



# Travel Trailer Insurance Checklist

While we think these features are must-haves for every Travel Trailer, 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.
- Single deductible.** If both your RV and the towing vehicle are damaged, you only pay one deductible.
- Member discounts** for members of RV clubs.
- Full-timer coverage.** If your RV is your home, it needs primary-residence protection, and the tow vehicle needs it as well.
- 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.

**Get your RV rate quote right now!**

Call us at 1-866-646-1755 or visit us at [RVinsurance.com](https://RVinsurance.com).