



PROPERTY & CASUALTY

Risk Management Strategies for Modern RV Park Operations

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WHITE PAPER

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Every industry faces unique operational risks, yet certain exposures are more pronounced within outdoor hospitality. For developers and owners of RV parks, effective risk management requires a structured and intentional approach.

This white paper provides an overview of the current insurance market, outlines four primary risk management methods, and explores key risks that RV parks face and the steps they can take to safeguard guests, operations, and financial stability.

State of the Insurance Market

Risk management often becomes a priority when it directly affects the bottom line. The property and casualty insurance market has been in a sustained hard market cycle since 2019, resulting in annual rate increases, higher deductibles, stricter underwriting requirements, and reduced carrier appetite for certain risks. By early 2025, some lines of coverage began showing initial signs of softening. However, premiums remain elevated compared with historical norms, and pricing is increasingly dependent on individual risk quality.

Risk Management Framework

Effective RV park operations leverage four primary risk management methods. Together, these strategies form the foundation for a structured, proactive approach to managing the wide range of exposures RV parks face every day. They include the following:

- 1. Acceptance.** Some risks cannot be eliminated and must be managed.
- 2. Transfer.** This is often the most cost-effective strategy and includes insurance policies and requirements, guest contracts, indemnification, and subcontractor agreements. In some instances, self-insurance for specific exposures may be appropriate.

Certain states provide statutory liability protection for campground operators. In Ohio (ORC 3729.15), Missouri (RSM 537.328), Wisconsin (Wis. Stat. 895.519), and Texas (75B.003), for example, they offer limited liability to campgrounds for inherent risks of camping, provided signage is properly posted. Alaska, Connecticut, Maine, and Indiana have considered similar legislation. Operators should consult legal counsel regarding protections in their state.

- 3. Avoidance.** Avoidance means proactively identifying and eliminating high-risk practices, such as prohibiting dangerous dog breeds or imposing size restrictions on fires.
- 4. Mitigation.** Mitigation involves actions such as conducting daily inspections, monitoring weather, and consistently enforcing rules to reduce the likelihood and impact of potential hazards.





90

The percentage of text messages read within three minutes. In contrast, emails might not be read for hours, if at all.

Source: [Project Broadcast](#)

RV Park Primary Risks

With risk management strategies in mind, the next step is to address how they function in practice across the primary risk categories RV parks face. Some of these risks include weather, property, aquatics, guest contracts and park rules, dog-related incidents, and subcontractors. Take a closer look.

Weather

RV park weather risk management begins by evaluating the likelihood of severe storms, tornadoes, flooding, wildfires, and extreme temperatures. The next step is creating well-defined emergency plans that include evacuation routes, designated shelters, and trained staff to implement them.

Continuous weather monitoring supports timely decisions and quick guest notifications. Reliable communication channels—particularly SMS (text) alerts, which are often more effective than email in today’s notification-heavy environment—help ensure guests stay informed as conditions evolve. Maintaining park infrastructure, including electrical systems, drainage, and tree management, further minimizes vulnerability to weather-related issues.

Finally, comprehensive insurance coverage and ongoing staff training strengthen operational resilience and help ensure guest safety, protect park assets, and safeguard the park’s reputation when severe weather events occur.

Property

Effective property risk management begins with identifying structural vulnerabilities, establishing strong preventive maintenance routines, and using insurance and contractual protections to transfer unavoidable exposure. In the RV park industry, property losses are often the leading driver of claims for insurers, making a disciplined approach to risk control essential.

Geographic location further amplifies property exposure. Parks situated in regions susceptible to hurricanes, wildfires, or wind and hail events face significantly higher costs of risk transfer.

By conducting routine inspections, correcting structural or system deficiencies, enhancing life safety and security measures, and maintaining strict adherence to building codes and regulatory standards, organizations can reduce operational disruptions and preserve asset value. When supported by comprehensive emergency response plans, business continuity strategies, and continuous monitoring, these efforts create a resilient property portfolio that strengthens long-term operational, financial, and strategic performance.

Aquatics

Aquatic attractions are among the highest-risk environments in a park. Potential hazards range from water quality issues to severe injury or fatality. Effective risk mitigation requires a disciplined, structured safety program supported by consistent documentation.

