



Insurance for Your Campground

Quick, Real-World Insurance Insights
for Campgrounds and RV Resorts

BROUGHT TO YOU BY LEAVITT
RECREATION & HOSPITALITY INSURANCE



**Leavitt Recreation
& Hospitality Insurance**
A Leavitt Group Insurance Agency

Hi there!

This catalog was built for people like you—people who own and operate campgrounds and RV resorts and have a passion for creating amazing outdoor experiences.

This catalog breaks down the insurance coverages that will impact your campground or RV resort the most. Our goal isn't to sell you every policy under the sun. Instead, we want to give you the clarity and insight you need to make smart, informed business decisions.

So go ahead! Flip through, flag pages that are relevant for you, and keep this catalog handy for when questions come up.

SNEAK PEEK OF WHAT'S INSIDE

General Liability	4
Commercial Property	5
Inland Marine	6
Business Auto	8
Workers Compensation	9
Excess/Umbrella	10
Crime Insurance	12
Garage Keepers Legal Liability	13
Liquor Liability	14
Cyber Liability	16
Employment Practices Liability Insurance (EPLI)	17
Risk Management	18



General Liability

THE FOUNDATION OF YOUR CHAOS PROTECTION PLAN

Campgrounds are built for freedom and fresh air, but when people gather outdoors, things don't always go as planned. A guest trips over a tent stake. Someone slips near the bathhouse. A campfire gets built somewhere it shouldn't be.

No matter how well-run your operation is, accidents happen, and **general liability insurance** helps protect your business when everyday campground moments turn into claims. If someone says your operation caused an injury or property damage, this coverage helps prevent a single incident from becoming a major disruption.

General liability helps protect your business if someone claims you're responsible for:

- ▶ Bodily injuries (whether from a slip, fall, or uneven terrain)
- ▶ Property damage caused by your operations
- ▶ Medical expenses for injured visitors
- ▶ Legal costs, including your defense
- ▶ Settlements or judgments, even if you're not found at fault

QUICK TIP!

Documented safety protocols, signage, and employee training can reduce the impact of a liability claim and sometimes prevent it altogether.

PAT'S PERSPECTIVE:

"Claims from trees and fallen branches are among the most common claims in the campground industry. While you can't prevent every claim, having an arborist review the health of your trees and trimming any dead branches can help prevent claims, and reduce your risk of being held liable for a nuisance claim."

- *Pat Powers, LRHI Claims Coordinator*

Ask us about our risk management tools.

Commercial Property

PROTECT THE SPACE WHERE THE GOOD TIMES ROLL

Think about everything on your property: bathhouses, office buildings, camp stores, playgrounds, signage, utility hookups, the list goes on and on. What would it take to bounce back if a fire hit your maintenance shed? If a pipe burst in a bathhouse?

Commercial property insurance protects the physical pieces of your business that keep everything running. Whether it's storm damage, fire, vandalism, or a burst pipe in a restroom building, commercial property insurance helps you repair and recover without footing the bill alone.

Commercial property insurance helps protect:

- ▶ Buildings and permanent structures (owned or leased)
- ▶ Camp stores, offices, bathhouses, and maintenance facilities
- ▶ Furniture, equipment, and supplies
- ▶ Signage, fencing, and outdoor features
- ▶ And more essentials you may not think about until they're gone

When your property takes a hit, commercial property insurance makes sure your campground carries on.

DID YOU KNOW?

“Once buildings reach 20+ years, coverage often shifts to actual cash value. Keeping us informed about electrical, roofing, plumbing, and HVAC updates can help your building qualify for replacement cost coverage.”

**- Damian Petty,
LRHI Agent**

Inland Marine

THE COVERAGE THAT MOVES WITH YOU

Not everything at your campground stays in one place. Maintenance equipment gets hauled around. Seasonal items are stored off-site. Rentals, tools, and mobile gear move from site to site or leave the property altogether.

That's where **inland marine insurance** comes in. It protects equipment that travels, gets rented out, or lives off-site, so you're not on the hook for thousands when your gear takes a hit away from home.

Inland marine insurance can cover:

- ▶ Miscellaneous equipment and tools in transit
- ▶ Golf carts, utility vehicles, and mobile equipment
- ▶ Property stored off-site or seasonally
- ▶ Specialized gear not permanently attached to a building

Wherever your campground adventures take you, inland marine makes sure your protection goes with it.

INSURANCE FUN FACT:

Despite the name, inland marine insurance has nothing to do with water. It's for land-based property that moves or isn't tied to a single location!



Business Auto

HELPING YOUR OPERATIONS STAY ON THE MOVE

From maintenance trucks and utility vans to shuttles and carts, business-owned vehicles play a big role in day-to-day operations.

Business auto insurance helps protect your campground's vehicles when they are involved in an accident. This coverage is designed specifically for vehicles used for business purposes; something personal auto policies often don't fully cover.

Business auto insurance can help cover:

- ▶ Accidents involving company-owned trucks, vans, or shuttles
- ▶ Property damage or injuries caused by business vehicles
- ▶ Liability claims if a vehicle is involved in an accident
- ▶ Physical damage to covered vehicles
- ▶ Legal and medical costs related to auto incidents

When vehicles are part of your operation, business auto insurance helps make sure one accident doesn't slow everything down.

INSURANCE TIP:

If employees use their own vehicles to run errands, pick up supplies, or handle campground business, **hired and non-owned auto liability** can help protect your campground if an accident occurs.

Workers Compensation

HELP YOUR TEAM BOUNCE BACK FROM THE UNEXPECTED

From maintenance crews and groundskeepers to office staff and seasonal help, your team keeps the campground running. When someone gets hurt on the job, **workers compensation** helps cover medical care and lost wages while also protecting your business.

This coverage isn't optional in most states. Even a minor injury can lead to major costs if you don't have the right protection in place.

Workers comp can help cover:

- ▶ Medical care for work-related injuries or illness
- ▶ Lost wages while an employee recovers
- ▶ Rehabilitation and return-to-work support
- ▶ Employer liability if a claim becomes complex

Your team makes the campground experience possible. Workers comp helps make sure they're taken care of if something goes wrong.

ASHLEY'S INSIGHT:

“Just because someone is paid as a 1099 doesn't mean there's no workers' comp exposure. In many states, if a contractor is injured and doesn't carry their own coverage, the hiring business can still be held responsible. Verifying workers' comp coverage upfront helps prevent costly surprises after an injury.”

– *Ashley Michalson,*
LRHI Agent

Excess / Umbrella Liability

EXTRA PROTECTION WHEN THE UNEXPECTED GETS EXPENSIVE

Some situations and claims go beyond what the limits of your other insurance policies can handle. Examples include a severe injury, a multi-vehicle accident, or a major fire or large-scale claim involving multiple guests. When your financial losses reach those levels, your primary policies—like general liability and commercial property—can be exhausted quickly.

Excess and umbrella liability insurance provide an added layer of protection above your underlying policies. It's designed for worst-case scenarios, when the financial stakes are high, and the consequences could threaten your business.

Excess/umbrella coverage can help protect against:

- ▶ Extend limits on general liability, auto, and employers liability
- ▶ Cover large claims involving serious injuries or fatalities
- ▶ Protect against lawsuits that exceed primary policy limits
- ▶ Safeguard your business assets in catastrophic situations

You can't predict catastrophic losses, but excess and umbrella coverage help you stay prepared for them.

ASHLEY EXPLAINS:

“Umbrella policies are often misunderstood. They don't increase your property limits; they extend your liability coverage. Things like buildings, equipment, and inventory are insured under property policies with their own limits. So, if there's a major fire or storm loss, the umbrella won't apply unless there's a related liability claim. That's why it's important to review property values separately and use umbrella coverage for protection against large liability losses.”

– *Ashley Michalson,*
LRHI Agent



Crime Insurance

PROTECTION FOR THE RISKS YOU DON'T ALWAYS SEE

Campgrounds handle cash, process payments, manage inventory, and rely on employees to keep things running smoothly. Most of the time, everything works just fine, but when theft or dishonesty happens, the financial impact can add up quickly.

Crime insurance helps protect your campground from losses caused by theft, fraud, or dishonest acts. It's designed to cover situations that aren't typically included under general liability or property insurance.

Crime coverage can help protect against:

- ▶ Employee theft or dishonest acts
- ▶ Theft of cash, checks, or money orders
- ▶ Fraud, forgery, or altered checks
- ▶ Losses tied to internal handling of funds or inventory
- ▶ Certain types of computer-related crime

When trust is broken behind the scenes, crime coverage helps protect your campground from the financial fallout.

INSIGHT:

“Crime claims aren't always dramatic break-ins. More often, they involve small amounts taken over time or fraud that isn't discovered right away. Having the right coverage can make a big difference when those losses add up.”

Garage Keepers Legal Liability

FOR WHEN GUEST VEHICLES ARE IN YOUR CARE

Some campgrounds go beyond parking spaces. You may store RVs, move guest vehicles, or offer valet-style services for storage, maintenance, or convenience. When a guest's vehicle is in your care, custody, or control, your responsibility and your risk increase.

Garage keepers legal liability insurance helps protect your campground if a guest's vehicle is damaged while you're responsible for it. This coverage is designed specifically for situations where vehicles are stored, moved, or handled by your business.

Garage keepers legal liability can help cover:

- ▶ Damage to guest vehicles or RVs while in your care
- ▶ Loss caused by fire, theft, vandalism, or weather events
- ▶ Accidents that occur while moving or repositioning vehicles
- ▶ Legal costs if a guest holds your campground responsible

**When guests trust you with their vehicles,
garage keepers coverage helps protect that trust
— and your business.**

LRHI SAFETY TIP:

From our experience, trailer-spotting incidents are often caused by communication breakdowns. Trained spotters and consistent signals are simple steps that reduce risk.

