



Insuring Your Recreational Vehicle FAQs

As of July 18, 2023

Q. Do I need to insure my recreational vehicle (RV)?

A. It depends upon the type of RV. RVs can include motorhomes, camper vans, coaches, caravans, fifth-wheel trailers, popup campers, and truck campers. If the RV is self-propelled by its own motor, under state law, it must be insured. While state law does not require insurance for RVs that are not self-propelled, such as some trailers, insurance can be a good idea since it can protect you in the event of loss or damage to the RV or contents in it. For more information about the types of insurance, go to:
<http://www.insurance.maryland.gov/Consumer/Documents/publications/autoinsuranceguide>.

Q. What factors determine the cost of an RV policy?

A. Many factors can affect the cost of your RV policy including, for example: the vehicle class; the size of the RV; use of the RV (e.g. vacation or long term residence); miles driven per year; the types of coverages selected; policy limits for each type of coverage; custom features; where you will be traveling; age of the RV; claims history; driving record and experience; and deductible amount.

Q. What is a vehicle class?

A. RVs are classified by vehicle class according to industry standards. The vehicle class is usually based on the size and weight of the RV. RVs are often sold and insured by vehicle class. The three major classes are Class A, Class B and Class C.

Q. What types of insurance can I get for my RV?

A. RV insurance policies often offer broader forms of protection than a typical automobile or homeowners insurance policy would. Automobile policies generally don't take into account that you are living in your RV for a period of time, and homeowners insurance doesn't provide coverage for loss to the RV, collision or travel related incidents.

Available coverages for a RV can include liability, comprehensive, collision, uninsured/underinsured, contents, towing and roadside assistance, emergency expenses, campsite liability and personal effects.

Maryland law requires liability coverage to register your RV and obtain tags. Liability coverage can provide protection for a covered claim if you have an accident and are found at-fault. The terms of coverage depend upon your policy, but generally liability insurance will cover legal fees, property damage, and bodily injuries to the other party or parties, up to the policy limits.

You may also want to consider comprehensive and collision coverage. Depending upon the terms of your policy, comprehensive coverage can cover a loss or damage to your RV that is not as a result of a collision, such as natural disasters, theft or vandalism. Collision coverage can help pay for damages to your RV which result from an accident, regardless of who caused it. Though neither comprehensive or collision coverage is required by Maryland law, if you lease your RV or have a loan, the lessor or lender may require these coverages so it is a good idea to read your contract.

Maryland law also requires that your RV be insured for uninsured/underinsured coverage. This coverage can provide protection if you have a covered claim for property damages or bodily injury and the other driver in an accident isn't insured.

You may also want to consider contents insurance or "personal effects" insurance. This type of coverage generally covers loss or damage to any personal belongings you have onboard. This can be especially important for people who live in their RVs full-time or use the RV for long-term vacations since the value of your contents onboard can quickly add up, and it can be expensive to replace your RV and all your possessions in the case of a covered loss.

Many RV policies include towing and emergency roadside assistance, which can provide coverage for the cost of towing the RV. It can also provide access to specialized services providers since insurers often have a network of service providers that can cater specifically to motorhomes.

Emergency expenses coverage can help provide protection in the event something detrimental happens to your RV that renders it unusable and you need lodging and/or transportation while it is being repaired. You will need to read the policy terms to determine what type of claims will be covered, but often this coverage applies if there is a covered claim whether you are living in the RV full time or only vacationing in it.

Campsite liability coverage can provide protection against liability if someone (not in your family) is injured in or near your RV while it's parked. This is similar to homeowners liability insurance. But it is important to remember that the terms of the policy will determine what claims will be covered.

Personal effects coverage is another type of RV coverage. This type of coverage can help pay to repair or replace personal belongings you keep inside your RV in the event of a covered claim. This can help protect things like furniture, electronics, high-tech GPS devices, clothes and cooking materials. Although policies usually limit coverage for personal effects to a maximum of \$5,000 per claim, some insurers allow you to add an endorsement to your policy that increases coverage to \$100,000 per claim.

It is a good idea to talk to your insurance producer or insurer to find out what RV-specific coverages they offer, and which ones fit your needs.

Q. What if I lease or finance my RV?

A. If you have financed or leased your RV, you may be required by the lender or lessor to carry certain coverages, such as collision and comprehensive coverage. You should review the terms of your lease or finance agreement to find out what coverages you are required to purchase.

Q. My insurance producer said I can save money on my policy if I change my deductible. What does that mean?

A. The deductible is the amount you will be required to pay if you have a covered claim; the insurer will reduce the claim settlement amount by the amount of the deductible that applies under your policy. While a higher deductible and lower coverage limits can result in a lower premium, paying a bit more for your RV insurance with a lower deductible and higher liability limits could save you much more money in the long run. If you are found to be at-fault for an accident and the limits are insufficient to fully settle the loss, you may be held personally responsible for the balance of the claim. Speak with your trusted insurance producer or insurer to discuss your options.

Q. What if I store my RV part of the year?

A. Some insurers allow you to suspend the collision coverage you don't need during the months your RV is not on the road. This can reduce your premium when you're not using your RV. Comprehensive coverage remains in effect to protect you from hazards like theft, fires, and storms while the RV is being stored. You are also required to maintain liability coverage if your RV is registered with the Maryland Motor Vehicle Administration.

If you have additional questions regarding insurance for your RV, please visit the Maryland Insurance Administration's website at www.insurance.maryland.gov or call us at 410-468- 2000 or toll free at 1-800-492-6116.