

10 Questions To Ask Your Insurance Agent

Questions	Yes	No	Comments
1. Do I qualify for Total Loss Replacement Coverage?	<input type="checkbox"/>	<input type="checkbox"/>	Total Loss Replacement Coverage protects your RV investment against depreciation in case of a total loss.
2. Does my policy include Purchase Price Guarantee Coverage?	<input type="checkbox"/>	<input type="checkbox"/>	Purchase Price Guarantee (PPG) coverage insures that you receive the full purchase price of your RV to put towards buying a replacement unit if you have a total loss.
3. Does my policy provide Vacation Liability?	<input type="checkbox"/>	<input type="checkbox"/>	Vacation Liability protects you if anyone is hurt at your campsite or in your RV while parked. This can be especially important if you travel with your pet. Most standard auto policies do not offer this essential coverage.
4. Do I have enough coverage for my Personal Effects?	<input type="checkbox"/>	<input type="checkbox"/>	Time to take stock! Did you know that on a specialty RV insurance policy you can purchase additional coverage for personal belongings or luggage that you travel with in your RV?
5. Is my Towing coverage a Roadside Assistance Package, or merely Reimbursement?	<input type="checkbox"/>	<input type="checkbox"/>	RVs are typically more expensive to tow and repair, so make sure your policy covers these additional costs. While a basic reimbursement plan will save on your insurance costs, a more comprehensive Road Assistance Package will save on your out of pocket expenses.
6. Am I considered a Full Timer?	<input type="checkbox"/>	<input type="checkbox"/>	If you use your RV more than 5 months out of the year, you may need Full Timer's personal liability protection. An increase in personal effects coverage may also be needed. If in doubt, ask.
7. Does my policy provide Emergency Vacation Expense Coverage?	<input type="checkbox"/>	<input type="checkbox"/>	If you are over 100 miles from home, and lose the use of your RV, this specialty coverage can help with hotel and other additional living expenses you may incur.
8. Do I have coverage for Glass Breakage?	<input type="checkbox"/>	<input type="checkbox"/>	Glass breakage is generally covered under Comprehensive, or Other Than Collision, coverage. Many times a deductible of \$500 or more will apply. Depending on your company and state, you may be able to have a lower deductible applied to Glass Breakage – or even no deductible at all.

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9. If I try to sell my RV on Consignment, am I covered?	<input type="checkbox"/>	<input type="checkbox"/>	Most insurance policies typically exclude coverage for vehicles being sold on consignment, and dealers' policies seldom extend coverage to your unit. On a specialty RV policy, you may be able to add Consignment coverage – ask now to be safe!
10. How is my Awning covered?	<input type="checkbox"/>	<input type="checkbox"/>	Awnings are especially susceptible to damage due to weather conditions. Ask your agent today if your awning will be covered for Replacement Cost in the event of damage
Additional Questions and Notes:			

**Don't be afraid to ask questions.
A thorough knowledge of the coverages your policy provides,
as well as optional coverages that may be available,
will result in a more favorable experience
in the event of a claim to your RV.**

Checklist Compliments of:



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