

You may need special coverage for your boat, snowmobile and other "toys"

Planning to buy a boat, snowmobile or other off-road vehicle and wondering what protection your homeowners policy offers? Your best bet is to check with your independent insurance agent for detailed information pertaining to your situation, but here are a few things to consider:

Does it need "tags?"

If your snowmobile, dirt bike or, yes, garden tractor is subject to motor vehicle registration, it's not covered for damage under your basic homeowners policy. You'll need a special endorsement or, more often, special coverage under your auto policy.

Where are you using it?

Where you use the vehicle is a key factor in determining whether or not you have liability coverage under your homeowners policy. For example, if you're using your own golf cart on the course, you're covered, but not if you take it out on the nearby interstate. Similarly, you have liability protection for a snowmobile you use on your premises, but not beyond your property lines.

How big is your boat and where do you keep it?

Your homeowners policy provides limited coverage (usually up to \$1,000) for damage to a watercraft you own and keep at home. Also, damage from wind or hail is only covered while it is in an enclosed area, such as a garage. Certainly, if you own a mid- or large-size watercraft and keep it docked off premises, this is not sufficient coverage. Further, once your craft "hits the water," you have no liability coverage for injury or damage you cause.

Renting vehicles is a whole different story.

Your liability coverage related to operating recreational vehicles is actually greater when the vehicle is not yours. For instance, if you're on vacation and you rent a waverunner, ATV or moped, you have liability coverage no matter where you go. If you borrow a friend's snowmobile (with permission of course), the same holds true.

Bottom line: If you own these type of vehicles, call your insurance agent, discuss your situation in detail, and work together to assure you're fully protected for property damage and, more importantly, your personal liability.

*Taken from Harleysville Insurance website