



Consumer Alert

Nebraska Department of Insurance
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www.doi.ne.gov

Are You Properly Insured for Your Summer Fun?

The temperature is rising and the sun is shining, but before you put the boat on the lake or get the ATVs out of storage, the Nebraska Department of Insurance urges you to review your insurance to make sure you are properly protected. Use these tips to review your coverage to make sure you and your family are insured for the increased risks that come with outdoor activities.

Boats

The personal property coverage of your homeowners policy might cover a small boat for \$1,500 or less in physical damage. However, coverage for your liability risk is limited. Insurers generally provide liability insurance on small sailboats (26 feet or less) and powerboats with small motors (50 hp for inboard and inboard/outboard and 25 HP for outboard motors). However, a boat of any significant size will be excluded from your homeowners policy for both property and liability coverage. If you own a larger boat, ask your insurance agent or company about a separate policy that covers physical damage to the boat and any liability that might result from its use.

Personal watercrafts, such as Jet Skis, will also likely require a separate boat insurance policy. Again, you might be able to purchase this policy from your homeowners insurer or you might wish to use an insurer that specializes in boat insurance. Talk with your insurance agent or company about your options.

Some other questions to ask your agent before putting your boat in the water:

- Does my policy have adequate liability limits?
- Are there special discounts for taking safety courses?
- Who does the policy cover to operate the boat or personal watercraft?
- Is the towing of skiers or tubes covered by my policy?

Motorcycles and Scooters

Motorcycles are not covered by your standard auto insurance policy. You must have a separate policy that covers liability, no-fault personal injury protection (if required) and depending on the value of the motorcycle, comprehensive and collision coverage. If your motorcycle is financed, your lender will likely require you carry physical damage coverage. The premium for your policy will partially depend on the motorcycle's engine size, its age and how often you ride. When you're getting a quote, be sure to ask your insurance agent or company if they offer discounts to members of associations or for taking safety courses.

Insurance companies have separate requirements for helmets. Be sure you understand your state law and that you have read your policy to see what it requires when it comes to wearing a helmet.

If you carry seasonal coverage on your motorcycle, which allows you to eliminate liability and perhaps collision coverage in the winter months if you do not ride, check to make sure your policy is up to date and that you have a current insurance card before riding during the summer.

Scooters for yourself or your teenager also must have insurance. Talk with your insurance agent or company about who will be operating the scooter. Some insurance companies might offer a discount for safety courses.

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ATVs

All-terrain vehicles (ATVs) are also not covered by standard automobile insurance policies; however, your homeowners policy might partially cover your liability on an ATV. Ask your insurance agent or company if this coverage is enough to protect you and your family. You might want to consider a separate ATV policy to make sure you are properly insured.

Other questions to ask your insurance agent or company:

- Are there age restrictions on who may operate the ATV?
- Does my policy cover friends or family who are operating the ATV?
- Is there a discount for taking an operator safety course or for riding with a helmet?

Backyard Fun – Pools and Trampolines

Pools and trampolines, while fun for the family, are also dangerous and will increase your insurance risk. It is important to check with your insurance agent or company to make sure you are properly insured for this risk. You might want to consider purchasing an umbrella policy to provide liability coverage above what your homeowners policy offers. Be sure to ask if your homeowners policy specifies any safety measures you are required to install, such as a certain height fence or locked gate.

Some companies might not insure your property if you have a trampoline, or they might have policy exclusions for any liability related to trampoline injuries. Be sure to understand exactly what damages and injuries your homeowners policy covers before you allow anyone on the trampoline.

An insurance company can deny coverage or cancel your policy if you do not follow the policy safety guidelines or do not inform the company when you install a pool or purchase a trampoline. Check with your insurance agent or company for rates and safety guidelines before making your purchase.

Fireworks

For many people, it is tempting to shoot off fireworks at home around the 4th of July. It's important to understand that the use of illegal products, like fireworks, could jeopardize your insurance coverage if someone were to be injured or your home was damaged as a result of your actions.

If fireworks are legal in your area, it is still a good idea to check with your insurer to determine if you are properly covered for liability and damage to your home that results from the use of fireworks. Also ask if there are any safety requirements in your policy. However, you are protected for damage to your property if somebody else (not a family member) is responsible for the damage.

More Information

Nearly all summertime, outdoor activities come with increased risks. A call to your insurance agent is always a good first step in making sure you are protecting yourself and your family. If you have additional questions about your insurance needs for summer risks, visit the Department of Insurance website at www.doi.state.ne.us or contact us on our toll-free consumer hotline at 1-877-564-7323. For additional information and tips for choosing the right coverage for you and your family concerning health, home, life and auto insurance, go to www.insureOnline.org.