



Towing Trailers – Third Party Damage

It has come to our attention that there may be some confusion regarding insurance coverage, when towing OC trailers. To assist in raising awareness, please note the following:

AOCRA's marine hull insurance program does not cover any **third party property damage (TPPD)** caused by the towing or maneuvering of trailers (this includes any overhanging OC's, as they form part of the trailer). Any damage sustained to the OC itself (if insured) is covered by the marine hull policy, but damage to others' property, caused by the trailer, or part of its fixed contents, is not.

TPPD insurance, for coverage in this instance, can be found under the towing vehicles motor insurance policy, under the liability section. Please refer to your private motor vehicle policy wording for specific information as it pertains to this section.

Damage sustained to the trailer is covered by the trailer's own insurance (**provided that** the club holds this insurance by noting the trailer under the AOCRA marine hull program, or privately insures it elsewhere).

We would recommend that all clubs please review their own insurance requirements and responsibilities, ensuring that clubs and club members are not left exposed. Arthur J. Gallagher recommends:

Canoes (OC accessories and trailers) be insured via the AOCRA marine hull policy, if appropriate. Towing vehicles must always carry a minimum of TPPD insurance.

Please note: alternative insurance options are available, should a club express an interest in providing TPPD cover on behalf of the member towing the trailer. This will avoid the need for the member to have the responsibility of claiming under their own motor vehicle policy, should an incident arise. A commercial motor vehicle policy can be sourced, with the club as the insured, providing comprehensive insurance coverage for the trailer (including TPPD coverage).

For any further queries, please feel free to contact Arthur J Gallagher Insurance Brokers, as per the details below.

On behalf of Arthur J Gallagher Insurance Brokers,

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