

Is Your Unit Trailer Insured?

Troop trailer theft is an unfortunately common occurrence, affecting a dozen or more units a year. This experience can be extremely expensive not only because of the cost to replace the trailer, but also the cost to replace all of the gear that is commonly stored inside. The first question that commonly comes up once a trailer has been stolen is: "who's insurance covers this?" And the answer is, too often, that no one was insuring the trailer or it's contents. Here's some ways to help make sure that your trailer is covered against theft or other losses, so that if something does happen, your Scouts aren't left with the bill.

- Your charter organization owns your trailer and everything in it. Therefore it is their insurance policy that needs to cover it when it's not hooked up to someone's vehicle. They have what is called an Institutional Business Policy, very similar to what a small business would have. It covers their liability as well as their property, and it's very similar to a Homeowners policy.
- Trailers are divided into two categories: Full Trailers or Utility Trailers. The dividing line between the two is the load capacity. Most Troop trailers are Full Trailers because they have a load capacity of 2,000 lb's or greater. However, a few units do have Utility Trailers, such as canoe trailers or smaller trailers for smaller Troops.
- All utility trailers are considered property by the Institutional Business Policy, however they should be listed on the policy.
- All Full Trailers must have their own Business Vehicle Policy.
- The contents in either a utility trailer, or a full trailer, is covered as business property on the Institutional Business Policy. **HOWEVER**, the trailer needs to be parked on a property named on the policy. There is coverage for contents off premises, but only if it's parked **TEMPORARILY**. It can't be permanently parked at a leaders' house or a rental spot unless that premises is named on the Institutional Business Policy.
- All trailers should be secured by multiple systems including a tongue lock, and something to impede the wheels or axle from moving. This shows that all reasonable effort was made to deter theft.

