

Class B RV Insurance Checklist

While we think these features are must-haves for every Class B RV, we'll work with you to sort out exactly what you need. Then we'll find you the right insurance provider and the right coverage.

| Insurance coverage designed just for RVs. Sounds pretty obvious, but many insurance companies don't understand the unique needs of RVers. You need one that does. |
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| Storage option lowers your premium while your RV is in storage. |
| Full replacement cost coverage. If your RV is stolen or totaled, full replacement can be expensive. If you let your insurance company decide how much your vehicle has depreciated, you might not be happy. |
| Personal effects coverage. Protect your stuff. Homeowner's insurance often doesn't. |
| Diminishing deductible reduces your deductible every year you don't have a claim. |
| Member discounts for members of RV clubs. |
| Full-timer coverage. If your RV is your home, it needs primary-residence protection. |
| Emergency expense coverage pays for lodging while your RV is being repaired. |
| Vacation liability covers you for injury and property damage that happen while you're using your RV as a vacation home-for instance, if a visitor trips leaving your RV. |
| Awnings and permanent attachments coverage. Awnings in particular need replacement frequently. |
| Pet injury coverage protects your other family members. |
| Multi-vehicle discounts. Surprisingly, not all insurance companies offer them. |