

FULL-TIMER LIABILITY COVERAGE



Full-time RVers who don't own a home face a unique insurance problem: auto policies don't provide the liability insurance while the RV is being used as a home. Think for a moment: if a guest is injured in or around your RV, will your insurance pay their medical bills, and if necessary, pay to defend you from a lawsuit?



FULL-TIMER LIABILITY COVERAGE. Auto insurers don't offer a specialized insurance package for full-time RVers. And most won't even sell a regular policy to them. So many RVers don't tell their insurance company they're full-timers. Most RVers don't realize it, but that's a big risk. When you sell your home, you lose the personal liability coverage your homeowners policy once gave you. Unfortunately, typical auto policies don't provide coverage when the RV is parked and being used as a temporary residence.

Foremost RV policies offer special liability coverage to full-time RVers. This package includes coverage for medical payments to others, and comprehensive personal liability coverage that pays for bodily injury and property damage claims caused by an accident in which you are held liable. It even pays to defend you from a lawsuit.

E X A M P L E

One night while camped in a state park in your motor home, someone cuts through your campsite to get to the bathrooms. They run into the clothesline you've strung between two trees, causing them to fall into a picnic table and knock out four teeth. After several trips to a dentist, the final tab is \$2,600.

FOREMOST SETTLEMENT **\$2,600.00**

Paid in full! Foremost's special Full-Timer program provides coverage for medical payments to others and personal liability coverage

TYPICAL AUTO POLICY SETTLEMENT* **\$0.00**

Oops! Typical auto policies don't provide liability coverage unless the accident happened while you were *using your motor home as a vehicle*. You're stuck paying the entire \$2,600, plus the cost to defend yourself (and damages) if they sue. Yikes!

* Amendatory endorsements may change policy language to include limited coverage. An extra cost will likely apply.

The Foremost settlement shown above is based on coverage found in Foremost motor home and travel trailer policies common to most states. Please consult the Foremost policy endorsements for your state for specific policy language and limits.

