



## National General Adds Stationary RV Coverage



National General has added optional Stationary Trailer coverage to its **Recreational Vehicle** program. An ordinary RV policy excludes Stationary coverage due to the added risk of the unit not being protected (as it would be if in storage) or moved when at risk. In the event of heavy weather/activities, the chances of someone going to get the unit to move decreases. A stationary RV is exactly what it sounds like; it doesn't move, although it must retain the ability to do so. Unlike an RV in storage a Stationary unit can still be used, but not full-time. Acceptable Stationary Units are Convention Toy Hauler, Fifth Wheel Toy Hauler, Fifth Wheel Travel Trailer, and Travel Trailer. There are some other restrictions:

Stationary units that are *unacceptable* when the unit:

- Is permanently attached RVs/trailers
  - Including permanently attached structures (Deck)
- Is used as a Full-timer residence
- Has skirting
- Has wheels removed and is on blocks
- Hooked up to permanent utilities
- Is *not* located in an RV park or campground

National General's offers excellent RV coverage for motor homes with an original cost new value up to \$1 million. Also eligible are travel trailers, fifth-wheel trailers, pop-up trailers, truck-mounted campers, Airstream trailers and toy haulers. Maximum coverage limit varies by state.

### 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 (Higher coverage optional)
- \$1,000 of Pet Protection
- \$3,000 of Permanently Attached Equipment Coverage (Higher coverage optional)
- Total loss replacement for permanently attached equipment
- Emergency Expense Allowance
- Fire Department Protection
- Locksmith Coverage

Additional options available for purchase:

- Stationary Coverage **NEW**
- Replacement Cost Coverage<sup>1</sup> (Stationary excluded)
- Vacation Liability
- Full-Timers Coverage - For RVers who live in their RV full-time
- Towing and Labor

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- Diminishing Deductible - 25% of their deductible is waived (up to 100%) for each annual renewal that they have no claims
- Mexico Physical Damage
- Additional Personal Effects Coverage
- Additional Emergency Expense Coverage

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

Coverage available as new business in Alabama; Arizona; California; Florida; Illinois; Iowa; Kansas; Louisiana; Maryland; Montana; Nebraska; New York; North Carolina; North Dakota; Ohio; Oklahoma; South Carolina; South Dakota; Tennessee; Texas; Virginia; Washington; Wisconsin; Wyoming.

Stationary Unit coverage available as new business in Alabama; Arizona; Arkansas; Colorado; Florida; Georgia; Illinois; Iowa; Kansas; Kentucky; Louisiana; Maine; Michigan; Mississippi; Missouri; Montana; New Hampshire; Nebraska; New Mexico; New York; North Carolina; Ohio; Oklahoma; Pennsylvania; Rhode Island; South Carolina; South Dakota; Tennessee; Texas; Utah; Virginia; Wyoming.

<sup>1</sup> 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.