



## Are You Offering Specialty RV Insurance?

By Bill Tuttle, Explorer Agency Manager



This year is proving to be another strong year for the RV Industry. According to the Recreation Vehicle Industry Association (RVIA), shipments of new RVs will reach 381,000 in 2016, up 2% over 2015. "The industry has recovered from the recession, and we're looking forward to sustained growth into the future," said RVIA's president, Frank Hugelmeyer. There is not a 'typical' persona of an RV owner. Some are young families starting out with a towable unit and camping on the weekends. Some are 'empty nesters' who enjoy vacations driving cross country to visit our beautiful National Parks. Still others have decided to take to the road and live full-time in their RV while experiencing new places and new people. Some have found they can operate a business while traveling in their RV and not be tied to a physical office.

Today's RVs range from basic pop-up campers to very sophisticated vehicles loaded with electronic components and high end finishes, such as granite countertops and marble flooring. Most professional bus conversions are highly customized and unique.

Are you offering specialty RV insurance to your clients who come to you to protect their RV? Are you able to insure high value units? Can you insure RVs over 32' in length? Will your carrier insure a Professional Bus conversion?

The National interstate Specialty RV Policy is one of the offerings through Big I Markets. Some advantages to this program include:

- Values up to \$2 million
- Lengths up to 55'
- Professional Bus Conversions
- Business or commercial use may be acceptable
- Claims Representatives who specialize in RVs

In addition, there are specialty insurance options offered (subject to availability and eligibility) that are designed specifically for RVs, such as:

- Total Loss Replacement
- Purchase Price Guarantee
- Agreed Value
- Full Timers Liability
- Emergency Vacation Expense

RVs can represent a major financial investment for your client. National Interstate's Specialty RV policy allows you to offer protection designed with RVs and the RV lifestyle in mind. Cruise over to [Big "I" Markets](#) and click on **Recreational Vehicles - (Personal or Commercial)** to learn more!