



NW Insurance Council

Consumer Alert

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Own or plan to buy an RV? Make sure you have the right insurance

BOISE, ID, July 5, 2022 – If your summer plans include joining the Northwest’s “happy campers” with an RV or travel trailer, NW Insurance Council urges you to talk with an insurance professional to make sure you have the right insurance before you hit the road.

“Summer is camping season in the Northwest, and it has never been more popular,” said Kenton Brine, NW Insurance Council president. “But what is sure to spoil a weekend in the wild is the double whammy of having an accident, then finding out you don’t have the right insurance on your RV or trailer.”

RVs – particularly newer or bigger models - are much more valuable than a car and carry more personal possessions, so your insurance should reflect that. Consider insuring your RV on its own policy rather than just adding it to your auto policy. A typical Motorhome/RV Insurance policy will cover more than what your Auto policy covers, like your personal possessions inside of your RV, or emergency assistance if you are stranded roadside, or far from home.

You also will want to consider [Travel Trailer](#) or Conventional Trailer Insurance for your fifth-wheel or camper trailer, both of which come with a wide variety of risks that need protection. For example, Conventional Trailer Insurance is designed to protect your trailer and your personal belongings inside while the camper is either stationary or in transit.

Here are some of the differences that may help you decide if you need RV or Conventional Trailer Insurance:

- RV or Conventional Trailer Insurance can provide coverage for many items in your RV that you wouldn't normally keep in your car, such as furnishings, jewelry, laptops, video recorders and clothing. [Auto Insurance](#) typically only covers items permanently installed in the vehicle.
- You may be liable if someone is injured inside your RV or travel trailer or at your campsite. While laws vary by state, most states require at least minimum liability coverage for RVs, and most states require motorhomes to have liability insurance while being driven on the road.
- If your RV or travel trailer is damaged while traveling, you'll need a place to stay and a way to get there. A standard auto policy may not cover these losses or towing, which could cost you thousands of dollars.
- The high value of many RVs and travel trailers and the potential for extensive physical damage from an accident may mean you will need additional coverage.
- Make sure your RV and Conventional Trailer Insurance covers attached accessories, such as an awning, TV antenna or satellite dish. You may need

to add Accessories Coverage to safeguard items attached to the outside of your RV or travel trailer.

- Also consider the other “toys” you might bring along on your “RV adventure,” like expensive mountain bikes, kayaks, canoes or even expensive golf clubs. Those items might be covered under your RV policy or your homeowners or renters policy – but in any of those policies, their value might exceed coverage limits unless you have an endorsement or rider on your policy.
- If you’re renting an RV, check your auto insurance policy to see if coverage extends to a rental RV. If not, you may need to purchase an RV rental dealers’ short-term policy. It’s wise to inquire with your own insurance company before you sign up for the RV rental company’s policy (if one is offered).

Contact your insurance company or agent to ask about special RV or Conventional Trailer coverage. If needed, explore coverage with a company or agent who writes policies specifically designed for RVs and travel trailers.

For more information about insurance visit [NW Insurance Council](#) or call (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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