

FREE CHECKLIST · TENNESSEE

Boat, RV, and Motorcycle Seasonal Storage Checklist

When lake days and road trips slow down, how you store your boat, RV, or motorcycle can affect both its condition and your insurance. Use this checklist before storage and again before you head back out.

Quick takeaway

- Many policies keep comprehensive coverage during storage for theft, fire, and weather damage.
- Ask before dropping coverage; a lapse can cost more later.
- Tell your agent if the storage location changes.

Insurance questions before storage

- ☐ Ask whether your policy has a lay-up period or storage option, and what it changes.
- ☐ Ask before removing liability or collision so you understand what you give up.
- ☐ Tell your agent where the boat, RV, or bike will be stored (home, marina, or storage facility).
- ☐ Check whether the storage facility's insurance covers your property. Often it doesn't.
- ☐ Photograph the vehicle and accessories before storage.

Boats

- ☐ Follow the manufacturer's winterizing steps for the engine and water systems.
- ☐ Remove electronics and valuables, or note them on the policy.
- ☐ Cover the boat and check the trailer tires and lights.

RVs and campers

- ☐ Drain water lines and the water heater to help prevent freeze damage.
- ☐ Remove food and check for openings where rodents can get in.
- ☐ Remove personal belongings or confirm they're covered.

Motorcycles

- ☐ Fill the tank and add stabilizer, per the manufacturer.
- ☐ Use a battery tender and a breathable cover.
- ☐ Lock the bike and store it out of sight if possible.

Back in season

- ☐ Reinstate any coverage you paused before first use.
- ☐ Check safety gear, life jackets, and registration.
- ☐ Review limits and add any new accessories to the policy.

Boating in Tennessee

Tennessee residents born after January 1, 1989 generally need a TWRA boating safety education certificate to operate certain motorized boats, per the [Tennessee Wildlife Resources Agency](#). Some insurers also ask about boater education.

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Questions? Contact Eric Henry · Call or text 615-808-1105 · eric@insuredwitheric.com · insuredwitheric.com

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