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## Insurance for Owned or Rented Watercraft

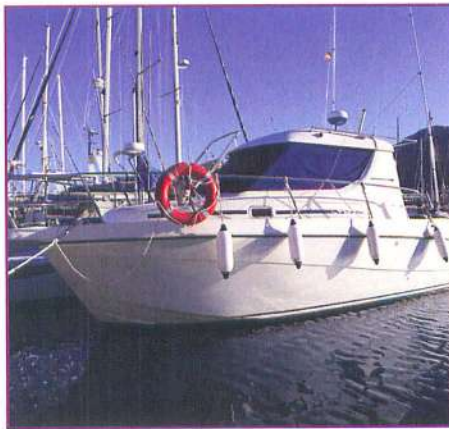
Will your home insurance policy cover damage to personal watercraft? How about a liability claim for an injury or property damage resulting from its use?

Losses to some types of watercraft, such as a canoe or kayak, are normally covered by homeowners insurance. Other types of personal watercraft may be covered only on a limited basis (for example, a \$1,500 maximum) or excluded altogether.

If you are at fault for harm to another person or their property, you may face a liability claim. Liability claims resulting from the use of some types of watercraft that are not powered by an engine or wind (such as a canoe or kayak) are often covered. Coverage for liability caused by other types of personal watercraft is normally based on two factors:

ownership status and power source.

For example, claims resulting from the use of a watercraft you own with an inboard motor, such as a jet ski, are likely not covered. If the claim results



from the use of a rented watercraft with an inboard motor, coverage may be provided based on specified horsepower (for example, covered only if 50 horsepower or less). However, if a personal watercraft with an inboard motor is borrowed, some home insurance policies afford coverage regardless of power source.

The good news is there are specific adjustments you can make to a homeowners policy to cover the use of watercraft. Contact our professionals to discover your options.



**Voted Best Insurance Company in Jasper County!**

## Adopting a Pet



Adopting a pet is a wonderful experience for many families. It's also more economical than buying one, according to bestfriends.org, which says the cost of adopting a pet typically ranges from \$50 to \$200 versus the \$500+ you may spend to purchase one.

In some (but not all) cases, owning a pet can affect your homeowners, renters or condo owners insurance policy. For example, some home insurance companies limit or exclude coverage for injuries caused by a dog that the company was unaware of. Certain breeds of dogs, or one that has previously bitten someone, might be uninsurable altogether. Other companies charge additional premium for the added exposure. Know the animal's history before adopting and use a reputable agency that can provide written records on the pet.

Exotic pets, such as ferrets and snakes, might not be covered, so check your policy for any exclusions.

## Insurance for Your Belongings on Travel

Summer travel is not far away. Do a little insurance review as part of your vacation planning. For example, does home insurance cover personal property damaged while traveling?

In some cases, the answer is yes. Many home insurance policies extend coverage for common perils like theft, fire and vehicle damage that occur while

you are on travel. Such policies may also extend the same coverage to items that you rented or borrowed from someone else, like camping gear, ski equipment or a really nice camera.

**Hotel in-room safes are very easy to open, and most hotel staff and professional burglars know how to get in and out quickly.**

However, other policies may limit or exclude coverage while traveling. Such limitations could be based on a number of factors, such as the nature of the item (for example, if it is used primarily for business purposes) or the specific reason why it was damaged.

Keep in mind that hotel in-room safes may deter the most unskilled thieves, but such safes are very easy to open and most hotel staff and professional burglars know how to get in and out quickly. For this reason, among many others, property coverage that travels with you is important.

## Lawn Care Peace of Mind

Hiring a service to care for your lawn this spring? If so, make sure the lawn care professional has workers compensation coverage and general liability insurance.

Workers compensation insurance covers medical and other costs related to a hire who is hurt while working at your home. Without this insurance, you could be liable for costs associated with that person's injury.

General liability insurance covers the cost of accidental harm to your property or others caused by the professional's services, such as water damage resulting from a broken pipe. Without this insurance, you could be left paying for the damage out of pocket.

Keep in mind that the scope of the work may also affect the coverage available from the general liability insurance policy. For example, some specialty services, such as the application of pesticides or large tree removal, may require the lawn care



professional to obtain specific insurance for those services. When you hire lawn service providers, request proof of insurance coverage and maintain a copy for your records; some damage isn't immediately apparent. Additionally, read your service contract carefully to see if the company includes language shifting responsibility for damage to you. That could present a serious financial liability that might not be insured under your homeowners policy.

