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DEPARTMENT OF COMMERCE,
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Press Release

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Enjoy Summer Toys with Good Coverage

(Anchorage, AK) – This time of year Alaskans are eager to finally enjoy summer weather. The Alaska Division of Insurance is encouraging people to review their insurance coverage to make sure they are covered for summertime activities to help prevent against a financial setback if an unfortunate incident were to occur.

"As you plan some summer fun, you should take time to make sure your insurance needs are met by the policies you currently hold," said Deputy Director Marty Hester. "I know more than a couple Alaskans who put up with our winters in order to enjoy the great summer outdoor activities our state has to offer."

It is important to talk with your agent and see if your coverage is adequate for your summertime plans. Here are some helpful insurance coverage tips:

Motorcycles, scooters, and all-terrain vehicles

Motorcycles, scooters, and all-terrain vehicles (ATVs) are not covered by your standard auto insurance policy. You must have a separate policy that covers liability and physical damage coverage.

- If you carry seasonal coverage, check that your policy is up-to-date and active.
- Be sure you understand Alaska helmet laws.
- Ask your agent about custom parts and equipment coverage to determine if additional coverage needs to be purchased.
- Ask your agent about age restrictions, permitted drivers, discounts for taking safety courses, and riding with a helmet.

Boats and jet skis

Small boats may be covered by a homeowner's policy but coverage for liability risk is limited. A boat of any significant size will be excluded from your homeowners policy for both property and liability coverage.

- Consider a separate policy that covers physical damage and the appropriate liability limits.
- Personal watercraft, such as jet skis, will likely require separate coverage.
- Ask your agent about safety course discounts, permitted operators, the liability of towing, personal effect, and fishing equipment coverage.

Recreational vehicles (RVs) and trailers (5th wheel, travel trailer, slide-in camper, utility trailer)

Recreational vehicles are not covered by a standard auto insurance policy. You must obtain a separate policy that covers liability and physical damage. Some trailers have physical damage coverage and liability under an auto policy. The physical damage coverage is typically very limiting, so it is best to discuss your coverage needs with your agent.

- A RV or trailer policy can contain exclusions for coverage that are not found on an auto policy. Speaking with your agent is best way to get to know and understand how these exclusions can apply to your vehicle.
- If traveling more than 50 miles from home, make sure you understand the limits and what is covered by your vacation liability coverage.
- If you have a homeowner's policy, know which items in your RV are covered and which aren't.

Alaska's Division of Insurance regulates the insurance industry to protect consumers. For more information, visit <http://insurance.alaska.gov/> or call 1-800-467-8725 or 1-800-INSURAK.

The Division of Insurance along with the Alcoholic Beverage Control Board, the Regulatory Commission of Alaska, the Division of Banking and Securities, and the Division of Corporations, Business and Professional Licensing are DCCED agencies tasked with protecting consumers in Alaska. For additional information about DCCED, please visit www.commerce.alaska.gov.

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