

RV/Motor Home/Trailers Product Info

Coverage no matter where you go: Open to most types of motor homes and trailers that are used for recreational purposes.

General Eligibility

RVs are intended for personal/recreational use for up to 250 days per year. Program includes motor homes, camping trailers, haulers and utility trailers.

Motor Homes

The following types of motor homes are available:

- Class A (RV)
- Class B (Van Camper)
- Class C (Mini-motor home)
- Professional Bus Conversion*
- Toter homes*

* Requires Safeco underwriter approval.

Motor homes are considered to be self-propelled vehicles with permanently attached living quarters and used for recreational purposes.

Travel Trailers

The following types of Travel Trailers are available:

- Conventional Travel Trailer
- Fifth Wheel Travel Trailer
- Toy Hauler Trailer with living quarters
- Horse Trailer with/without living quarters
- Folding Camping Trailer
- Truck Mounted Camper
- Utility Trailer

Travel trailers are considered to be licensed vehicles towed behind street legal vehicles. Horse and Utility trailers without living quarters are for personal/recreational use only. Utility trailers may be used to transport collector vehicles and may be written on the same account as the collector car in the Classic Car Program.

Photos & Valuation

Photographs

- **Photos are required** and should be submitted with application
- Take photos from opposite corners of the front and rear so the entire exterior of the vehicle can be seen
- Photos taken by the vehicle owner are acceptable
- Photos should be recent (within the last 6 months)

Valuation

- Valuation is based on the current market value of the vehicle
- Approximate vehicle values can be found at <http://www.nada.com>
- The purchase price of the vehicle will be used if it is in the current model year (New).

Ineligible Lists - Motor Home/Trailers

Ineligible Vehicles

- Motor homes with a rating base in excess of \$1,000,000
- Travel trailers with a rating base in excess of \$300,000
- Vehicles principally garaged or stored in DE, HI, ME, NJ, RI, DC, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least 6 months in a given state or location)
- Motor homes that are the only vehicle in the household
- Mobile homes, park models or RVs that are tied down or have permanently attached utility connections or structures attached to it
- RVs used as a primary residence (more than 250 days annually)
- RVs driven or towed to and from work or work locations (including touring entertainers, construction workers, race car drivers, etc.)
- New business with physical damage only coverage when the vehicles insured are motorhomes or other non-towed vehicles
- Converted school buses or any motor home or trailer that is not professionally built
- RVs on blocks
- RVs leased or rented to others
- Any vehicle on a consignment lot
- RVs with more than two owners
- RVs that are parked on commercial sites including construction areas
- RVs with permanently attached cooking or grilling structures
- RVs used for any business or commercial use, including incidental activities
- RVs that have previously been in an accident and have not been repaired
- RVs that have previously been deemed to be a total loss

- Vehicles used for racing or speed contests, delivery, limo or taxi services, or emergency services
- Any motor home with a fifth wheel tow hitch
- Any trailer or motor home used for ice fishing

Ineligible Drivers

- Any operator who has more than the following accident and violation activity within the 34 month experience period:
 - No DWI/alcohol/drug/major violations
 - One at-fault accident
 - Three minor or speeding violations
 - A combination of one at-fault accident and two minor or speeding violation
- Drivers without a specific, in state garaging address
- Drivers requiring an SR-22 filing or other form of financial responsibility filing
- Drivers who are not permanent residents, such as a house, condo or rental apartment, (10 month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses unless that driver is excluded from coverage
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non-dependent operators
- Drivers who have had a policy cancelled by Safeco for loss experience or misrepresentation
- Drivers without a means of daily transportation other than vehicles insured in Safeco's RV Program