

Illinois Department of Insurance Encourages Illinoisans to Consider Snowmobile Insurance

CHICAGO—February 9, 2010. During the winter season, the Illinois Department of Insurance is encouraging thousands of Illinois snowmobiling enthusiasts to make sure their snowmobiles are properly insured.

“Snowmobiling is a fun and exciting recreational activity that helps remedy the winter blues, but Illinois residents should prepare for the unexpected by insuring their snowmobiles,” said Michael T. McRaith, Director of the Illinois Department of Insurance. “Consumers should talk with their insurance company or agent to discuss the risks of operating a snowmobile without insurance and the insurance options that are available.”

Liability coverage for operating a snowmobile could help towards repairing or replacing expensive equipment if damage were to occur, and could help owners who cause accidents to deal with potential legal action and possible long-term debt.

The Department offers advice on the different insurance options available to snowmobile enthusiasts:

- **Add an endorsement to a homeowner’s insurance policy.** A typical homeowner’s insurance policy provides some liability protection while operating a snowmobile. However, an owned snowmobile can only be operated on the residence premises. There would be no liability coverage if the owned snowmobile was operated elsewhere. Snowmobile owners can add an endorsement to their homeowner’s policy to include liability coverage while riding somewhere other than their own property but these policies typically only provide liability coverage, not physical damage coverage for the snowmobile itself.
- **Add an endorsement to an auto insurance policy.** A typical auto insurance policy does not provide liability or physical damage coverage for the operation of a snowmobile. However, you may be able to add an endorsement to your auto insurance policy to provide both liability and physical damage coverage for the snowmobile.
- **Purchase a recreational vehicle policy.** These policies can provide extensive liability and physical damage coverage, for not only the snowmobile but also for the trailer that is used to transport the snowmobile. Your insurance company or agent should be able to provide multiple options to suit your insurance needs.
- **Purchase an umbrella policy.** These policies can provide additional liability protection. Illinoisans who already have an umbrella policy should let their insurance company or agent know that they have a snowmobile as it could affect their coverage.

Illinois insurance consumers with questions and concerns about their insurance can call the Department’s toll-free consumer hotline at (866) 445-5364. Free information can also be obtained at the Department’s website,

insurance.illinois.gov, the Department's Facebook page, www.facebook.com/insuranceIL, or the Department's Twitter page, www.twitter.com/insuranceIL.

More Information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowners. Consumers in need of information or assistance should visit the Department's Web site at insurance.illinois.gov or call our toll-free hotline at (866) 445-5364.