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Can I add my trailer tent insurance to my car policy?

Trailer tents are to some extent replacing motorhomes and caravans. The prime reason for this is the flexibility of the trailer tents and the fact that they can be tow just behind any car. This has also caused people to get insurance for their trailer tents to protect it from any potential harm.

One of the most frequently asked question is that whether one can add the trailer tent insurance to to insurance policy that is already in place of their car. People prefer to have their majority of their insurance under minimum number of policies possible and therefore want to have their trailer tent insurance as part of their cover with their car policies.

Car insurance does provide a particular policy regarding trailer tent but it offers very limited cover. The insurance is only for the towing of your trailer tent. This means that your trailer tent will only be protected by the time it is being towed. In case of any road accident, while your trailer is still attached to the car you will get the cover. The coverage will depend on the policy; it can either be just the liability coverage or an addition of the property coverage. But as mentioned earlier this cover is only limited while the trailer tent is attached to your car. Often the third party cover for your trailer tent while being towed is covered in your car insurance policy.

Another drawback of extending your car policy to include trailer tent is that in an uncertain event that the trailer tent detaches from your car and is damaged afterwards, you will not be entitled to make a claim. Therefore, if you want to have a complete protection for your trailer tent, you have to typically insure your trailer tent under a different policy.

If you use your trailer tent frequently then it may pay to take out a separate insurance policy to protect it. Accidents while on road are not the only problem you may come across when it comes to trailer tents. For instance you also have to bear in mind that your possessions may be stolen or damaged. [Insurance for a trailer tent](#) under your car policy will not usually protect your trailer tent from any of these dangers and therefore, you will have to suffer from loosing or repairing your trailer tent and bearing the costs.

Although having trailer tent insured with your car policy seems to be more economical, it only seems that way because there is no proper coverage for your trailer tent. You typically only get what you pay for, the minimum amount of coverage. Consequently, it is suggested that you should go for a separate insurance for your trailer tent.