



## Do You Have a Golf Cart? Make Sure It's Insured



Do you drive your golf cart to the neighborhood store, a friend's house, your child's school — anywhere other than a golf course? If you answered yes, chances are you need insurance for your golf cart.

Golf cart insurance is required by some states and homeowners associations. Even if golf cart insurance isn't required where you live, it's still a good idea to have coverage in case it's damaged, stolen or involved in an accident.

Your auto or home insurance does not automatically provide coverage for your golf cart. But you have options. You may be able to add an endorsement to either of your existing policies or your insurance company may offer a more comprehensive policy designed to cover your golf cart just about anywhere your cart can take you, and even while it's in storage.

Golf carts come in a variety of styles. Your options for coverage may depend on the type of cart you own and how you use it. Some carts top off at 15 mph, while other low-speed vehicles and all-terrain vehicles can reach 25 mph or more. These may all qualify as golf carts.

The most common coverages available are:

- **Bodily injury and property damage liability:** Covers medical bills for others and damages to their property if you cause an accident. If you live in a state that requires golf cart insurance, this coverage may be mandatory.
- **Guest passenger liability:** Covers any passengers injured in an accident, up to a specified claim limit.
- **Medical payments coverage:** Covers medical bills for you or your passengers if injured in an accident. This coverage usually pays no matter who is at fault or how many vehicles are involved.
- **Uninsured/underinsured motorists coverage:** Covers damages to you, your passengers and your golf cart if an accident is caused by someone who is underinsured or uninsured. It can also cover medical treatments, lost wages and other damages that you might be subject to due to the other person's lack of coverage.
- **Collision coverage:** Covers the cost to repair or replace your golf cart if it's in an accident with another vehicle or object.
- **Comprehensive coverage:** Covers the cost to repair or replace your golf cart when the damage happens as the result of almost anything other than a collision — for example, if your golf cart is damaged by a storm or if it is stolen.

No matter where you drive your golf cart, it's important to have the right coverage for it. Requirements and costs depend on the type of golf cart you have and how it's used. Contact your insurance professional to discuss the coverages they provide and the protection that is best for you.

---

## **Bene'-Kelly Insurance**

(314) 849-2888

[info@bene-kelly.com](mailto:info@bene-kelly.com)

## **Bene'-Kelly Insurance**

11880 Gravois Road

Saint Louis, MO 63127

[www.bene-kelly.com](http://www.bene-kelly.com)



---

Get a quote at [www.bene-kelly.com](http://www.bene-kelly.com)

This content is for informational purposes only and not for the purpose of providing professional, financial, medical or legal advice. You should contact your licensed professional to obtain advice with respect to any particular issue or problem.

Copyright © 2020 Applied Systems, Inc. All rights reserved.