

## Choosing RV insurance

*by Jaimie Hall Bruzenak and Alice Zyetz*

**Full-timer insurance:** Choosing insurance for full-time RVing is different than regular vehicle insurance. If you full-time you also need to insure the contents of your RV as well as the RV. Not every insurance company provides this insurance. Regular insurance companies will only work if you still have a house and insure your contents through your homeowners policy.

**Domicile:** Have you decided on your domicile? You may decide to keep your domicile (residency) in your current state. Most full-time RVers do choose another state. No-state-income tax states like Texas, South Dakota and Florida are popular. RV clubs each work with one of the major insurance companies so they can offer a discount to their members, so you might want to at least check prices with the company associated with any RV clubs that you belong to.

Since you will need an address in your domicile, your RV club can help you there too. The Escapees RV Club is based in Texas and many members use their address and mail-forwarding service as their legal address. Good Sam's mail-forwarding service (which can also serve as your legal address) is based in Florida. FMCA's service is based in Ohio. You can also establish your domicile in other states as long as you have an address. South Dakota, for example, has two mail-forwarding services that many RVers use.

Rates vary tremendously by state and company so comparison shop. You can get quotes on coverage in more than one state to help you decide on your domicile. Also, find out other RVers' experience with these companies and how the company is at paying claims. RV forums are a good place to get input from experienced RVers.

**Coverage:** Since you need to cover the contents when you full-time, make sure extra things like awnings and satellite dishes are covered as well. Also make sure your policy is adequate to insure all your electronics like computers. You may need a rider for valuables that exceed the limits of coverage in their category, such as electronics or jewelry. In addition, check into:

- Replacement insurance so you get a new rig if something happens to your old one.
- Adequate comprehensive personal liability coverage. This coverage is similar to liability insurance under a homeowner's policy in case someone gets injured on your property and sues.
- Is Roadside assistance included and what are you covered for?

Alice developed a comparison chart to use when shopping for RV insurance for *The Woman's Guide to Solo RVing*. We have included it here. You can **print it out** for your own use. This will help you ask the right questions as you get quotes. Each of these companies will give you a quote for the state where you are or plan to register your RV.

Some have instant quotes; these are ballpark figures and will only give you a rough idea of prices. If you are a member of a club like Good Sam, FMCA or Escapees, be sure to ask if they offer a discount to members.

These are the four RV insurance companies that insure full-time RVers.

**Foremost Insurance**

**Progressive Insurance**

**PoliSeek Insurance**

**GMAC Insurance**

**RV Insurance Professionals** will give you quotes from multiple insurance companies by entering your data once.