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Robert K. Jones Insurance Quarterly Newsletter - October 2025 Edition

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E-BIKES, SCOOTERS, ATV'S, & GOLF CART LIABILITY YOU MAY NOT BE COVERED



Your Home & Auto Insurance May Not Cover Your Recreational Vehicles

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Unfortunately, that's often not the case.

The Coverage Gap

Most standard homeowners insurance policies exclude liability coverage for motorized vehicles, even recreational ones. This means if you're riding your e-bike and accidentally injure someone or damage their property, your home insurance likely won't pay for the resulting medical bills, legal fees, or property damage claims.

The same applies to ATVs, electric scooters, and golf carts. While these vehicles may seem like harmless recreational equipment, insurance companies typically classify them as motor vehicles that fall outside the scope of home insurance protection.

Protecting Yourself

The good news is that specialized insurance options exist for these vehicles. Many insurance carriers offer specific policies or enhancements for e-bikes, ATVs, and other recreational vehicles.

Don't wait until after an accident to discover you're uninsured. Please contact our office to review your coverage and ensure you're protected while enjoying your recreational vehicles.

JONES FUN FACTS



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SOAKING IT UP

Our team had our annual pool party at Dan Bitler's house. It was a beautiful August day, and great fun was had by all. (Yes - Dan Bitler has a separate policy for his ATV.)

JONES IN THE COMMUNITY



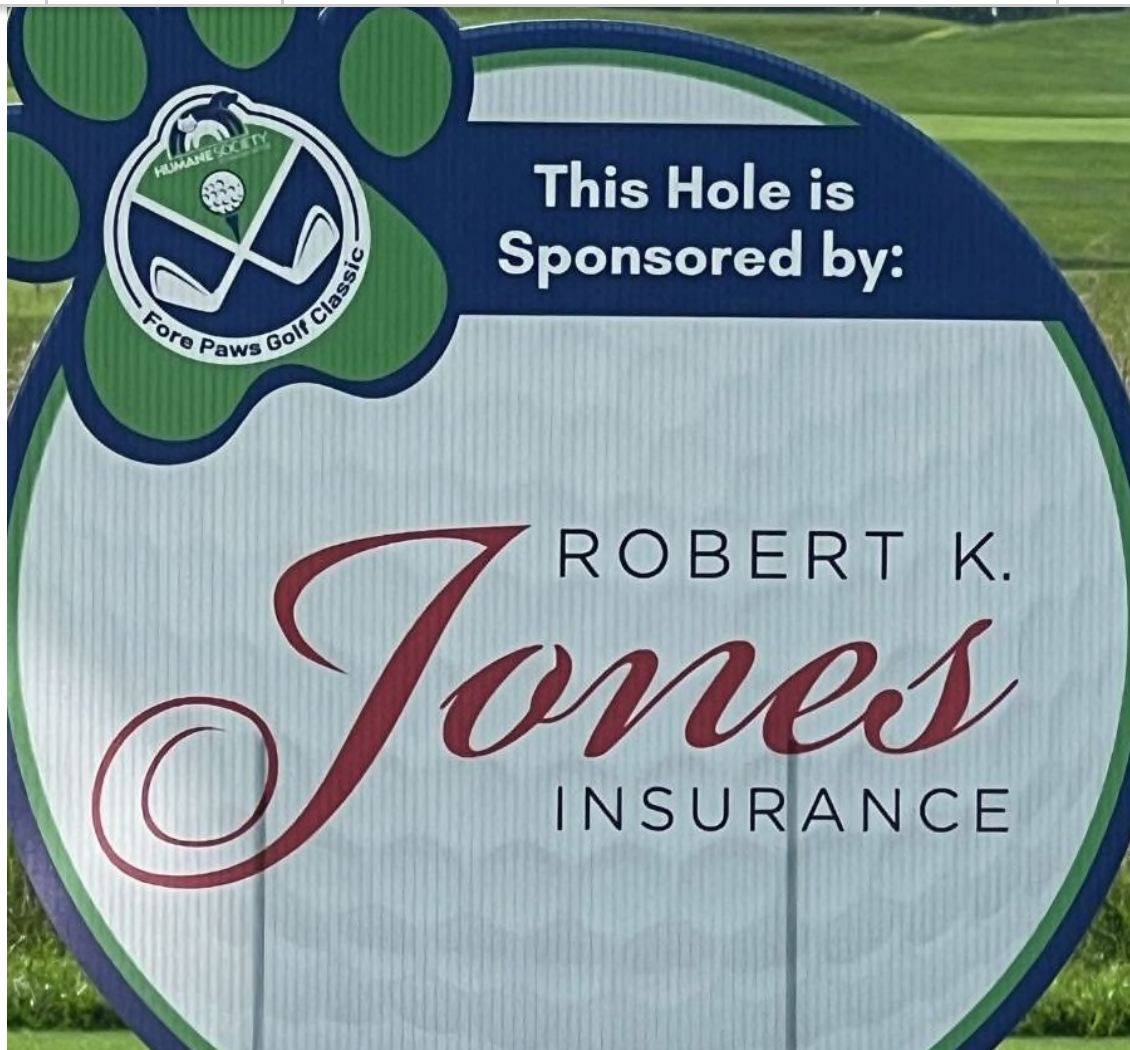
CHOICES GOLF TOURNAMENT

We sponsored a hole for the 5th annual CHOICES Summer Classic. Kevin Kremer (foster parent), Leah Evans, and Dan Bitler also played in the event which was a record year in funds raised to support the kids – almost \$30,000 after expenses.

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SHOES 4 THE SHOELESS

Thank you again to our clients for your referral gifts of a donation to Shoes 4 The Shoeless. The best compliment we can get is a referral and that is very appreciated.

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FORE PAWS!

The Humane Society of Greater Dayton had their annual Fore Paws Golf Classic in which we were a hole sponsor. They had another record-breaking fundraiser to help thousands of animals in need.



ART AT THE PARK

We were a sponsor for Art on the Commons held at Lincoln Park. This festival is a one-day exhibition of fine arts and crafts from over a hundred artists from Ohio and across the US.

WHAT OUR CLIENTS ARE SAYING

"I have been a client for a very long time and have been very happy with your company and staff!" -Melissa B.

"You guys are the best!" -Alina T.

"The people at the glass company were very nice, informative, and helpful, just like Jones Insurance." Thanks Beth!" -Sean H.

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you can TEXT our office phone at (937) 294-2600 with questions or change requests you may have for your policies?



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