



Travel and Vacation - What insurance do I need?

When you go on vacation or are traveling with your auto, your auto policy is often not enough. Using the photo above as an example, you may need to consider some insurance options.

- **The trailer hitch, if factory installed is insured as part of the vehicle** and its equipment. If it is aftermarket, then you may need to add insurance for its value. Often there is a small amount included free. Talk with your agent.
- **The use of the trailer needs to be personal and not business.** Livery is excluded in a personal auto policy. If there is any doubt, talk with your insurance agent. The exclusion for livery/business use is broad and can suspend all of the protection provided in a personal auto policy.
- **Liability protection, bodily injury and property damage is provided free** with the auto policy for the use of the trailer when it is attached to the insured auto. If it comes unhooked while you drive down the road, the auto policy continues to extend liability protection until it comes to rest.
- **The trailer has no physical damage protection unless it is listed like a vehicle on the auto policy. Exception:** Trailers can also be added to home or renters policies and covered for physical damage losses instead of the auto policy.
- **Don't rely on the free protection on a home or renters policy.** There is sometimes a limited amount, for example \$1000, of trailer coverage on a home, renters or condo policy free. Usually it isn't enough. Often, protection while parked at the residence is all you get and perils are limited.
- **The personal property you own may be protected free** with a home, renters or condo policy. There are exclusions such as motorized equipment not used exclusively for the maintenance of the premises. Perils insured against may be limited also. Talk to your agent.
- **Unhooked trailers are excluded** so if someone gets hurt around them there is no protection unless added for liability to the auto policy. You also can purchase a home, renters or condo policy and liability protection could extend from that policy.

Property of Others in your care / control

If the personal property being transported in the trailer is not owned by you there is no payment that will be made for it if it becomes damaged while in your care / control.

Good neighbors and friends help one another so one way to manage this is that the owner agrees that regardless of what happens he/she will not hold you responsible for any damage, even if it is your fault. Ask them to make certain their policy covers their property while you haul it for them

Camper Trailers – kept year round at a designated site may need to be added for liability protection and that site specifically described as an insured location.



Get a Quote!

We represent more than 12 top rated companies. Up to 6 will quote immediately, based on eligibility. The others we must email and sometimes there is an added question or two we must obtain before quote is provided.



*Renters insurance price will often cost from \$50 to \$150 additional annually when package discounts are applied to both the auto and renters insurance by including it with auto.

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