



MBA Insurance Services Provides Specialized Recreational Vehicle Insurance for Minnesota and Wisconsin Enthusiasts

July 28, 2026

RED WING, MN - July 28, 2026 -

MBA Insurance Services, an independent insurance agency with offices in Red Wing, Lake City, Ellsworth, and Lutsen, offers specialized recreational vehicle insurance designed to meet the needs of residents who enjoy boating, snowmobiling, ATV riding, motorcycling, and other outdoor pursuits common across Minnesota and Wisconsin. With the region's abundant lakes, trails, and scenic routes, proper coverage helps protect these valuable assets and the individuals who operate them.

Recreational vehicle insurance addresses risks distinct from standard auto policies. Coverage typically includes protection for physical damage from accidents, collisions, theft, vandalism, or weather-related incidents. Liability protection covers bodily injury or property damage to others in the event of an accident. Policies can also extend to accessories, equipment, and contents, reflecting the customized setups many enthusiasts create for their vehicles.

The agency works with multiple carriers to compare options and tailor policies to specific uses. This includes seasonal storage considerations, off-road activities, and multi-vehicle households. Agents take time to

understand how clients use their recreational vehicles, whether for weekend getaways on Lake Superior, trail riding in the North Shore area, or summer boating on the Mississippi River. This approach ensures coverage aligns with actual exposure rather than generic assumptions.

Boat insurance, for example, protects watercraft against hull damage and liability during navigation or docking. Snowmobile and ATV policies address trail-specific risks, including coverage for trailers used to transport them. Motorcycle and e-bike insurance provides options for daily commuters and touring riders alike, meeting state registration and safety requirements while adding comprehensive protections.

MBA Insurance Services emphasizes the importance of reviewing recreational vehicle insurance periodically. Changes in vehicle value, usage patterns, or added modifications warrant updates to prevent coverage gaps. The independent agency structure allows agents to present competitive terms without being limited to one provider, helping clients find suitable solutions at appropriate price points.

Kelsey Flueger, Personal Lines Sales and Service Agent at MBA Insurance Services, highlighted practical aspects of this coverage. "Recreational vehicles represent significant investments and sources of enjoyment for many families in our area. Specialized insurance ensures that an unexpected incident does not derail those experiences or create financial hardship."

Nadia Thurmes, another Personal Lines Sales and Service Agent, added detail on customization. "We review each client's specific activities and equipment to build appropriate protection, whether it involves a fishing boat, touring motorcycle, or winter snowmobile setup."

Beyond vehicle-specific policies, MBA Insurance Services discusses how recreational vehicle insurance integrates with broader personal lines, including homeowners, auto, and umbrella coverage for extended liability needs. This comprehensive view supports clients in managing overall risk effectively.

The agency's locations position it well to serve the diverse recreational landscapes of the upper Midwest. Red Wing and Lake City residents benefit from river and lake access, while Lutsen clients enjoy North Shore trails and waterways. Ellsworth in Wisconsin connects with similar outdoor opportunities across the border. Agents draw on this regional familiarity when advising on coverage for local conditions and activities.

Recreational vehicle owners often face questions about storage, seasonal layup credits, or endorsements for rented equipment. MBA Insurance Services agents provide clear explanations of policy language, exclusions, and available enhancements to support informed decisions. The focus remains on education and client advocacy throughout the insurance process.

This service complements the agency's broader offerings in personal and business insurance. By

addressing recreational needs alongside primary protections, MBA Insurance Services helps clients maintain active lifestyles with greater confidence. Regular policy reviews ensure coverage evolves with changing circumstances and equipment.

As an insurance agency in Lake City, MN, MBA Insurance Services extends recreational vehicle insurance expertise to clients throughout its service area. The agency continues to prioritize personalized guidance that reflects real-world usage patterns in Minnesota and Wisconsin communities.

MBA Insurance Services operates as a locally owned independent insurance agency dedicated to personal and business insurance solutions. With offices in Red Wing, Lake City, Ellsworth, and Lutsen, the agency helps clients protect the lives they are building through reliable coverage options.

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For more information about MBA Insurance Services, contact the company here: MBA Insurance Services Bob Kubes 651-388-7128 Info@mustybarnhart.com 910 Main St #202, Red Wing, MN 55066

MBA Insurance Services

Musty-Barnhart Agency Inc provides you and your family with quality insurance for your personal, business, life, and health insurance needs.

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