

TRAVEL SMART TIPS

When Is Car Insurance Not Good Enough? When You Use It To Cover Your RV

(NAPSA)—Imagine leaving your RV set up at a campsite and returning to find that a family of bears has moved in and torn your RV apart. Or accidentally flooding your neighbor's coach with "black water" by mistakenly hooking your water connections up to the trailer next door. Sounds far-fetched, but these things actually happened to Progressive customers. Fortunately, the damage was covered because they had specialized RV insurance, but a lot of RVers wouldn't be.

"Some people make the mistake of adding their RV on to their car insurance policy, only to find out too late that the car policy doesn't cover a lot of things that can go wrong in an RV," said Cathy Pelfrey, RV product manager, Progressive. "An RV is much more than a car—it's a house on wheels. So an RVer really needs a specialized policy that covers more than what standard car insurance covers."

As the No. 1 brand of RV insurance sold through independent insurance agents in the country, Progressive has seen its share of oddball claims over the years, as well as everyday mishaps that may be excluded from standard auto coverage.

For example, if your RV is damaged during a trip, an auto policy could leave you out in the cold. Progressive's RV insurance would pay up to \$2,000 for lodging



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and transportation so you could still enjoy your vacation.

Similarly, expensive items like outdoor gear, laptops or other electronics stolen from inside your RV would be covered by an RV policy but typically would not be covered by an auto policy.

Specialized RV coverage can also protect you against depreciation if your RV is totaled. A car insurance policy would only pay the RV's actual cash value, but an RV Agreed Value policy would pay the amount that you and the insurance company agreed the RV was worth when you bought the policy, regardless of the RV's value at the time of the loss.

To learn more about Progressive's RV coverages or to find an agent nearby, go to the Web site at www.rv.progressiveagent.com.