

Golf Carts

Most Homeowner policies provide coverage for damage to golf carts subject to the deductible, if the cart is not licensed for highway use.

Liability coverage, however, is more complex. Homeowner policies provide liability coverage for golf carts “while on the residence premises” or “used for golfing purposes”.

There is no liability coverage when a cart is used to get to and from the golf course, for running errands and joy riding with your grandchildren.

A few insurance companies will add the liability endorsement to a Homeowner policy or add coverage under your Auto policy. Most will not. Separate coverage may be available. Be certain to check with your insurance agent.