

TYPE	REGISTER	INSURE	LIABILITY	UNINSURED	COLLISION	COMP *	MEDICAL	OTHER
Motorcycle	Yes	Yes	Yes \$50K/100K	Optional	Yes \$10K	Optional	Yes \$25K/50K	Special license required
RV- motorhome	Yes	Yes	Yes	Optional	Yes	Optional	Yes	Vacation liability Roadside assist.
RV - travel trailer	Yes	Yes	Yes	N/A	Optional	Optional	N/A	Not a vehicle
Boat/Sailboat	Yes	Optional	Optional	Optional	Optional	Optional	Optional	Not covered by HO policy outside your property
All Terrain Vehicles	Yes**	Yes	\$50K/100K	Optional	\$10K	Optional	\$25K/50K	Can be combined with auto policy
Other: Dirt bike, golf cart, dune buggy, go-cart, motorized scooter, motor-assist bicycle	No	Optional***	Optional	N/A	N/A	N/A	N/A	May NOT be used on public roads. HO policy only covers on YOUR property

* COMP- Comprehensive Coverage insures for non-collision related incidents such as fire, theft and vandalism

** ATV Exceptions - no registration needed if used exclusively outside NY state, to plow snow, for agricultural purposes, or transportation at special events

*** Many companies offer discounts to insure these in combination with homeowners, renters and auto policies.

NOTE: We strongly recommend that active families add a Personal Umbrella Policy to increase their liability coverage.