Personal Lines Changes for Camping & Travel Trailers

The weather is getting warmer and RV season has arrived here in Michigan! RV ownership is on the rise and there is no question that families are turning to camping as a safe and fun way to vacation while the COVID-19 pandemic continues.

Recognizing that your customers need comprehensive insurance for their RVs, we recently expanded coverage for these units in our Personal Auto program. Effective June 1, 2021, these units will no longer be available for new business on the homeowners policy.

To illustrate how much additional coverage is provided on the Personal Auto policy for these units, we've provided a summary of the differences between the homeowner endorsement (ML-245, Boat, Sports Vehicle, Camping and Travel Trailer Physical Damage) and the Personal Auto endorsement (PA 05 Motor Homes, Campers and Trailers).

	HOMEOWNERS POLICY	**PERSONAL AUTO POLICY**
Coverage for awnings, shelters, cabanas, porches and air conditioners	Included coverage in the definition of the camping/travel trailer	Provides up to 20% of the actual cash value of the camping/travel trailer
Vacation expense allowance	Provided $50 per day up to 14 days	Provided $100 per day up to 14 days
Towing and labor	Provided up to $75 for labor performed at the place of disablement	Roadside assistance and towing coverage of $150 may be added for a nominal charge
Contents	No coverage	$2,000
Electronic equipment (not permanently installed)	No coverage	$1,000
Damage caused by rodents	No coverage	Covered cause of loss when other than collision coverage is afforded
Damage caused by flood	No coverage	Covered cause of loss when other than collision coverage is afforded

We encourage you to take advantage of these enhancements and write your clients' camping and travel trailers on the Personal Auto policy. Units currently on a home policy can be moved to an auto policy at any time via endorsement.

If you have any questions or need additional information, please contact your personal lines field manager or underwriter.