Daily pre-opening inspections are essential to confirm that access points are secure and that walking surfaces are free of slip or trip hazards. Confirm that all pieces of required safety equipment, such as life rings and shepherd’s hooks, are properly positioned and in good working order.



Maintaining rigorous water-safety and chemical-testing logs ensures regulatory compliance and reduces the likelihood of waterborne illness. Strict access control, including secure fencing and self-closing, self-latching gates, helps prevent unauthorized or unsupervised entry, particularly by children.

Clear signage that communicates pool hours, capacity limits, depth markers, and “no lifeguard on duty” is critical for informing users of expectations and inherent risks. Staff must be trained in emergency response procedures, including CPR, and be equipped with readily accessible first aid supplies.

Comprehensive documentation of inspections, maintenance, chemical testing, and employee training not only supports operational excellence but also strengthens legal defensibility. For operations featuring higher-risk water activities, maintaining \$5-\$10 million in excess liability coverage is advisable to ensure adequate protection against catastrophic losses.

Dog-Related Incidents

Dog attacks are a frequent source of liability claims. According to [Insurance Journal](#), the average dog bite claim was \$69,272 in 2025. Mitigation strategies include prohibiting dangerous breeds, requiring leashes, and monitoring animal behavior.

Guest Contracts and Park Rules

Guests should be required to sign “terms of service” agreements that include insurance requirements, indemnification, and acknowledgment of park rules. This shifts liability appropriately and ensures enforceability. Rules must be consistently enforced and communicated in a positive manner, emphasizing guest safety and enjoyment.

Subcontractors

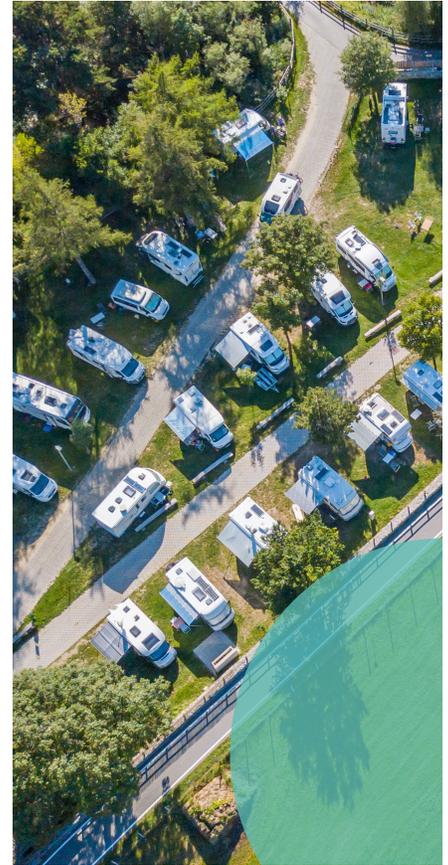
Subcontractors can introduce additional operational, financial, and compliance risks. To mitigate these exposures, organizations should require executed subcontractor agreements, verified proof of liability and workers’ compensation insurance, and certificates of insurance before any work begins. This stage is also an ideal time to request a completed W-9 to ensure accurate tax reporting and vendor setup.

All documentation should be systematically managed to confirm subcontractors remain properly insured and contractually engaged. A variety of software solutions is available to support streamlined tracking and oversight of these requirements.

Charting a Stronger Future for RV Park Operations

As RV parks continue to evolve in scale, sophistication, and guest expectations, risk management must remain an ongoing, organization-wide discipline. Daily inspections will help identify hazards, ensure compliance with rules, and monitor guest behavior, making consistent execution essential for effective risk management.

Insurance remains a core component of risk transfer because even with strong risk practices, lawsuits can still occur. Partnering with an insurance broker who understands the complexities of outdoor hospitality gives you a strategic advisor focused on strengthening your risk posture, positioning your risk controls favorably with carriers, and supporting long-term operational success. A stronger risk posture, backed by effective risk management, can also lead to more favorable insurance rates and coverage terms.



RISKS BY THE NUMBERS

23

Number of billion-dollar weather/ climate disasters in 2025

Source: [Climate Central](#)

4,000+

Number of annual unintentional drowning deaths in the U.S.

Source: [CDC](#)

22,658

Number of dog bite claims in 2024, totaling \$1.6 billion

Source: [Insurance Journal](#)