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Retaining RV Accounts

Competitive rates lead to better retention, but a rate increase after an accident can get your customers to start shopping elsewhere. With **Accident Forgiveness**, the first at-fault accident incurred as a National General customer will not impact your RV customer's rates. National General also helps you retain accident-free RV customers with **Diminishing Deductible** coverage. When your RV customers add this optional coverage, they will receive 25% of their deductible waived (up to 100%) for each annual renewal that they have no claims.



Additional Coverages:

- **Personal belongings coverage for full replacement cost up to \$3,000** - From laptops and linens to attachments and accessories, their belongings are automatically insured for what they paid - not a depreciated amount. You can add more coverage if they need it. *Automatic* coverage, designed specifically for the way they really use their RV - at no extra charge.
- **Optional Full Replacement Cost Coverage** - We give your client a comparable new RV if theirs is totaled or stolen.¹ This protects them from depreciation - they could save thousands!
- **Permanent Attachments Coverage** - We automatically insure permanent attachments for the full amount it would cost to replace them - not a depreciated amount. Designed to provide extended coverages that make sense for RVs.
- **Emergency Expense Allowance** - National General Insurance will reimburse your client up to \$100 per day (maximum \$500) for food and lodging if a covered accident leaves them stranded more than 100 miles from home. Provides peace of mind if they ever get stranded.
- **Full-Timer Coverage** - For RVers who live in their RV full-time, we offer specialty coverage with their specific needs in mind. Just the right combination of coverages for those who live in their RVs - not offered by regular car insurance.
- **Storage Option** - Clients can save money by suspending the coverage they don't need during the months their RV is not on the road. They'll still be fully protected against threats like fire, storms, wind and theft. Just six months of this exclusive Storage Option could save insureds up to \$400!

Recreational Vehicle - Personal coverage is available on [Big "I" Markets](#) for most [recreational vehicles](#), including motorhomes, fifth wheels, mounted truck campers and more.

¹ If your RV is totaled or stolen (and not recovered) in its first five model years it will be replaced with a comparable new RV, even if you're not the original owner. After the first five model years, you will receive your full original purchase price - not a depreciated amount - toward the purchase of the replacement RV. Replacement Cost Coverage must be purchased during the RV's model year or within the following four years.