

# RV INSURANCE

## Review Checklist



A QUICK GUIDE TO REVIEW YOUR COVERAGE  
AND PROTECT YOUR ADVENTURES



**HOW IS THE RV BEING USED — RECREATIONALLY OR FULL-TIME?**

Usage type can impact the coverage you need and the options available.



**WHAT LIABILITY COVERAGE APPLIES WHILE PARKED AT A CAMPSITE?**

Make sure you have the right protection on and off the road.



**ARE PERSONAL BELONGINGS INSIDE THE RV INCLUDED?**

Review what's covered, any limits, and if a separate policy is needed.



**HOW DOES THE POLICY HANDLE ROOF DAMAGE AS THE RV AGES?**

Coverage for roof repairs or replacement can vary by carrier and age.



**IS THE RV INSURED FOR REPLACEMENT COST, AGREED VALUE, OR ACTUAL CASH VALUE?**

Understand how a total loss would be paid.



**HOW DOES COVERAGE WORK FOR A TOWED VEHICLE OR TRAILER?**

Liability and physical damage rules can be different.



**ARE UPGRADES LIKE SOLAR, LITHIUM BATTERIES, OR STARLINK EQUIPMENT COVERED?**

Add-on equipment may need to be scheduled or listed.



**WHAT ROADSIDE ASSISTANCE LIMITATIONS APPLY TO LARGER RVS?**

Not all plans cover big rigs the same way.



**ARE THERE RESTRICTIONS FOR LONG-TERM PARKING OR SEASONAL SITES?**

Some policies have limits on how long the RV can stay in one place.



**HOW ARE WATER INTRUSION OR SEAL-RELATED CLAIMS HANDLED?**

Coverage for water damage can depend on cause and maintenance.



**ARE LLC OWNERSHIP DETAILS LISTED CORRECTLY IF APPLICABLE?**

Ownership structure must be shown properly on the policy.



**WHAT DEDUCTIBLE OPTIONS ARE AVAILABLE?**

Choosing the right deductible can impact your premium and out-of-pocket costs.



**DOES THE POLICY INCLUDE TRIP INTERRUPTION OR EMERGENCY EXPENSE COVERAGE AFTER A COVERED LOSS?**

This can help with lodging, meals, and unexpected expenses after certain covered claims.

**TWIN PEAKS**  
INSURANCE

RV Specialists

Insuring your fun!<sup>SM</sup>



*Adventure with confidence.*



REVIEW YOUR POLICY.  
PROTECT WHAT MATTERS MOST.