

It happens from time to time to many of us. We have something too large for our cars to move and we can't find a truck to borrow, but we can borrow a friend's trailer. And with so many vehicles now coming standard with a hitch already attached, this is often a very viable option. Most people don't remember to think through the insurance issue, they just hitch up the trailer and away they go. So, if you are reading this, you are very much in the minority.

This discussion will focus on the [North Carolina personal auto insurance policy](#). Certainly this discussion is not meant to be an all inclusive coverage analysis as there are always many variables and there may be specific exclusions or limitations that apply to your policy or your situation. But, speaking in a general sense, here are the rules about how your insurance may be affected when you hitch up a friend's trailer to your car.

The NC personal auto policy provides that liability coverage from your policy be extended to the trailer that you are pulling as long as you are pulling the trailer for non-commercial purposes. But your personal auto policy will not provide any protection for physical damages to the trailer itself. In short, if you damage someone's person or property with that trailer, then your personal auto policy will respond and protect you. But the damage to the trailer itself is not covered.

So the best rule of thumb is to ask your friend if they have collision and comprehensive coverage on the trailer that you are about to borrow. If not, then understand that you are going bare as far as the trailer is concerned and make a plan with your friend about how you will repay any damages that you may do to the trailer itself.

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