



Minnesota RV Insurance Checklist

Protect your home on wheels. Your regular auto insurance doesn't cover RVs adequately.

1. Your RV

- Year: _____ Make: _____
- Model: _____
- Length: _____ feet
- Value: \$ _____
- VIN: _____
- Financed / owned outright

2. How You Use It

- Weekend/vacation use
- Extended travel
- Seasonal (snowbird)
- Full-time living
- Stationary/seasonal campsite
- Miles per year: _____

Full-timers need specialized coverage.

3. Coverage Needed

- Collision coverage
- Comprehensive coverage
- Liability: \$ _____ / \$ _____
- Personal belongings: \$ _____
- Medical payments: \$ _____
- Deductible: \$ _____

RVs need higher liability limits than cars.

4. Additional Coverages

- Agreed value (recommended)
- Vacation liability
- Emergency expenses
- Roadside assistance (RV-capable)
- Full-timer coverage
- Uninsured/underinsured motorist

5. RV Type (check one)

- Class A motorhome
- Class B (camper van)
- Class C motorhome
- Travel trailer
- Fifth wheel
- Pop-up / truck camper

6. Minnesota Considerations

- Winter storage location
- Hail/storm coverage
- Seasonal premium adjustment?
- Tow vehicle covered separately

7. Questions to Ask

- Agreed value or ACV? • Is vacation liability included? • Are my belongings covered? • What about low-bridge damage? • Roadside assistance for large RVs?
- Full-timer options if needed? • Storage/seasonal discounts? • What's NOT covered?

8. Documents to Gather

- RV title or registration
- Current policy (if any)
- Inventory of belongings
- Photos of RV

Ready to Protect Your RV Adventures?

Bring this checklist with your RV info. We'll find coverage that fits how you travel.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.