

Making Life More Fun

Insuring Enjoyment Of Your Recreational Vehicles

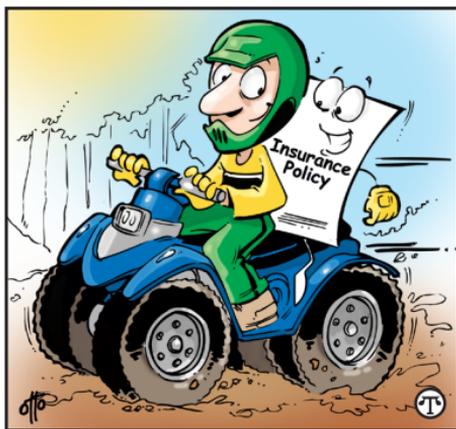
(NAPSA)—There's nothing like recreational "downtime"—a chance to get away and do things you like. This kind of fun, however, can require significant equipment. Whether you're headed for the water, the golf course, the back roads or even

the sky, you may need to buy items large and small—some very expensive and others merely costly—to make those good times possible. With these purchases, however, comes financial risk.

"People understand there's a need to insure against physical damage to, or loss of, pricey recreational items. They also know they need coverage for liability claims when mishaps occur while using them," says independent insurance education consultant Jill Haynes Gidge, CPCU, president of Insure-Ed. "But many incorrectly assume that either their homeowner's or auto policy would be adequate to these tasks."

Commonly, such policies are substantially composed of standard coverage forms that don't stretch very far when it comes to big-ticket playthings.

If you own a boat, for example, a standard homeowner's policy will often provide only about \$1,500 in coverage for loss or damage to the vessel, related equipment, motors and trailers—not much to keep you afloat.



Off-road enjoyment can be protected by proper insurance.

If you're a duffer, your equipment might be covered, but there would be little or nothing for your golf cart. And so it goes—normally, very limited or no coverage for snowmobiles, RV's, ATV's, dune buggies, camper bodies and camper trailers, aircraft or other such purchases.

"Solutions are available," says Gidge. "By adding what are called 'endorsements' to existing policies or buying supplementary ones, these gaps can be bridged. The keys are knowing the limitations of your present policies and finding a competent and trustworthy insurance professional to supply the additional coverage you need."

One can be found with the CPCU designation—signifying extensive training, experience and a solid commitment to ethics—by visiting www.cpcusociety.org, clicking "Consumers" and then clicking "Find an Agent/Broker" in the left-hand column.