



Keeping an RV Rolling



Recreational vehicles are sometimes called land yachts, and with good reason. Both yachts and RVs can carry of the comforts of home to remote locations, such as beds, kitchens, bathrooms, showers, closets, refrigerators, internet, TVs, in-motion satellite systems and more. The more amenities offered, the more complicated they are. Those systems are also competing for a limited amount of space in which to operate, so some amenities share functional space with others, meaning only one can be used at a time. Space can be created while parked with pop-up roofs and slide out walls.

Higher-end RVs can have multiple levels and larger, more luxurious versions of the same features, plus a few not found in less expensive RVs. More bells and whistles also means that there is more that must be maintained.

National General has an extensive [Tips & Tricks manual](#) that covers how to keep an RV running smoothly, including:

- Tire maintenance
- Routine inspections
- Safe driving tips
- Winterizing/storage/spring cleaning
- Severe weather/disasters
- Fire Safety
- ...and more

National General 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:

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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- Replacement Cost Coverage¹ (Stationary excluded)
- Stationary Coverage
- Vacation Liability
- Full-Timers Coverage - For RVers who live in their RV full-time
- Towing and Labor
- 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, and Wyoming.

Stationary Unit coverage is 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, and Wyoming.

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.