

Unraveling Complexities of Recreational Vehicle Insurance for ATV, Motorcycle, Boat, and Jet Skis

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/EINPresswire.com/ -- Understanding the complexities of recreational vehicle insurance can often prove challenging, particularly for owners of diverse recreational vehicles such as ATVs, motorcycles, boats, and jet skis, among others. With an aim to demystify these complexities and make insurance more approachable, [Milling Benson Woodward LLP](#) attorney [Shannon Eldridge](#) has been involved in a large number of claims and lawsuits related to the use of recreational vehicles and the demand for insurance coverage for a vehicle owner's liability. Ms. Eldridge hopes to shed light on the importance of insurance, the extent of its coverage, and the myriad factors influencing its cost.



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Shannon Howard-Eldridge

Shannon Eldridge, a partner and attorney with decades of experience analyzing insurance coverage, at Milling Benson Woodward LLP, highlights the importance of this endeavor. She notes, "Recreational vehicle insurance is a niche area with unique liability and coverage needs. Owners of ATVs, motorcycles, boats, jet skis, golf carts and other such recreational vehicles must be empowered with the knowledge they need to confidently navigate their insurance needs. Coverage for liability arising from use of such vehicles is often excluded from coverage under

standard homeowners and automobile liability insurance policies." Ms. Eldridge notes that many parents entrust water craft and recreational vehicles to non-licensed drivers who are often their own children and friends without thought of liability insurance coverage.

Recreational vehicles offer immense joy and a unique perspective on the outdoors. However, they also come with inherent risks. Understanding these risks and ensuring proper coverage is a necessity for all recreational vehicle owners. This



insurance serves as a protective cover against potential liabilities in case of accidents, coverage against theft, damage, and even protection against uninsured or underinsured third parties. Eldridge underscores this by saying, "Using recreational vehicles can be exhilarating, but it also brings specific liabilities. It's crucial for owners to recognize the necessity of comprehensive insurance coverage. This not only affords peace of mind but also serves as a safeguard for their financial interests."

Eldridge concludes, "Insurance for recreational vehicles is a pivotal component of responsible ownership. It's far more than just a legal requirement or an administrative formality. Vehicle owners must have an understanding that they need to secure the most comprehensive insurance protection for their ownership and use of these vehicles. Often, insurance coverage is an after thought that comes only after tragic injury or serious property damage. Especially when recreational vehicles are being used by or loaned to guests of the insured, serious accidents and injury could lead to significant financial liability. At the very least, family bonds and long-term friendships can be dealt a serious blow in the aftermath of an accident."

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