CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-POWERSPORTS-CHK Rev. 09-2026

POWERSPORTS DEALERSHIP — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for motorcycle, ATV, UTV, snowmobile, PWC, and e-bike dealers. Priorities reflect typical exposure; confirm against youth sales, rentals, and imports.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Garage Liability (incl. Products)**	Covers injuries from units sold and dealership operations — confirm youth models and imports aren't excluded.	CORE
☐	**Dealer's Physical Damage**	Covers inventory against theft, hail, and fire.	CORE
☐	**Garagekeepers**	Covers customers' units in service.	PREVALENT
☐	**Rental / Tour Liability**	Needed if units are rented or tours are run — often excluded from garage policies.	SITUATIONAL
☐	**Vendor's Endorsement from Manufacturers**	Adds the dealer as an insured on the manufacturer's product liability.	PREVALENT
☐	**Workers' Compensation**	Required in most states; test rides and service drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is youth models from importers. CPSC has named dealers that sold youth ATVs failing the federal standard, and a 2026 recall followed a child's death. A dealer selling an import may be the only reachable defendant, and the manufacturer may carry no U.S. coverage. Confirm products coverage for every brand, get vendor's endorsements where possible, and document the minimum rider age at every sale.