



Insurance and Protection: How it Works

How it works

When an owner signs up to advertise their RV, there is a corresponding daily cost for insurance and protection that is charged to the renter. The renter is able to select their coverage package after they've completed the reservation.

The packages they can choose from are Basic, Essential (recommended), or Preferred. Insurance and Protection is required on all reservations and every renter must complete the steps.

If commercial coverage is present, the renter is still required to complete the steps in order to be vetted and verified by RVshare's trusted 3rd party partner, DigiSure.

Things to know:

Owner	Renter
Owners are provided up to \$1,000,000 in liability coverage for both RVshare Insurance and Protection and Liability Only insurance. Comprehensive and collision coverage for the value of their RV up to \$300,000 is also included with RVshare Insurance and Protection but not Liability only insurance.	When a renter books a reservation through a listing that has active RVshare Insurance and Protection, the RVshare Protection Plan is automatically included in the rental quote.
RVs 20 years old or newer, with a stated value of \$300,000 or less, will automatically be reviewed for coverage whether motorhome or travel trailer. RVs older than 20 years are only eligible for liability coverage.	Once the renter successfully pays for coverage, they will be sent their addendum via email. RVshare Insurance and



	Protection covers both domestic and international renters.
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General Types of Insurance

There are four basic types of coverage that apply to both RVs and other vehicles – Liability, Uninsured/Underinsured, Collision, and Comprehensive

1. Liability Coverage – Liability Coverage protects you from legal liability for bodily injury and property damage you cause to others. It does not cover injuries to you and your family, and it does not cover damage to your own vehicle. It is the coverage that is legally required in almost every state.
2. Collision Coverage – Collision insurance is coverage that helps pay to repair or replace a vehicle if it's damaged in an accident with another vehicle or object.
3. Comprehensive Coverage – Comprehensive insurance is coverage that helps pay to replace or repair your vehicle if it's stolen or damaged in an incident that's not a collision. Comprehensive typically covers damage from fire, vandalism, or falling objects (like a tree or hail).
4. Uninsured/Underinsured Motorist Coverage (*not included in RVshare Protection Plan*) – Uninsured/Underinsured Motorist coverage provides coverage when an at-fault party does not have insurance or has an insufficient amount of insurance coverage of their own.

Insurance Industry Words to Understand

- **Addendum** – An addendum is an addition to an insurance contract that either adds or removes coverage for a particular circumstance. At RVshare, customers are added to our master policy on a rental-by-rental basis. When the insurance payment is processed, we email owners and renters their addendum. The addendum serves as proof of insurance for the rental.
- **Excess policy** – With an excess policy, the Owner or Renter's primary insurer is first responsible for defending and indemnifying the insured in the event of a claim. RVshare's excess policy provides coverage above an Owner or Renter's underlying



limit of primary insurance. Said differently, RVshare coverage kicks in after any primary insurance that may apply.

- **Broker/Agent** – DigiSure Insurance Solutions, Inc. is the Broker/Agent for the liability insurance provided by RVshare and is underwritten by Crum and Forster Specialty Insurance.
- **Commercial insurance** – Commercial insurance (also called business insurance) is the term used for business owners who purchase their own insurance policies elsewhere which can, in turn, compensate them for financial losses arising out of certain events. For insurance purposes, renting an RV is considered a business.
 - