

Note: *This document was prepared by Grant, Jones & Stuart Insurance as a service to their clients on May 15, 2006.*

MOTORIZED 'TOYS' ARE NOT COVERED!!!!!!!

There is a growing number and variety of motorized toys in the marketplace, including scooters, 'pocket' motorcycles, go-karts and 'mini' cars with electric motors. Many of these are being marketed to parents as a fun toy for their children.

What is not well understood is what happens if there is an accident with one of these 'toys.' Both the child operating it and other motorists or pedestrians could be injured or killed. Lawsuits may then result and the owners of these 'toys' may find themselves taken to court **WITH NO LIABILITY COVERAGE**. A homeowners/ tenants/ condo/ automobile policy **DOES NOT** cover these items, nor is there specific coverage available for them at this point. In most cases, we can provide coverage for snowmobiles, motorcycles, ATV's and mopeds and other licenced vehicles, but not for these new 'toys'.

In some cases, municipalities have banned the use of these vehicles outright, which certainly limits where they can be used. Our only advice at this point is if you are considering a purchase of one of these items, **DON'T**. If you already have one, be aware of the risks you are taking and consider discontinuing its use. Particularly in the case of younger children, we do not believe that they have the maturity to drive these vehicles safely.