



News Release

For Immediate Release

Contact: Russ Dubisky

Phone: 919-539-1375

Email: russ@insurancefederationnc.com

Summer time insurance tips

Raleigh, NC – July 25, 2022 – With the summer vacation season fully underway, it's important to consider the additional risks that can come along with travel and other popular seasonal recreational activities.

“Summer vacations can present additional risks whether you’re traveling away from home, spending time on the water, or taking an excursion on an ATV or in an RV,” said Russ Dubisky, a spokesman for the Insurance Federation of North Carolina (IFNC). “We encourage recreation-seekers to be safe this summer, review their insurance policies, and help protect themselves against losses such as theft.”

IFNC offers the following reminders, tips, and insurance considerations as you plan the rest of your summer:

Boats:

Like other vehicles, boat policies provide liability coverage and physical damage. While some homeowners insurance policies may extend coverage to small boats, all watercraft owners should consider obtaining a separate insurance policy. Contact an agent to make sure you have the right coverage for your boat.

To help ensure your safety on the water, maintain an appropriate speed and distance from other vessels. Eighty percent of all injuries and fatalities occur when two personal watercraft collide with one another, according to the Insurance Information Institute. Be alert and aware of potential hazards as well as other watercraft and swimmers.

Recreational vehicles:

Most recreational vehicles, like ATVs, RVs, boats, and personal watercrafts have insurance that provides coverage for physical damage and liability. Physical damage coverage covers losses to the insured vehicle. Liability coverage would pay for others’ medical expenses and property caused by you or your vehicle.

RV insurance is different from personal, private passenger auto insurance, and it can vary widely by type (pop-up vs. motor home). Contact your insurance agent or company to make sure you have the right coverage in place.

Depending on how you use them, insurance may not be required for other off-road vehicles such as ATVs and dirt bikes, but you may want to consider adding that protection. The National Crime Bureau (NICB) reported that North Carolina is a top-10 state for ATV theft, and July and August account for almost one-fifth of the annual totals.

Property:

Vacant homes can be a target for thieves. Whether you are away from home for a week or just a few hours, the following tips will help protect your property against potential burglars:

- Keep your home well lit. Use exterior lighting and put interior lights on a timer.
- Securely lock doors and windows and put deadbolt locks on all exterior doors. Make sure your doors are strong and in good condition.
- Set a burglar alarm. Most burglars avoid homes with alarm systems, and having one may qualify you for an insurance discount.
- Keep shrubbery trimmed below window level.
- Keep important documents and other valuables hidden or locked in a safe.
- Don't broadcast your absence in a voice mail or e-mail greeting, or share your travel plans on social media such as Facebook.
- If possible, have a friend or family member check on the house regularly while you're away.

Dubisky added, "It's also important to remember that while theft of personal possessions and damage to the home caused by a break-in is covered by a standard homeowners' insurance policy, there can be some coverage limitations on some of your more expensive items."

Many insurance policies limit coverage for items such as jewelry and artwork. However, additional coverage is available for these items. Review your policy with your agent or company and ask for coverage options and quotes.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.

The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.

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