



www.bigimarkets.com

[Forget Password?](#)

[BIM Help Desk](#)

[TFT Archives](#)

Recreational Vehicles Repair Claims

Did you catch this recent *Independent Agent* article about [recreational vehicle rates following auto rates](#)? It referred to the shortage of places that can repair RVs, especially the specialized equipment on the newer models. Fortunately, Big "I" Markets partner National General guarantees all of the workmanship done through their Dedicated Repair Program (DPR) on your client's vehicle for as long as they own it. Using these shops makes for a quicker and easier repair process. National General will work directly with the DPR on all aspects of the claim from getting the estimate processed to issuing the check for the repairs. If the RV is totaled, National General has your customers covered as well. They offer:

- Total Loss Replacement - replaces a totaled RV, up to five years old, with a similar vehicle. Outside of the first five years, insureds get up to the full original purchase price with no depreciation
- Actual Cash Value - settlement based on the current market value of the vehicle
- Agreed Value - designed for highly customized and unique RVs where Blue Book value is difficult to determine
- Enhanced Replacement - additional settlement payments up to 20% above the current market value to replace the totaled RV (where available)



When your customers are using an RV as a residence, they need the right mix of coverages to protect the RV as both a vehicle and a home. National General designed its RV product to specifically address the needs of RV owners, whether your customer has an old Class C or brand-new Class A motorhome. Because types of RVs and their styles vary so much, National General understands that different customers need different coverage options.

National General coverage is available on Big "I" Markets for most recreational vehicles, including motorhomes, fifth wheels, mounted truck campers and more. Coverage available as new business in Alabama, Arizona, California, Florida, Illinois, Iowa, Kansas, Louisiana, Maryland, Montana, Nebraska, New York, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Virginia, Washington, Wisconsin, and Wyoming. Recreational Vehicle coverage is also offered through Progressive and Safeco under **Recreational Vehicles** on [Big "I" Markets](#). State availability varies by carrier.