discuss a few of these toys. . .

- Liability from backyard toys such as a **trampoline or pool** is covered by your homeowner’s insurance but there is a problem. Due to the nature of the injury that can occur, most homeowner’s policies provide only limited coverage. You should purchase an umbrella policy and make sure your policies don’t restrict claims from these items.
- **Jet Skis/personal watercraft** – These items are fast and fun and you probably have no liability coverage under your homeowner’s policy. You need to buy a personal watercraft policy and umbrella policy if you own a personal watercraft. Be careful, not all umbrella policies cover your personal watercraft. If you rent a personal watercraft while on vacation you have no liability insurance. You are riding around with no insurance. Purchase the coverage from the marina.
- **Boats** – You have some limited coverage on your Homeowner’s policy for damage to your boat, but sinking and banging the dock is not covered. You also have limited coverage for liability as long as the boat is a sailboat under 26 feet or your boat has an outboard motor less than 25 horsepower. If you rent a sailboat under 26 feet . . . or a boat with an outboard motor you have some liability coverage from your homeowner’s insurance. Why risk having limited or no coverage? Purchase a boat policy for your boat.
- **Motorcycles or ATV** – If you own a motorcycle, your auto and homeowner’s policy provide no coverage. You need to purchase a motorcycle policy or recreational vehicle endorsement. If you rent a motorcycle while on vacation you have no coverage from your auto policy and no coverage on your homeowner’s policy if the motorcycle requires registration (Hint – Most do!). Hopefully the place that rented you the motorcycle can provide you insurance; otherwise you are riding around with no coverage!
- **Golf Carts** – When you play a round of golf and rent a golf cart you have liability coverage under your home and auto policies. You have some limited property damage coverage in this case. What if you own a golf cart? This gets tricky so talk to us. The golf cart is covered while on a golf course, but you may need an endorsement if you travel off the golf course.

The bottom line. . . Talk to us about these toys or your summer fun could be very costly! At Spencer Insurance, **“Your Protection and Peace of Mind is our only Business!”**