

RV Insurance FAQ

Learn RV Insurance 101



What is RV Insurance?

Recreational vehicles (RVs), include a wide range of motorhomes, from camper vans to bus conversions, organized by classes: **Class A, B** and **C**. Your RV insurance will depend on the class of your vehicle, how much you use it, whether you live in it full time and other factors. The classes of RV include:

Class A: This class includes models such as the luxury coach, converted bus and motor coach. These vehicles can be up to 75 feet long.

Class B: This is the smallest class of recreational vehicles. These vehicles do not have a cab-over, and can also include cargo van type designs, travel trailers and camper vans.

Class C: This group includes vehicles that use a standard cargo van as the driving portion of the RV and the camper portion extends over the cab area. This class covers fifth wheel vehicles. To find the right RV coverage for your motorhome or camper, contact an independent agent.

What Does RV Insurance Cover?

RV insurance covers many of the similar risks that auto insurance does, including collision, comprehensive and liability coverage. You can also get additional protection for your personal belongings on board, equipment and attached accessories such as awnings and satellite dishes. Depending on the insurance company you choose, your additional coverage options may include:

- Full loss replacement coverage for newer RV's that are less than 3 to 5 years, others may only offer actual cash value coverage, others may offer stated value coverage. The coverage limit will depend on what your carrier provides.
- Campsite and vacation coverage
- Emergency expenses
- Towing and roadside coverage
- Full-timer coverage if your RV is your full time residence
- Uninsured and underinsured motorists coverage





How Does RV Insurance Work?

RV insurance protects you, as a recreational vehicle owner, from excessive out of pocket costs in the event of a loss or if you are at fault in an accident that causes bodily injury or property damage. It can also provide compensation for your costs if you have a roadside breakdown.

As an example of how RV insurance works, let's consider some accidents or trouble you could encounter with your motorhome on a vacation. Your RV insurance would potentially cover you in the following ways:

- If you have uninsured/underinsured motorists coverage and another driver collides with you but is not insured, your insurance company will pay for your damages. The amount of compensation you receive will depend on the amount of damage, your deductible amount, and the limits set on your policy.
- If you are at fault for an accident, the other driver will file a claim with your insurance company. Your insurer will pay the claim up to the limits of your liability policy. You will pay the costs of any damages, injuries, legal fees or judgments out of pocket beyond the limits set on your policy.
- If your RV is disabled after a crash and has to be towed, your insurance will cover some or all of the costs of towing.
- If your RV is stolen, an animal causes damage to your RV, or it is damaged in a hail storm, your comprehensive insurance would provide coverage for your losses, after your deductible and up to the limits you've selected in your policy.



Why Is RV Insurance Important?

RV insurance is an important coverage because of the large investment you've made in your motorhome. It is also important because these are large vehicles that can cause major injuries and significant damage to other vehicles and property in an accident.

Consider also that if you buy a new RV costing anywhere from \$30,000 to over \$200,000 and haven't purchased full replacement cost coverage, you can be saddled with significant costs if it is totaled in an accident.

Is RV Insurance Required?

Virginia does not require individuals to purchase car or RV insurance. If you finance the purchase of an RV – when you borrow money to buy your motorhome, your lender will most likely require you to buy RV coverage before your financing can be approved. Otherwise, an individual is free to pay the Uninsured Motorist (UM) fee to the Department of Motor Vehicles (DMV) to drive without insurance.

How Much Does RV Insurance Cost?

The cost of RV insurance will vary widely, depending on several key factors:

- Whether your RV is a **Class A**, **B** or **C** model – **Class A** is the most expensive coverage followed by **Class C**, while **Class B** RVs are the least costly to insure
- Whether you use your RV occasionally or if you are living in the RV full-time
- Your driving history and record of accidents or past claims
- The limits you set on your policy, as well as the deductible amounts – for example, your overall costs will be lower if you choose high deductibles, but you will also have higher costs to pay out of pocket in the event that you need to file a claim
- The additional riders or added coverage you want to add, such as coverage for your personal belongings, towing and roadside assistance coverage, etc.

As a reference point, a **Class A** RV may cost around \$2,000 dollar a year or more to insure, while a **Class B** may fall somewhere in between \$1,000 to \$2,000 dollars.





How Much RV Insurance Do I Need?

The amount of RV insurance you need will depend on several factors, such as:

- The requirements of the state in which you reside
- The class of motorhome you own
- Where you will be traveling, and whether you will cross state and country borders
- Whether you are using it part time or living in it full time
- Whether you have custom features on your motorhome, which can result in higher repair costs

Additionally, the amount of **RV Coverage** you need will depend upon the assets you want to protect in the event of a liability claim or lawsuit.

For help determining how much RV insurance you will need, contact an independent agent. An agent in your area can help you learn about the requirements in your state as well as the specific risks you may face.

Where Can I Get RV Insurance?

RV insurance is available through insurance agents, who will underwrite your policy through an insurance company. If you work with an independent agent, you'll get the help you need to review several RV insurance quotes in one place. Find a local independent agent and find the right RV coverage that will protect you wherever you go.



State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218
(804) 371-9185
(877) 310-6560

Website: scc.virginia.gov/pages/Insurance