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INSURANCE™**

## What is Full Timer Coverage?

The definition of full time coverage can vary depending on your perspective. Use of the RV can range from just over 150 days per year to the RVer who has sold their home and lives in the RV as their primary residence. In insurance terms full time coverage is required when you are using your RV over 150 days per year.

There are many factors to consider when making the decision to go full time. Here we will highlight some of those factors.

The state you decide to choose for your state of residency will have implications on your insurance and your taxes. You may have the RV registered in State A, while your mailbox, voting registration and other correspondence is in State B. The combination of these two addresses will impact your tax obligation. Most insurance companies will base their rates on your registration state. The rates from one state to another can be significantly different. Be sure to get quotes from your insurance agent before you decide on a state and get a big surprise.

The handling of your mail is another concern while on the road. Some people ask a friend or family member to forward mail, others use the US Postal Service, and still others hire a mail forwarding company. Many organizations that cater to RVers offer mail forwarding services, such as FMCA, Escapees, Passport America and many more.

Many full timers will also purchase a Medical Emergency policy. There are companies that will provide emergency medical air evacuation and travel-related services. They will help you get you, your spouse

and your RV from one point to another in the event there is a medical crisis. Many associations will team up with a medical evacuation service and offer that coverage to their members.

Researching the appropriate insurance coverage for full timers is crucial. Specifically, your RV is now your home so the full timer's personal liability coverage takes over for your former homeowner's liability coverage. Many carriers will offer up to \$1,000,000 in coverage for full timer's personal liability. If that is not enough, a personal umbrella policy can be purchased for higher limits.

A Personal Umbrella policy is a low-cost policy designed to protect you against a catastrophic lawsuit or judgment.

The Personal Umbrella policy is also valuable for those who own a lot in an RV park. The full timer's liability coverage on your RV policy will only cover the insured when the RV is on the lot. Most personal umbrella policies will pick up the liability of the lot even if the insured is not there. Be sure to confirm this with your agent.

The next big concern is adequately insuring your personal belongings. No longer will your homeowner's policy cover the items you carry with you in the RV. Increased limits on Personal Effects coverage will cover most items, but be sure to read your policy to find out if there are sub-limits (for example, many policies have a \$1,000 limit for any item or collection of items). Items valued over the sub-limit (for example, diamond ring) should be listed separately and covered under the

Valuable Personal Property coverage.

Often the household furniture and other belongings will be put in storage. You can purchase coverage on your full timer's policy to cover those items that are in a Secured Storage facility.

When there is a covered loss on your RV the Emergency Expense coverage will reimburse you for hotel and lodging expenses up to the limit on your policy.

Coverage for your golf cart or moped, and coverage for a storage shed on an RV lot can also be included on your RV policy.

Full timing in your RV can be the adventure of a lifetime! Be sure to research all your options and ask others for advice. There are many forums online where RVers are sharing valuable information in an effort to make everyone's experience as positive as possible.

Be sure to work with an experienced insurance agent who can explain all the coverages that are available to you and determine how to best meet your specific needs. And, let the adventure begin!

*Thum Insurance Agency, L.L.C. has provided personalized RV insurance packages for RVers since 1990.*

*Please contact Thum Insurance Agency for a quote for RV insurance at 1-800-866-0777. Agency office hours are 8:00 am to 6:00 pm Eastern Time, Monday through Friday.*

Coverages may vary by state and company. Coverages are controlled by the policies issued and are not modified, extended or revised by the descriptions contained herein