

Consumer Affairs Agencies

Division of Banks

Division of Insurance

Division of Professional Licensure

*Department of
Telecommunications and Cable*

Division of Standards

State Racing Commission

Massachusetts Office of Consumer Affairs & Business Regulation

CONSUMER ADVISORY

Insured for Summer Fun?

Summer is a great time to enjoy the outdoors. But don't let the warm weather make you throw caution to the wind. The Office of Consumer Affairs and Business Regulation and the Division of Insurance encourage you to make sure that you are insured for fun in the sun.

Beware of Fun on Land...

For motorcycles, it is required that you have coverage under a private passenger motor vehicle policy for bodily injury and property damage liability and no-fault personal injury protection for pedestrians. You may want to consider buying comprehensive and collision coverage for your motorcycle itself. Your policy premium will depend on the motorcycle's engine size, its age and how often you ride it. Financed motorcycles will likely require that you carry physical damage coverage. Seasonal coverage policies and insurance cards should also be updated before riding this summer.

Summer vehicles like all-terrain vehicles (ATVs) are not covered by standard auto insurance policies, but a company may offer a special endorsement to add this coverage. Although ATVs may also be partially covered by your homeowners policy, you should contact your insurance agent to see if you should consider a separate ATV policy. Keep in mind there may be age and coverage restrictions regarding who can operate the ATV.

Be sure to ask your insurer if they offer discounts to members of associations for taking safety courses or for riding with a helmet.

...And at Sea!

Coverage for your boat will depend on its size. Although small boats may have limited coverage on a homeowners policy, anything significantly larger than a small sailboat (26 feet or less) and/or powerboat with a small motor may be excluded from your homeowners policy for both property and liability coverage. If this is the case, you should speak to your insurance agent about a separate policy for your boat. Be sure that it will cover physical damage to the boat and any liability that may result from its use. Jet Skis will also likely require a separate boat insurance policy. You may be able to purchase a policy through your homeowners insurance or seek specialized insurance.

Backyard Fun

Pools and trampolines can increase your insurance risk. You may want to consider purchasing an umbrella policy for liability coverage beyond your homeowners policy if you are not covered for this risk. Know that insurers can deny coverage or cancel your policy if you do not follow their guidelines. Failure to tell your insurer when you install a pool or purchase a trampoline can also result in a claims denial or policy cancellation.

If you have any questions regarding insurance needs for the summer, contact the Division of Insurance by calling (617) 521-7794 or visiting www.mass.gov/doi for more information on your options for additional coverage.

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