

Lighthouse Beach RV Resort Insurance Requirements

INSURANCE – The Licensee will at all times subsequent to the commencement of this agreement and during the full term thereof maintain a policy of insurance upon the RV site and the RV located thereon at the Licensee’s sole cost and expense against:

- Fire and Theft, either by separate policy or as an additional dwelling on current homeowner’s, or auto insurance policy.
 - General public liability (including damages caused by fire, falling trees or branches) for a minimum amount of **\$100,000** in coverage pertaining to the site and all improvements and equipment brought onto the site including golf carts..
- ❖ LICENSEE shall deliver to the Licensor promptly upon the execution and delivery of this agreement a valid certificate of insurance indicating that the aforementioned coverages are in force for the full term of this agreement and stating the physical location of the RV site number and 911 address in Lighthouse Beach RV Resort on the declaration page for the policy as an insured location.
- ❖ Please be advised that it is the responsibility of the Licensee to keep their insurance current and to furnish a copy of the declaration page at renewal with valid coverage dates to the management office. Expired insurance coverage is considered a violation and your license agreement will not be renewed until a current insurance policy is in place.

The following insurance companies are recommended. Check with your Homeowner’s or Auto insurance first to make sure they can provide you coverage.

Downes Insurance – 302-422-8863

Carey Insurance – 302-934-8383

Harington Insurance – 302-645-9344

State farm (Kim Jones) – 302-934-9393

Williams Insurance – 302-227-2501