

Recreational Vehicle Types and Acceptability Guidelines

MOTOR HOMES (MAXIMUM VALUE \$500,000)

Motor homes are motor vehicles designed to provide living quarters and are permanently attached to a motor vehicle chassis or van.

Motor Home requirements—ALL of the following must be permanently installed facilities:

- › cooking
- › refrigeration
- › sleeping
- › bathroom facilities, built-in and plumbed (does not apply to camper vans)
- › self-contained heating and/or air conditioning (does not include wood-burning stoves)
- › drinkable water supply system
- › 110-125 volt electrical power system (including solar powered systems)

TRAVEL TRAILERS (MAXIMUM VALUE \$300,000)

Travel trailers and campers are non-motorized, portable units designed to be towed on public roads by a land motor vehicle and designed for recreational and camping use. Trailers that are kept at one location are acceptable as long as the following conditions apply:

1. They are kept in an organized campground or RV park.
2. The wheels, axles and suspension are present and functional.
3. The towing equipment is present, functional and the vehicle can be easily towed.
4. Utilities are not permanently connected and there are no structures attached to the trailer.

Trailers must be manufactured by a licensed manufacturer. Home manufactured units are not acceptable.

Horse, utility and cargo trailers are acceptable if they are non-motorized vehicles that are intended to be towed and used to carry horses or personal belongings.

- › Horse trailer with living quarters maximum value \$300,000 and without living quarters maximum value \$50,000
- › Utility trailer maximum value \$10,000
- › Cargo trailer maximum value \$20,000

Travel trailer requirements—Both of the following must be permanently installed facilities (**does not apply to horse, utility or cargo trailers**):

- › cooking
- › sleeping

Tip: You can find valid make and model options by referring to Google, RVTrader.com and NADA.com. When using these sites, you are responsible to comply with all terms and conditions of the website and for any cost of using the site.

MOTOR HOMES

CONVENTIONAL
(CLASS A)



PROFESSIONAL
BUS
CONVERSION
(CLASS A)



NON-PROFESSIONAL
BUS
CONVERSION
(CLASS A)



CAMPER VAN
(CLASS B)



MINI-MOTOR
HOME (CLASS C)



TOTERHOME



TRAVEL TRAILERS

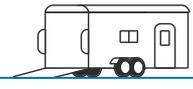
CONVENTIONAL
TRAILER



DESTINATION
TRAILER



TOY HAULERS



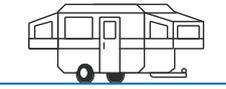
FIFTH-WHEEL
TRAILER



MOUNTED
TRUCK CAMPER



POP-UP
TENT TRAILER



HORSE, CARGO
AND UTILITY
TRAILER WITH
NO LIVING QUARTERS



CRITERIA FOR RV RENTAL ACCEPTABILITY

- › No more than two RVs on the policy
- › Primary purpose of the RV is not to generate revenue
- › Maximum value of \$250,000 for motor homes and \$100,000 for travel trailers
- › RVs can only be rented out using the RVshare, Good Sam RV Rentals, and Outdoorsy programs.
- › Pre- and post-rental period pictures must be taken
- › Progressive is not responsible for coverage during the rental period