

RV insurance: Don't hit the road without it (October 2008)

If you bought a tractor trailer, you wouldn't add it to your car insurance policy. It's a specialized vehicle and needs special coverages and claims handling.

So why do more than half of RVers surveyed by The Progressive Group of Insurance Companies add their RV to their car insurance policy?

"We don't know why, but we know why they shouldn't," says Cathy Pelfrey, RV product manager with Progressive.

For example, what if ...

... your RV breaks down on a trip?

While a lot of car insurance policies offer roadside assistance, many may not include coverage for your RV. Even if your policy covers some roadside expenses, it may not cover them all. For example, it may pay for towing only up to the amount it costs to tow a car. RV tows can cost three times more. That means out-of-pocket expenses you're responsible for paying.

... your RV is involved in a crash?

Auto insurers typically have someone who normally handles car insurance claims inspect your RV. Specialty RV insurers train claims rep to look for damage and write estimates specific to RVs. They also work with repair facilities that know how to repair an RV and guarantee the work.

... the stuff in your RV is stolen?

You may keep things inside your RV that you never keep in your car like jewelry, laptops and camcorders. Your auto policy won't pay to replace these items if they're lost, stolen or damaged. Specialty insurers offer "personal effects" coverage that will pay to replace them if they're used with your RV.