



California Association of RV Parks & Campgrounds

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PARK OPERATORS LEARN ABOUT INSURANCE, WIFI AND OTHER TOPICS AT CALARVC'S RV PARK DAY EVENT AT SAM'S FAMILY SPA HOT WATER RESORT IN DESERT HOT SPRINGS

DESERT HOT SPRINGS, Calif., April 26, 2016 — Park operators often don't discover the limitations of their insurance coverage until after they've been sued or suffer from some other type of disaster.

This is typically because they haven't been fully educated about the types of insurance coverages they need for their business.

While insurance coverage exists for most types of claims, not all insurance carriers routinely do park inspections or adequately advise park operators on everything they should insure, said Bill Joseph, president of California Southwestern Insurance Agency.

Speaking to about 50 park operators April 12 at CalARVC's RV Park Day event at Sam's Family Spa Hot Water Resort in Desert Hot Springs, Joseph said it behooves park operators to work with agents or brokers who have expertise in the private park business.

He also said it's important for park operators to keep their insurers informed of any improvements they make to their parks and to have these improvements "scheduled" or added in writing to their existing insurance policies, even improvements as basic as block walls or wooden fences. Otherwise, these items may not be covered if damage occurs.

Joseph said it's a good idea for park operators to update their policies noting any improvements they've made at least once a year.

He also said it is worthwhile for park operators to learn about the many different types of insurance coverage. He noted, for example that

equipment breakdown coverage not only covers the cost of replacing or repairing above-ground electrical equipment, but loss of rents as well as the cost of renting temporary generators in the event of electrical equipment failure. He said it's important for park operators to look for insurance agents who can educate them about these different types of policies.

Other speakers at the RV Park Day event included CalARVC President Darrell Sisk of Pismo Coast Village RV Resort in Pismo Beach, who talked about common WiFi problems and solutions as well as the need for parks to upgrade their WiFi equipment as needed to ensure that their guests have a positive WiFi experience.

He recommended that park operators walk their parks at different times of the day to test their networks with different types of devices. He also said it's critical to have a rock solid WiFi signal at the front desk and to train and empower front desk staff so that they can help campers resolve their WiFi connection problems.

Several other industry experts shared their knowledge and expertise with park operators in informal roundtable sessions. These experts included Mark Koep of Thousand Oaks-based CampgroundViews.com, who provides video services for campgrounds; Wade Elliott of Kingston, Wash.-based Utility Supply Group, who talked about sub-metering electricity in parks; Christian Campisi of Bonterra Solar of Honolulu, Hawaii, who talked about the marketing value of solar panels to consumers who are interested in environmentally friendly parks; Barb Youmans of National ARVC who discussed the legalities of hiring workcampers; and Jeff Crider of Palm Desert, Calif.-based Crider Public Relations, Inc. who shared information about how to get your park in the news.

The roundtable discussions were followed by a park tour, a dinner and campfire socializing that last until 10 p.m.

Koep said he felt CalARVC's networking event was worthwhile. "I have been to a lot of networking events and this was by far the most personable, engaging, informative and fun event I have ever attended," he said.

Thom Niederkofler, a partner in business operations with San Francisco-based Pacific Current Partners, said he thought the day-long event was very productive as well. "I had a great time. I learned a lot, and got to know some people who will help our business to grow," he said, adding that he plans to attend CalARVC's fall RV Park Day event. CalARVC's next RV Park Day event is scheduled for Sept. 28 at Rancho Jurupa Park in Riverside. For more information, visit www.CalARVC.com.