

# TOWING AND ROADSIDE ASSISTANCE COVERAGE



**M**urphy's Law of RVing states: "When your RV breaks down, it will happen in a rainstorm, late at night, in a strange area, many miles from help." Unfortunately, that's true more often than not. What if your RV broke down far from home? Does your insurance policy include 24-hour towing and roadside assistance that can send you help right away...even in a remote location at 3:00 a.m.?



**TOWING AND ROADSIDE ASSISTANCE.** Many RVers insure their motor home or travel trailer on their auto policy. Problem is, the highest towing limit you can get on many auto policies is \$50 or less – not nearly enough for most travel trailers or larger motor homes. Plus, they can't actually get you help when you need it because they don't include dispatching service.

Foremost RV policies offer 24-hour towing and roadside assistance coverage with limit options of \$100, \$250, \$500 or "Reasonable and Necessary." Using a network of over 23,000 authorized service providers, we'll get experienced help to you fast, 24 hours a day, 365 days a year. The call is free and you'll pay nothing out of pocket if the tow bill is within the limit you've chosen. And, if you're a travel trailer or fifth-wheel owner, coverage extends to your tow vehicle...even when it's not connected to your RV!

## E X A M P L E

**While traveling through rural Canada, the water pump on your 38' motor home goes haywire. Because your motor home is not driveable and very large, an oversize wrecker is dispatched to tow it 80 miles to a reputable repair facility. The oversize wrecker and long distance tow bring the bill to a stunning \$575.**

**FOREMOST SETTLEMENT\***  
**\$575.00**

Wow! Good thing you chose the "Reasonable and Necessary\*" limit option when you purchased towing and roadside assistance coverage with your Foremost RV policy. No out-of-pocket expense! You pay the tow bill, Foremost pays the wrecker service. It's all covered.

\* Based on the "Reasonable and Necessary" limit offered in Foremost's TravelLine. Limits of \$100, \$250 and \$500 are also available.

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

**TYPICAL AUTO POLICY SETTLEMENT\*\***  
**\$50.00**

"Will that be cash, check or credit card?" If you have your RV on a typical auto policy, those will be the first words you'll hear from the tow truck driver. Unfortunately for you, many auto policies only provide \$50 of towing coverage – barely enough to cover the sales tax on your \$575 bill. Worse yet, you will likely be responsible for finding a qualified towing service to help you. Want higher towing limits? Too bad. Most companies don't offer separate roadside assistance plans designed for RVs. Those that do cost anywhere from \$75 to \$125 per year.

*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.*

