



Recreational Insurance Checklist

A quick guide to reviewing your coverage.

No commitment, Only advice
GET A QUOTE 



708 549 6388

▶ **Vehicle & Usage Details**

- Confirm vehicle type (RV, boat, ATV, snowmobile, motorcycle, etc.)
- Update make, model, year, and modifications
- Review how often and where you use it (seasonal, travel, storage)

▶ **Liability Protection**

- Check liability limits for injury or property damage
- Make sure coverage meets local requirements if applicable
- Consider higher limits for added financial protection

▶ **Physical Damage Coverage**

- Review collision coverage for accidents
- Confirm comprehensive coverage for theft, fire, or weather damage
- Check deductible amounts and affordability

▶ **Accessories & Equipment**

- Verify coverage for trailers, gear, or custom upgrades
- Ask about limits for added accessories or modifications

▶ **Safety & Optional Coverages**

- Consider medical payments coverage
- Review uninsured/underinsured protection if available
- Ask about roadside assistance or emergency towing options

▶ **Storage & Seasonal Protection**

- Confirm coverage during off-season storage
- Review policy flexibility if you ride or travel only part of the year

▶ **Annual Policy Review**

- Update coverage after upgrades or new purchases
- Compare options at renewal
- Make sure your policy still fits your lifestyle and usage

