

## **UTV Trailer Insurance**

**Read this if you plan on going on trailer runs. Example: Alamo Road, Standard Wash, Bullhead City, etc.**

**Most people think that their insurance will cover their UTV trailer for theft or damage but they are wrong in most cases. (Boat trailer are usually covered because they are classified as a boat trailer not a utility trailer) Check with your agent.**

**My agent explained that a UTV trailer is classified as a utility trailer and you are covered for liability and property damage to the other person if your tow vehicle has insurance. The agent stated you need a separate trailer policy to cover theft and your damage.**

**The good news is insurance is cheap. My new (\$6000) 16" enclosed trailer with a \$500 deductible cost \$50 per year. My 20" flat trailer cost \$27 per year.**

**I also padlock my tow chains to the vehicle hitch and use a hitch lock. The problem is battery powered tools will make short work of your locks.**

**What they do is strip off everything without a serial number, wheels, springs, ramps, etc. then build a new frame and register it as a homebuilt.**

**If you don't have insurance be sure to park next to your friends new, expensive, unlocked, aluminum trailer.**

**Howard Little**