What to sort in your RV insurance before hitting the road

Why your policy needs a pre-season review

A recreational vehicle sits for months. Then, one sunny weekend, you pack it up and head out. That gap between storage and travel is the best moment to check your coverage. Policies written months ago may no longer match what you own, where you park, or how you use the vehicle. Going through a short checklist before riding season saves surprises later.

Check your liability coverage limits

Liability coverage pays for damage or injury you cause to others while driving or parked. Many RV owners carry the same limits they have on their car, but an RV is heavier, longer, and can cause more damage in an accident. Towing a trailer also increases risk. Review your state minimums and consider whether those numbers would cover a multi-vehicle accident or an injury claim. If you have assets to protect, higher limits or an umbrella policy may be worth discussing with your agent.



Confirm physical damage coverage matches vehicle value

Physical damage covers repairs to your own vehicle. The two main parts are collision (hitting something) and comprehensive (theft, fire, hail, animal strikes). The key question is whether your coverage reflects the current market value of the RV. A motorhome that cost fifty thousand new may be worth thirty-five now, or it may have appreciated if it is a classic. Check the stated value or agreed value clause in your policy. Some policies pay actual cash value, which subtracts depreciation. Others let you insure for a fixed amount. If you financed the RV, the lender likely requires full coverage. But the amount they require may not match what you would need to replace the rig after a total loss.

Look at your storage location and seasonal use

Where you keep the RV during the off-season matters. If it is parked at home, your homeowners policy may offer limited coverage for a parked vehicle, but usually not while it is being driven. If you store it at a commercial lot, check whether that facility requires proof of insurance. Some storage yards have liability requirements. Also, if you store it in a region prone to hail, flooding, or wildfires, confirm that your comprehensive coverage applies at that

location. Seasonal use is another factor. Some insurers offer lay-up policies that reduce coverage while the RV is stored and only pay for comprehensive risks. That can save money, but you must remember to reinstate full coverage before the first trip. If you forget and drive uninsured, you are personally liable for any accident.



Review personal belongings coverage

An RV carries more than a car. You may have camping gear, kitchen items, electronics, bikes, or fishing equipment. Standard RV insurance often includes a small amount for personal belongings, but it may be as low as a few thousand dollars. That limit can be exhausted quickly if your gear is stolen or damaged. Check whether your homeowners or renters policy extends

to items in a vehicle. Many do, but with sub-limits and deductibles. If not, consider adding an endorsement to your RV policy or a separate inland marine policy for your equipment. Keep a photo inventory of what you carry, along with receipts or serial numbers, so claims are easier to file.

If this sounds like a lot to keep straight, it helps to talk through each item with an agent who handles specialty vehicles. A resource like myprisminsurance.com can connect you with policies that address these specific concerns, though your own situation will determine what fits best.

Understand how collision damage works on a rental or borrowed RV

Not everyone owns an RV. If you rent one for a trip or borrow from a friend, your personal auto policy may not cover it. Rental companies offer damage waivers, but those are not insurance. They waive the company's right to charge you for damage, but they often exclude certain types of loss, like tire damage or towing. Check your credit card benefits too. Some cards provide primary collision coverage for rental vehicles, but the definition of "rental" may exclude RVs or limit coverage to cars. For borrowed RVs, the owner's insurance usually pays first, but you could be on the hook for the deductible or for any damage that exceeds the policy limits. Ask for a written agreement about who pays what before you drive off.



