

Are your summer activities covered? What to know before the fun begins.



Summer activities bring sunshine, fun, and sometimes, unexpected risks. Whether you're out on the water, on the patio, or on the road, your favorite warm weather hobbies could leave gaps in your coverage if your insurance isn't up to date. By looking into your coverages now, you can enjoy the season to the fullest later. So, what's on the agenda?

- **Boating.** Not all states require boat insurance, but nearly all experts recommend it. Standard home policies may not cover boats or personal watercrafts, especially for liability or damage. But a specialized boat policy can protect you and your passengers and offer peace of mind during every ride.
- **Swimming.** Pools are fun and create memories, but they're also a liability. Ensure your homeowners policy includes enough coverage for pool-related injuries and accidents for your loved ones and guests. Consider increasing your liability limits or adding an umbrella policy for extra pool party protection.
- **Hosting.** Hosting summer BBQs? With guests comes increased liability. Make sure your home insurance covers accidents that could happen on your property, like a guest tripping or falling, someone getting injured by a pet, or a bonfire getting out of hand.
- **Cruising.** Summer nights are ideal for a car show or evening cruise in your prized vehicle. Collector car insurance covers vehicle and property damage, accidental loss of spare parts/accessories, medical and funeral expenses, accidental injury or death, work loss benefits, defense and court costs, and towing and labor costs.
- **RVing or road tripping.** Planning a camper, motor home, or travel trailer trip across the country? Regular auto insurance won't cut it. You'll want RV insurance that covers your

vehicle and what's inside it — plus things like towing and labor, damage by rodents or flooding, and a vacation expense allowance.

- **Traveling.** If you're spending time at a second property or renting it out for part of the summer, you'll need the right coverage. Additionally, travel insurance can help protect your investment if travel plans don't go as expected.
- **Renovating.** Have the renovation itch and thinking of adding a new deck, patio, or outdoor kitchen? These changes can increase the value of your home. That means they should be reflected in an updated homeowners policy to avoid gaps.

Before you jump into more summer activities, take a moment to review your coverage. A quick insurance check now can help you enjoy the season with fewer surprises later. For support through it all, talk to a local, independent agent today.

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