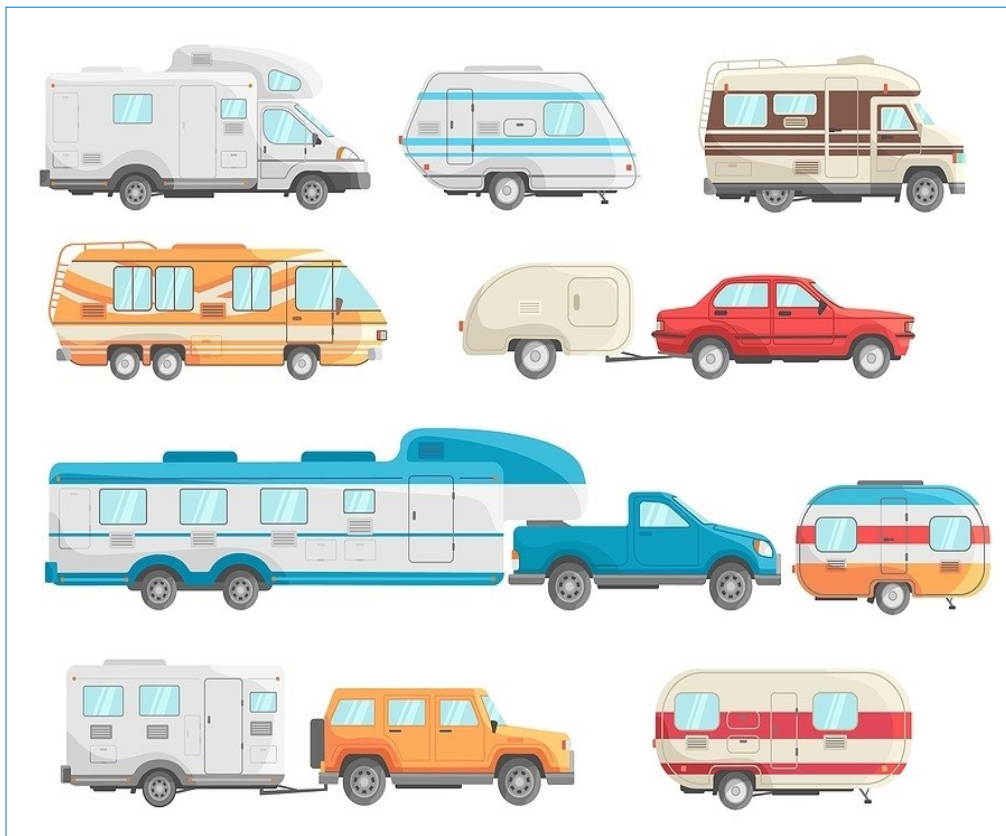


# RV POPULARITY SURGES

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One result of the COVID-19 pandemic was a marked increase in the popularity of recreational vehicles (RVs). Especially in the early days, limited availability of public restroom and restaurant facilities, restrictions on airline flights, and a reluctance to go to hotels made RV ownership very attractive. People who were working and / or going to school remotely were not tied to a specific location and could literally work from anywhere they had a Wi-Fi connection. According to [thewanderingrv.com](http://thewanderingrv.com), 2020 saw a 6% increase in RV sales over 2019 – more than 430,000 units. Helping clients understand the advantages and potential hazards of RV ownership is another value-added service of the professional insurance agent.

Three main classes of RV are available – Class A, B, and C. Class A RVs are the largest – they are basically a home away from home with all the amenities including kitchens and bathroom facilities. Class A RVs are usually built on a commercial truck chassis. A special driver's license may be required in some states if the vehicle exceeds certain lengths, weighs 26,000 pounds or more, or is used to carry



more than 16 people including the driver. Class B are the smallest – basically a camper van or converted van. They may still include kitchen, bath, and sleeping facilities. Class C is the “in between” RV. Average length is 20-31 feet, and they often include over-the-cab sleeping space.

In addition to self-propelled RVs, there are a number of trailer types. These include pop-ups, fifth wheels, toy haulers, and travel trailers. Pop-ups are sometimes called fold-up tents on trailers. A fifth wheel has a jaw hitch that attaches to the bed of a truck where a travel trailer uses a

ball and coupler attachment. Fifth wheels offer more living space and larger tanks for water storage and waste, but the number of people traveling together is more limited than with a travel trailer. While travel trailers can be towed by any type of vehicle with sufficient horsepower, a pickup is required to tow a fifth wheel. Fewer passengers can ride in a pickup than an SUV, for example. Toy haulers are distinguished by a large garage area in the back with a ramp for easy loading and unloading of ATVs and other “toys.” Fifth wheels, travel



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trailers, and motorhomes can all be toy haulers if they include the garage feature.

RV ownership entails unique driving considerations. The units come in all shapes and sizes, from a converted van to a self-contained behemoth. RVs are often larger than other private passenger vehicles and trucks, and may take longer to come to a stop. Cornering can be tricky due to the vehicle's length - so a lot of extra space is needed. The additional height of an RV is the reason that hitting bridges, overhangs, and overpasses is a common cause of loss. For new owners, a good way to avoid this is to tape the RVs height on the dashboard. In addition, most RVs are about 8.5 feet in width. Since standard road lanes are 10 feet wide, this does not leave much room for error.

According to [rv-dreams.com](http://rv-dreams.com), the five most common types of claims are tire failure; fires; hitting bridges, overpasses, and other overhangs; neglecting to properly retract antennas, awnings, and steps; and infestation by animals. The National Fire Protection Agency (NFPA) estimates there are approximately 4,000 RV fires

every year. The most common cause is engine fires, followed by the unit's refrigerator.

Some of these losses can be avoided. Regular maintenance, inspection, and proper inflation of tires is essential. Carry multiple fire extinguishers and practice fire drills. Routine maintenance of the battery and inspection of wiring is also important. Follow a checklist for proper set up and take down of the RV to ensure all awnings, latches, and doors are properly secured.

RVs may require specialized insurance coverage, depending on how the unit is used. Class A, B, and C RVs are self-propelled and require insurance just like an automobile or truck. RVs that are towed do not usually require their own liability coverage, as coverage extends from the motor vehicle that is towing them. However, in all cases, coverage for damage to the RV itself is recommended and is required if there is a loan on the vehicle. Towing an RV can be very expensive, so roadside assistance coverage is suggested. For those living in their RV, coverage for additional living expenses / loss of use will be needed if the RV is

damaged and cannot be used. Coverage for contents of the RV will also be needed.

Traveling with an RV is a more flexible and perhaps safer option when it comes to social distancing, but it is not without challenges. Helping clients understand the insurance and operational considerations of RVs is another sign of the true insurance professional.

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