

## **Class C RV Insurance Checklist**

While we think these features are must-haves for every Class C 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.
- □ **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.