Campground / RV Park Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Campgrounds and RV parks combine outdoor recreation, campfires and seasonal crowds, so carriers look at your amenities, water exposures and how long guests stay.

WHAT'S COVERED

General liability
Guest injuries at sites, trails and amenities.

Property
Bathhouses, stores, cabins and offices.

Recreational activities
Pools, playgrounds, boat rentals and activities.

Liquor liability
If you sell beer or wine at the camp store.

Business income
Lost revenue if a fire or storm closes the park.

Good to know
Fire rings on every site, posted quiet hours and lifeguarded or fenced pools help, while lakes with swimming and horseback riding narrow the market.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Guests' RVs and property
- × Often watercraft
- × ATV or horseback activities unless specifically scheduled

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of sites by type
- List of amenities and activities
- Seasonal or year-round dates
- Gross receipts

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/campground-rv-park/

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