# Protect Your Home When “Sharing”

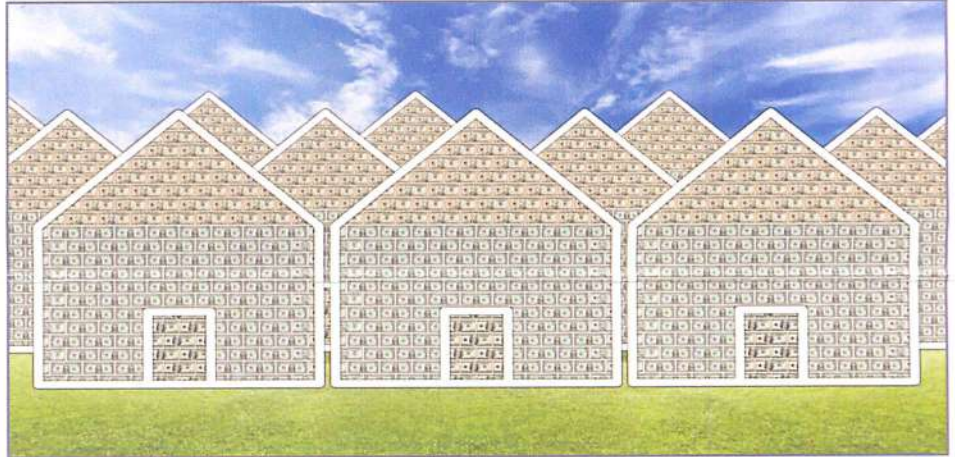
The income potential of listing your home on a peer-to-peer rental website, such as Airbnb or HomeAway, is tempting, but don't let a lack of insurance coverage cause unexpected financial loss.

If you are one of the millions of Americans choosing to participate in shared-home rental services, there are a few insurance issues you should be aware of.

In some cases, homeowners list only a portion of their home—such as a single bedroom—as available for rent, and they stay in the home during the time of rental. This could provide a sense of security that nothing will go wrong. In other cases, the whole home or unit is rented while the owner is away.

If you will list your home (or any portion of it) for rent, you'll first want to consult with your insurance agent. The reason is simple: some homeowners, condo and renters insurance policies will cover claims that occur during the rental; others won't.

You'll want to verify you have coverage in case a renter or his guest is injured at your home; a renter or his guest is injured



while using your personal property, such as a golf cart or jet ski; a renter or his guest causes property damage to your home; a renter or his guest causes property damage to a neighbor's home or personal property; or a renter claims that you are responsible for damage to his personal property while at your home.

In addition to consulting with your agent prior to listing your home for rent,

you should carefully review the terms of any insurance coverage offered to you through the rental company website. Note that the benefits of such insurance as advertised on the website might not provide full details about the available insurance, so consider contacting the intermediary's insurance/risk management department for details regarding specific terms and possible exclusions.

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**Have we got you covered?**  
Here's a quick way to let us know.



Don't forget your friends!  
We'd be happy to provide  
them great service.

## Personal Perspective

Thank you for your referrals.

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

If you'd like to, please provide us with the name and address of a friend who would like to receive this newsletter:

\_\_\_\_\_

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\_\_\_\_\_

My name: \_\_\_\_\_

E-mail: \_\_\_\_\_

My preferred number: (\_\_\_\_) \_\_\_\_\_

Best time to call: \_\_\_\_\_

### Please call me about:

- My home insurance protection
- Car insurance
- Boat insurance
- Insuring my in-home business
- Personal umbrella policy

## Someone Renting Your Car?

Millions of people know about home-sharing websites, but a growing number of services are connecting vehicle owners with prospective renters. In short, you can earn extra cash by renting your car to others.

Companies like Turo and Getaround make renting out your car simple, and they offer services in several cities. Vehicles listed on these websites range from the functional to high-end luxury, and renters are able to review their rental experience for others to see.

If you are considering offering the use of your vehicle to others for money, consult first with your insurance agent. While some personal auto insurance companies may cover accidents occurring during the rental, others won't. The financial consequences of not having insurance for an accident could be devastating. Don't leave it to chance.

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