



# Do you have the right insurance coverage for your RV?

## Special vehicles require more specialized types of coverage

If you bought a tractor-trailer or an airplane, you wouldn't put it on your car insurance policy, since those are specialty vehicles and require specialized coverages and claims handling, right?

The same holds true for your recreational vehicle. There are vast differences in coverage and services available from companies that specialize in RV insurance – check with a local independent insurance agent to find out what's available so you can make the decisions that are right for you. Here are some scenarios to consider:

### Your RV breaks down on a trip

While a lot of car insurance policies offer roadside assistance, your policy may not offer it for your RV. And, even if it covers some roadside expenses for RVs, it may not cover them all. For example, it may pay for towing but only up to the amount it would typically cost to tow a car; RV tows can cost three times more, which means out-of-pocket expenses you'll be responsible for paying.

Specialty insurers will generally also offer "emergency expense" coverage that will pay for temporary living quarters if your RV breaks down far from home. It will also generally cover the cost to return an RV home from a wreck or breakdown that happens more than 50 miles from home.

### Your RV is stolen or totaled

Your auto policy will likely pay Actual Cash Value for your RV—that's the market value as determined by third-party sources. However, most specialty insurers will offer you a choice of how you'd like this kind of claim handled. Some will offer you the choice of an agreed value settlement, that is, you and the insurance company agree, up front, what the RV is worth. If the RV is stolen or totaled, that's the amount you'll receive, less whatever deductible you chose when you bought the policy. Specialty insurers may also offer you Total Loss Replacement coverage that will provide you with a new RV in the event your RV that's five years old or less is stolen or totaled.

### Your RV is involved in a crash

Your auto insurance company will typically have someone who normally handles car insurance claims come look at your RV. But, if you insure your RV with a specialty insurer, your claims rep will be trained in how to look for damage and estimate what it will cost to repair. Specialty RV insurers also work with repair facilities that know how to repair an RV and guarantee their work.

### The stuff in your RV is stolen

You may keep things inside your RV that you never would in your car, like jewelry, binoculars, VCRs, laptops, camcorders or outdoor gear. Your auto policy won't pay to replace these items if they're lost, stolen or damaged, but specialty insurers offer "personal effects" coverage that will pay to replace them if they're used in conjunction with your RV.

### Someone gets injured at your campsite

When you park your RV at a campsite, you may be liable for the area around your RV. So if someone trips and falls you could be responsible for their injuries, which generally won't be covered by your car insurance policy. But if you insure your RV with a specialty insurer, injuries can be paid for under Vacation Liability coverage, which pays up to the limits that you selected when you bought the policy for injuries you're legally responsible for as a result of an accident that occurs while the RV is being used as a temporary vacation residence.

### Looking for an RV specialty insurer? Look no further than Progressive!

Progressive is an RV specialty insurer. We offer competitive rates, coverage designed specifically for RVs and superior RV claims service, all combined with personal service and counsel from an independent agent or broker.