Assess the need for roadside assistance and towing

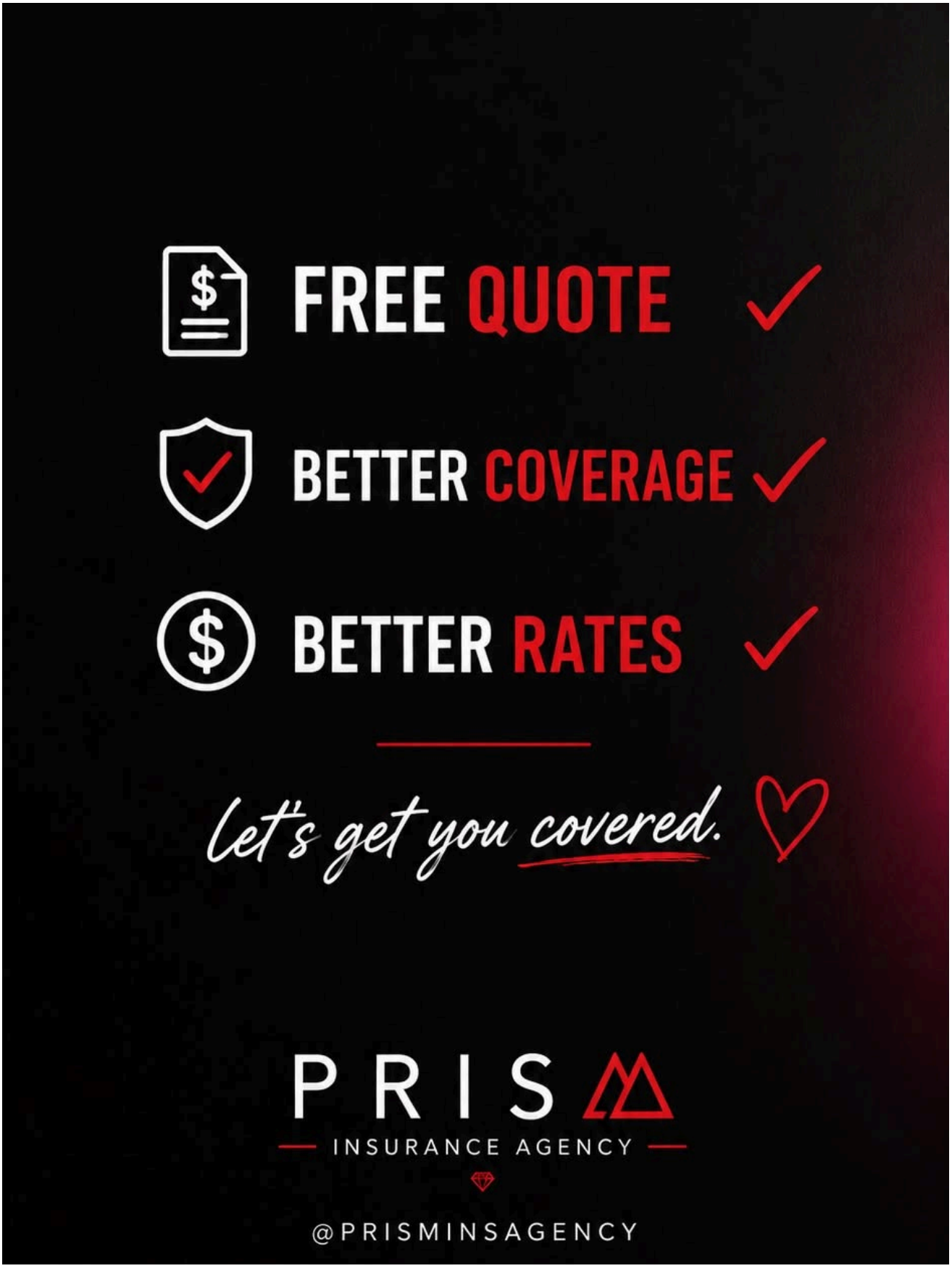
A breakdown in an RV is more complicated than a car breakdown. You need a tow truck that can handle a heavy vehicle, and you may need a mechanic who can work on a motorhome chassis or an RV appliance. Many standard roadside plans cap the tow distance or vehicle weight. Specialty RV roadside assistance plans typically cover larger vehicles, include tire changes on dual-wheel setups, and provide help with locks, batteries, and fuel delivery. Check whether your current policy includes this or whether you need a separate membership. Also, some insurance companies offer towing and labor coverage as an add-on. Compare the cost and the service area before you decide.

Verify coverage for accessories and modifications

RVs often come with add-ons: solar panels, awnings, satellite dishes, lift kits, custom interiors, or upgraded batteries and inverters. Standard policies may cover these only up to a small amount, or they may exclude them entirely unless you list them separately. If you have made modifications, tell your insurer and ask how they are covered. The same goes for accessories like bike racks, cargo carriers, and generators. If any of those are stolen or damaged, you want to know whether the policy pays to replace them or leaves you to pay out of pocket.

Think about how often and where you travel

Do you take one long trip a year or several weekend excursions? Do you stay in the same region or cross the country? Some policies limit the number of consecutive days you can be on the road, or they restrict coverage to certain states or provinces. If you plan to spend a winter in the Southwest or travel to Canada or Mexico, confirm that your policy applies there. Many U.S. policies offer limited coverage in Canada, but Mexico usually requires a separate policy purchased at the border. Also, if you rent out your RV when you are not using it, standard policies often exclude commercial use. You would need a specialty policy that allows peer-to-peer rental, which changes the risk profile and the premium.



Once you have gone through these points, you will have a clear picture of where your coverage stands. That is the moment to make adjustments. An agent who understands recreational

vehicles can walk you through the options, and a site like **myprisminsurance.com** can help you find the right specialty policies for your situation. A little pre-season work means you can enjoy the open road without worrying about what happens if something goes wrong.