

## Recreational Vehicle

Don't add your customer's Motor Home or Travel Trailer as a rider on an automobile or homeowners policy. Instead, offer American Modern's specialty policy protection. We provide a number of coverages your customers can't get with an endorsement.

Because a total loss can be hard to take, it's important that your RV customers know how much extra value American Modern's specialty coverage can offer. Here's what we mean.

### If your customer:

### American Modern can:

is worried about receiving an equivalent replacement unit in case of a total loss ...

replace that totaled RV with a brand new unit, if the customer's RV is no older than five model years. Your customer doesn't even need to be the original owner of the unit for this to apply.

is worried about being stuck with a loan to pay and no RV to show for it after a total loss ...

pay the remaining principal with our outstanding loan balance coverage when the RV is protected for its actual cash value.

has a unit that is at least three years old and wants agreed value coverage ...

verify the proof of value from just the bill of sale, if purchased within the last 24 months, or an appraisal. We don't require verification through NADA or KBB.

receives a great deal on his RV that ends up being less than 85 percent of NADA or KBB ...

insure for the amount you paid with our purchase price endorsement option.

### Features

Physical damage protection from named perils

Coverage for personal effects

- Actual Cash Value
- Replacement Cost

Many opportunities for lower premiums

- A membership in an approved RV association
- Anti-lock brakes or other safety options
- Accident Prevention course
- First minor violation is free
- And more

### Highlights

We provide physical damage protection against sudden and accidental loss due to:

- Collision
- Fire
- Windstorm
- Landslide
- Vandalism
- Other perils

Personal belongings inside the RV need quality protection too. That's why your customers automatically receive actual cash value protection, with the option to upgrade to replacement cost if desired.

Your customers have several opportunities to receive premium discounts.

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|-----------------------------|---|
| Diminishing deductible      | This coverage lowers your customers' deductible each year they remain claim-free. If they have no claims, they'll eventually have a zero deductible.    |
| Full timers coverage        | This coverage, which includes premises liability, is perfect for those customers who live in their RV for at least six months of the year.              |
| Vacation liability coverage | Your customer can enjoy a trip without worry, because this coverage provides premises liability while the RV is parked at a campsite or RV park.        |
| Emergency expense coverage  | In the event of a covered loss, this coverage pays the expenses of temporary housing, as well as the cost to return the RV and your customer back home. |
| Tow dolly coverage          | Every customer with a full coverage policy receives up to \$2,000 in tow dolly coverage, with the option to purchase a higher limit.                    |

\*If the customer chooses not to replace the unit, the claim settlement will be at Actual Cash Value.  
Coverages, options or discounts may not be available on all policies or in all states.

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