

Product Description

- Physical damage coverage for trailers, tent trailers, 5th wheel units, camper units and motor homes (Class A, B & C)
- Named Perils and All Risk package policies
- No automobile Third Party Liability coverage

Product Options

Supreme Coverage Package -- Designed for new and high value units

Coverage	Limits
Claims Settlement	Guaranteed Replacement Cost
Deductible Options	\$250, \$500, \$1,000 or 1% (minimum \$1,000)
Personal Property Extension	\$10,000
Detached Structures	\$5,000
Fire Department Charges	\$5,000
Emergency Expense	\$500 per day / max \$2,500
Emergency Roadside Assistance	\$250 per occurrence / max \$500 per policy period
Unit Rescue & Retrieval	\$2,500
Lock Re-keying	\$500
Bicycles	\$1,000
Golf Carts	\$5,000
Power Generators and Solar Energy Equipment	\$2,500
Watercraft	\$1,000
Pet Injury	\$1,000

Peace of Mind Package -- Designed to cover most units

Coverage	Limits
Claims Settlement	Replacement Cost
Deductible Options	\$250, \$500, \$1,000 or 1% (minimum \$1,000)
Personal Property Extension	\$10,000
Detached Structures	\$5,000
Fire Department Charges	\$5,000
Emergency Expense	\$500 per day / max \$2,500
Emergency Roadside Assistance	\$250 per occurrence / max \$500 per policy period
Unit Rescue & Retrieval	\$2,500
Lock Re-keying	\$500
Bicycles	\$1,000
Golf Carts	\$5,000
Power Generators and Solar Energy Equipment	\$2,500
Watercraft	\$1,000
Pet Injury	\$1,000

Product Options Continued

Budget Value Package -- Basic coverage for any unit of any age

Coverage	Limits
Claims Settlement	Actual Cash Value
Deductible Options	\$250, \$500, \$1,000 or 1% (minimum \$1,000)
Personal Property Extension	\$2,500
Detached Structures	\$2,500
Emergency Expense	\$100 per day / max \$1,000
Fire Department Charges	\$5,000

Discount and Additional Coverage Options

Available Discounts	Discount
Mature Market - Age 55+	10%
Theft Protection - Secured Parking, GPS or Alarm	5%

Additional Coverage	Premium
Comprehensive Personal Liability-- \$2,000,000	\$125
Increased Contents	\$15 per \$1,000

Underwriting Referral Criteria

- Any risk valued at more than \$150,000
- Any risk greater than 32 feet
- Any risk used for anything other than personal recreational a/o vacation purposes
- Any risk with 1 claim in the past 5 years
- Any risk or applicant with a history of non-payment of premium
- Any risk or applicant who for any reason has been previously cancelled, declined or refused renewal by another insurer

Other Underwriting Rules

- Minimum limit - \$5,000
- Minimum premium - \$200
- 12 month policies only
- Letters of Brokerage are not accepted

