Full-Time RVer Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Full-time RVers need coverage that works like a homeowners policy – liability and belongings – not just vehicle coverage.

WHAT'S COVERED

Liability
Injuries and property damage you cause to others.

Physical damage
Collision, fire, theft and vandalism to your unit.

Full-timer liability
Homeowners-style liability for RV living.

Personal effects
Everything you own on board.

Towing and roadside
Help when you break down.

Good to know
Your domicile state affects registration and insurance – South Dakota, Texas and Florida are common.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wear and tear
- × Mechanical breakdown
- × Freezing and mold damage
- × Business use of the RV unless declared
- × Full-timer liability requires the RV to be your primary residence.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Year, make, model and VIN / serial number
- Operators' names, dates of birth and experience
- Where the unit is stored
- Domicile state and mailing service

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/full-time-rver/

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