MediaRoom

If It Travels, Tows or Floats, It Deserves a Policy--Farmers Insurance® Shares Key Seasonal Coverage Checks for Boats, RVs, Motorcycles and More

When something travels, tows or floats—and is loved enough to earn a nickname—it's more than equipment, and it's worth insuring properly. Farmers Insurance® highlights helpful coverage checks as recreational vehicles—like boats, motorcycles, and motorhomes—head back out for the season.

WOODLAND HILLS, Calif., June 4, 2026 /PRNewswire/ -- As spring turns into summer, recreational vehicles across the country are returning to regular use – and in many cases, seeing more frequent miles on the road, trail, or water. Boats are heading back to the lake. Motorcycles, motorhomes, and travel trailers are back in motion. Farmers® is sharing **claims insights and a simple seasonal checklist** to help owners confirm their coverage keeps pace with how these vehicles are used – and what they're worth – throughout the season.

"Seasonal transitions are a helpful time for owners to review their coverage and make sure it still reflects their vehicle or boat — including its current value," said Todd Shasha, Director of Product Management at Farmers. "Farmers recreational policies are designed to provide consistent, year-round protection, with discounts that can account for seasonal use, helping customers feel confident they're covered if plans change or a loss occurs."

Claims data shows seasonal use drives a sharp rise in recreational vehicle losses

Reviewing five years of claims data, Farmers finds that claims tied to motorcycles, boats and trailers more than **double during peak riding and boating months**, when vehicles hit the road or water more often.

By the vehicle - key seasonal risk patterns

- **Travel Trailer use ramps up in Spring—and so do weather-related losses.**
  Travel Trailers see their highest claims volume in spring, as they're pulled back into service after winter storage. Farmers data shows trailer claims are nearly three times higher in peak months, with **wind, hail and other weather-related damage** topping the list—reinforcing the value of secure storage and coverage checks before the season begins.
- **Summer boating brings a surge in collision claims.**
  Boat claims follow a similar seasonal pattern. Farmers data shows boat claims increase more than fivefold from winter lows to peak summer months, with July leading the way. The most common cause? **Collisions**—often with docks, pilings or other stationary objects—followed by wind-related damage, underscoring the importance of proper mooring, docking skills and weather awareness.
- **Motorcycle claims accumulate as riding season stretches on.**
  While motorcycles are typically ridden throughout spring and summer, Farmers claims data shows the highest number of claims occur later in the season, as miles add up and routine maintenance becomes more critical. **Over a third** of motorcycle claims involve **roadside assistance**, often tied to issues like tires, batteries or mechanical wear that can develop over time.

Source: Farmers analysis of claims reported between 2021 and 2025. Findings are based solely on Farmers claims experience and may not reflect industry-wide trends.

A Farmers tip: Whether parked or in play, coverage should stay

While many recreational vehicles and watercraft are used seasonally, Farmers recommends maintaining full coverage year-round — even during periods when a vehicle or boat is in storage.

To account for reduced use, **Farmers offers** a **Lay-Up Discount***, which provides a discount for vehicles that are laid up and stored for at least three months of the year without removing coverage.

For the "just one more ride" moment

Maintaining coverage during lay-up periods can also provide excellent coverage when plans change. For example, if an unexpectedly warm winter day prompts a motorcycle ride — or an early spring weekend sends a boat back onto the water — customers can feel confident their coverage remains in place without needing to make last-minute changes.

Additionally, **risks like fire, theft, storm damage, and vandalism do not take a season off,** and liability still exists if someone works on or near the vehicle or watercraft.

A simple insurance check can go a long way – here are some to consider

- **Confirm the vehicle or boat is insured year-round,** even during periods of seasonal storage.

- **Review the value listed on the policy to ensure it reflects what the vehicle or boat is worth today**
- **Inform an insurance agent about upgrades or updates**—such as new equipment, custom features or recent improvements—that may increase the vehicle or boat's value.
- **Let your insurance agent know if your vehicle usage changes,** for instance, if your community now permits golf carts or ATVs on public roads, your insurance should reflect that new on-road use.
- **Take advantage of pricing options**, like a Lay-Up Discount* offered on some Farmers policies, which can reflect reduced use without removing coverage.

Insurers may offer discounts for safer choices. For instance, Farmers offers discounts* for actions like locked storage, completing safety courses, holding a motorcycle endorsement, or adding safety features to vehicles or boats.

How much will insurance pay if a boat, motorcycle, or other vehicle is totaled? Here's why the insured value matters.

The value listed on a customer's policy —often referred to as being insured to value—helps determine how much coverage they'd receive if their vehicle or watercraft were stolen or damaged. If that amount is lower than what it would cost to replace or repair it, the customer may not receive enough to fully recover their loss. That's why it's important to keep a policy up to date — especially if a customer has added new features or made upgrades over time.

"Recreational vehicles aren't one size fits all," said Amanda Crozier, Casualty Product Manager at Farmers. "Coverage should align with how the vehicle is used, who uses it and the equipment that comes with it—and that's where specialty protection can make a meaningful difference."

Emerging risks may require specialty insurance

As eBikes, tiny homes, and other non-traditional assets become more common, their insurance needs are evolving, too. Because these risks fall outside what many standard policies are designed for, specialty coverage may be needed to help provide appropriate protection. Farmers, for example, offers specialty policies built for these evolving needs.

An insurance agent can help review coverage details

An insurance agent can help answer coverage questions and support customers who want to align their policies with current needs.

At Farmers.com, learn more about **insurance checks for boats, RVs, motorcycles and more**

**Not all products, coverages and discounts are available in all areas and may vary. Restrictions, exclusions, limits, and conditions apply.*

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Contact:

External Communications

Farmers Insurance
818-965-0007
reporterhotline@farmersinsurance.com

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