

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.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.