Liquor Liability

WHEN ALCOHOL IS PART OF THE EXPERIENCE, PROTECTION MATTERS

Whether it's in your clubhouse or during a special event, alcohol service can be part of the campground experience.

Liquor liability insurance helps protect your campground if a guest becomes intoxicated and causes injury or property damage. Whether the incident happens on-site or after they leave, this coverage can step in when alcohol plays a role.

Liquor liability insurance can help cover:

- ▶ Property damage or injuries caused by an intoxicated guest
- ▶ Fights, falls, or accidents linked to alcohol consumption
- ▶ Legal fees and settlements if your business is held liable
- ▶ Claims tied to alcohol served during events, rentals, or private gatherings

Serving drinks shouldn't mean serving lawsuits. Liquor liability helps protect your business and your guests when alcohol enters the mix.

INSIGHT:

Even if you didn't serve the drink, you can still be named in a liquor liability claim, especially if the incident happened on your premises.



Cyber Liability

RESERVATIONS, PAYMENTS, AND GUEST DATA DESERVE DEDICATED PROTECTION

Even in the great outdoors, your business still runs on technology. Online reservations, digital waivers, guest Wi-Fi, payment systems, and stored customer information are all part of modern campground operations.

A single cyber incident can shut down your reservation system, expose guest data, or lock you out of critical systems during peak season.

Cyber liability can help cover:

- ▶ Compromised customer data (names, emails, payment info)
- ▶ Ransomware and malware attacks
- ▶ System repairs and data recovery
- ▶ Guest notifications and credit monitoring
- ▶ Legal fees, fines, and PR support

Cyber insurance keeps your systems and your guests protected.

STAY ALERT!

According to Coalition's 2024 Cyber Claims Report, 53% of cyber insurance claims in 2023 were caused by email scams. Things like fake invoices or messages that trick staff into sending payments or clicking on harmful links. A cyber breach doesn't require a hacker in a hoodie; it just takes a single email.

Employment Practices Liability Insurance (EPLI)

SUPPORT FOR HARASSMENT, DISCRIMINATION, AND WRONGFUL TERMINATION CLAIMS

Running a campground often means managing seasonal staff, changing roles, and making tough employment decisions, oftentimes quickly. Even when you act in good faith, employee situations can still turn into legal claims.

EPLI coverage isn't just for big corporations. Small campgrounds and resorts are often more vulnerable because they don't always have legal or HR teams to lean on.

EPLI can help cover:

- ▶ Wrongful termination claims
- ▶ Allegations of discrimination (age, gender, race, etc.)
- ▶ Sexual harassment or hostile workplace complaints
- ▶ Retaliation claims
- ▶ Legal defense and settlement costs, even if you're not at fault

You can't predict when an employment issue will turn legal, but you can be ready for it.

INSURANCE TIP!

Keep detailed, consistent documentation for all employee interactions, especially when it comes to hiring, discipline, and termination. Having clear records can make all the difference if a claim is filed later.

CHRIS SAYS:

“Consider adding a Third-Party Endorsement to your EPLI policy. This endorsement expands coverage to protect against discrimination or sexual harassment claims made by guests or other third parties, not just employees.”

– *Chris Hipple, LRHI Managing Partner*

Risk Management

CONTROL THE CHAOS BEFORE IT STARTS

You can't bubble-wrap your business, but you can build smart systems that help prevent injuries, equipment failures, and unexpected downtime.

Risk management is all about putting smart practices in place so your campground runs safely and smoothly. When equipment is checked regularly, staff know the procedures, and guests have clear guidance, you're not just preventing accidents, you're protecting your operation.

A solid risk management plan can help you:

- ▶ Prevent injuries and property damage
- ▶ Cut down on claims (and keep premiums in check)
- ▶ Create safer, more consistent staff routines
- ▶ Keep your campground operating smoothly, even during busy seasons

You can't plan for everything. But good risk management helps you avoid extra problems and protects your profits when issues do pop up.

INDUSTRY INSIGHT:

According to Gitnux's Risk Management Statistics 2025 Report, businesses that use smart, hands-on safety practices—like regular equipment checks, clear safety signage, and staff training—report about 25% fewer losses from accidents or equipment problems.

That means fewer “uh-oh” moments and lower insurance claims!



Let's talk.

This catalog unfortunately can't cover everything, and you probably have questions.

That's what we're here for! We want to make your insurance easier, smarter, and a whole lot less boring.

Whether you're just getting started or ready to upgrade your coverage, we'd love to chat. No pressure. No confusing industry lingo. Just honest conversations with people who understand your business and know how to protect it.

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