MICHIGAN WINTER PREP

Storing your ATV, UTV, dirt bike, golf cart, and trailer

Recreational vehicles have one problem that outranks all the others: theft. Most of them are stolen from an unlocked trailer or an open pole barn, and most owners are surprised to learn their homeowners policy does not respond. Here is how to store them and how to make sure they are actually insured.

Why it matters

- ATVs, UTVs, and dirt bikes are easy to load and easy to sell. Trailer theft - with the machines still on it - is a winter-long problem across Michigan.
- The same mechanical issues as any stored engine: stale fuel, dead batteries, dry chains and cables, rodents in the air box.
- Barn and outbuilding fires take out everything stored inside. The building may be covered; the machines usually are not, unless they have their own policy.

What goes wrong over winter

ATV or UTV stolen from a trailer or barn	The owner files under homeowners and learns that motorized vehicles are excluded from personal property coverage. Without a dedicated recreational vehicle policy, there is no coverage.
Trailer stolen with machines on it	Homeowners may pay a small sub-limit toward the trailer - often $1,500 or less - and nothing for the machines.
Machines destroyed in an outbuilding fire	The building is covered under the homeowners policy. The ATVs inside were not scheduled anywhere.
Injury to a guest on a stored machine	Someone takes it out for a spin in the snow. Homeowners liability generally excludes motorized vehicles that are not used to service the residence.

INSURANCE QUESTIONS

Where coverage can change

Common patterns only. Your carrier's form, endorsements, facts, and policy terms control.

ATVs, UTVs, dirt bikes, and golf carts under homeowners	Usually not covered	With very narrow exceptions (a lawn tractor used to maintain the property, for example), homeowners policies exclude motorized vehicles for both damage and liability - even on your own land, even in your own garage.
Dedicated recreational vehicle policy	Often covered	Covers theft, fire, storm, and collision, plus liability. Inexpensive, and the only way these machines are actually protected.
Trailers under homeowners	Depends	Usually a small sub-limit for damage or theft of the trailer itself. Trailers can be added to your auto or recreational policy for full value.
Snowmobiles	Depends	Coming out of storage, not going in - make sure the policy is active before the first ride, and confirm the Michigan trail permit. Liability on public trails is not optional.
Machines stored at someone else's property	Depends	Tell us. Location and security affect coverage and price.
Reduced to storage coverage for the winter	Depends	Fine while it sits. Call us before the first ride in spring so liability and collision are back on. Coverage does not reinstate on its own.

WORK IN THIS ORDER

How to put it away properly

1 **Fuel, oil, and battery**

Add stabilizer and run the engine to circulate it, or drain the carburetor bowl on carbureted machines. Change the oil. Put the battery on a maintainer or remove it.

2 **Clean, lube, and protect**

Wash off mud and salt, dry completely, lube the chain, cables, and pivots, and apply a light protectant to bare metal. Grease fittings.

3 **Tires and suspension**

Inflate tires to the high end of spec. If storing for months, take the weight off the suspension with a stand.

4 **Pest prevention**

Cover the air intake and exhaust, set traps, and keep the storage area free of food and seed. Rodents like an ATV air box as much as a car engine bay.

5 **Security**

Store inside a locked building if at all possible. Chain machines to a fixed anchor. Lock the trailer coupler and put a wheel lock on it. Remove keys. Photograph every VIN and serial number - including the trailer.

6 **Trailers**

Check tire condition and pressure, lights and wiring, and bearings. Block the tires. Lock the hitch. Consider adding the trailer to a policy at full value if it is worth more than a homeowners sub-limit.

7 **Coverage check**

If a machine does not have its own policy, call us. Adding a recreational vehicle policy takes a few minutes and costs less than most people expect. If you are pulling snowmobiles out, we can activate or adjust that coverage at the same time.

PRINT AND TAKE IT WITH YOU

Your winter checklist

- Fuel stabilized or carburetor drained
- Oil changed
- Battery on maintainer or removed
- Washed, dried, lubed, and protected
- Tires inflated; weight off suspension if possible
- Intake and exhaust covered; rodent traps set
- Stored inside a locked building; chained to an anchor
- Keys removed
- Trailer coupler and wheel locked; tires, lights, bearings checked
- Photos of every VIN and serial number, including trailer
- Each machine confirmed on a recreational vehicle policy
- Trailer value checked against policy sub-limit
- Snowmobile coverage and trail permit confirmed before first ride
- If coverage was reduced for storage: reminder set to call us BEFORE the first spring ride

Before you store it, move it, or reduce coverage, call RGC Insurance. If coverage is adjusted for storage, call before the first spring drive, ride, or launch.

This guide is general information, not a coverage decision. Every policy is different. Coverage depends on your carrier, policy form, endorsements, facts, and applicable terms. Ask us to review your own policy before a loss.