



RV INSURANCE

Motorhomes



Class A



Class B



Class C



Bus Conversion

National General is America's RV Insurance Specialist.

We offer many unique coverage options and discounts which are designed specifically to accommodate the avid RVer. If you're using ordinary auto insurance to cover your RV, then you're under-protected.

High-Value RVs

With underwriting approval, we can insure:

- RVs with an OCN of \$500,000 or more
- Replacement Cost Coverage on RVs with an OCN of \$300,000 or more

Liability Limits

Up to \$500,000 CSL

Travel Trailers & Campers



Travel Trailer



Fifth-Wheel Trailer



Pop-Up Trailer



Truck-Mounted Camper



Airstream Trailer



Toy Hauler



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National General 
Auto, Home & Health Insurance

Specialized RV Protection

Included for free, with specialized options available:

- Storage Option — Suspend coverage while the motorhome is in storage
- \$3,000 of Personal Effects Coverage
- \$1,000 of Pet Protection
- \$3,000 of Permanently Attached Equipment Coverage
- Total loss replacement for permanently attached equipment
- Emergency Expense Allowance
- Fire Department Protection
- Locksmith Coverage

Additional options available for purchase:

- Replacement Cost Coverage
- Vacation Liability
- Full-Timers Coverage
- Towing and Labor
- Diminishing Deductible
- Mexico Physical Damage
- Additional Personal Effects Coverage
- Additional Emergency Expense Coverage

Benefits/ Coverage

National General Insurance

Ordinary Auto Insurance

Optional Full Replacement Cost Coverage

Gives customer a comparable new RV if theirs is totaled or stolen — even if they are not the original owner;† can purchase within first 5 model years

Limited availability — usually restricted to one year of coverage

Replacement Cost Personal Effects Coverage

Coverage for personal belongings in RV — up to \$3,000 included at no charge; additional coverage available

Not available

Storage Option

Suspends collision and liability when an RV is not in use, for savings up to 53% off premium

Not available

Vacation Liability

Provides liability coverage while the RV is being used off-road as a temporary residence

Varies

Full-Timer Liability

Provides specialized coverage for customers who live in their RV full-time

Not available

Permanent Attachments Coverage

Depreciation-free coverage for permanent items attached to the RV

Not available

Emergency Expense Allowance Included at No Extra Charge

Covers travel expenses if your customer has a covered claim while they're on the road

Varies

Optional Nationwide Towing/Roadside Assistance

RV towed to nearest qualified RV repair facility within a reasonable distance

Usually restricted to \$50 to \$100 in coverage; may not be provided by RV experts

RV Claims Specialists

Claims are handled by an RV expert

Claims may be handled by an auto adjuster who doesn't understand RVs

RVs and Autos on One Policy

Qualify for multi-vehicle discount; one deductible if two covered vehicles are involved in the same claim; complete hitch assembly coverage

Varies; not offered by other RV specialists

†Must initially be purchased within five years of model year. Coverage limited to original purchase price after fifth model year.