

Protect your toys on the playground of life

Once reserved for getting from one green to the next, many people now putt around retirement parks and condo complexes in golf carts.

Golf carts are quickly joining the ranks of ATVs, snowmobiles and personal watercraft as a favorite toy for grown-ups.

But what happens if these items get stolen or damaged? Make sure you've got the right combination of coverage and service to get you back on the trails and waterways quickly.

"One of the biggest benefits of specialized toy insurance is that it covers you just about anywhere you want to go," says Marcy Gray of Progressive.

When it comes to big-kid toys, you can't afford *not* to insure them. While fun to own, they can be costly to repair. If you add one of these to a homeowner's policy and trouble occurs off your property, you could be on the hook.

Specialized coverages go well beyond the bare-bones coverage you get with a homeowner's endorsement, says Gray. Stand-alone policies cover you for things like towing and accessory theft. Companies that sell specialized policies also generally have claims reps trained to get you back on the playground fast.

For more information on insuring your toys, contact an independent agent or broker or visit progressiveagent.com.