

Personal Insurance/ Recreational vehicle insurance (Trailers, Campers Motor homes)

Coverages

If you own an RV, your insurance broker can offer you the insurance policy required by the model of vehicle you own and depending on your travel plans.

- Third Party Liability
- Direct damage to vehicles
- The addition of a home insurance policy
- Specialized insurance often needed

Third Party Liability

The place of use has a significant influence on the limit of liability insurance to purchase. A lawsuit resulting from an accident involving your liability in Florida is not the same risk as if your caravan is year round stationary on a campground.

It is still important and advisable to be well covered in liability insurance for damage you can cause a campground because of your use or your caravan is detached from the vehicle.

Liability coverage being essential, the amount must be a minimum of at least 1 million \$. Moreover, if you travel outside Quebec or Canada, a greater amount is preferable.

Direct damage to vehicles

An important factor in determining the amount of insurance required for damage to the vehicle itself is its real value.

Even if the value of your vehicle is not important outside of Quebec, your coverage for damage to your vehicle (collision) should always be ensured. If an accident occurs for which you are not responsible, in some cases you will have to sue the third party responsible for your damage. You may only use the services of your insurance if you have purchased direct damage to your vehicle insurance coverage..

Also, you may need to cover damages resulting from vandalism and theft, partial or total.

On the other hand, we must not overlook the risk of transportation. If you lose control of your vehicle and fall into a ditch, your damages will be covered.

Moreover, protection can be extended to cover the vehicle in storage. A collapse of the building or a fire occurs on the site; your policy may cover damage to your vehicle.

Some insurers request to know where your vehicle is stored during the winter, you can check with your insurance broker if the place you have chosen is appropriate.

The addition of a home insurance policy

Some recreational vehicles such as camping trailer, can be covered by adding a second location to your home insurance, condominium or tenant. This guarantee may be extended to accessories and equipment forming part of the vehicle and awnings, your property and a utility trailer.

By cons some home insurance policies cover a narrow secondary sites and property on the premises. Including home insurance policies exclude or limit damage to personal property which are outside the premises at all times of the principal residence at a loss.

The home policy "all risks" can cover more broadly with its extended coverage, nevertheless it is important to check with your broker your home insurance policies to determine if you are adequately covered while at the inside your RV.

Specialized insurance often needed

Basic insurance policy is limited in respect to recreational vehicles, the specialized insurance is often needed.

Some specialized insurers have the experience of recreational vehicle. Some criteria such as land use, age and maintenance of the vehicle can influence the choice of the limit of insurance to purchase. The specialized insurance policy is specially designed for recreational vehicle. Recreational vehicles are not all identical; the specialty insurance products are not either.

Whether you travel on the road or stationary or on a campsite, specialized insurance policies include for each type of vehicle all the necessary endorsements at an affordable cost.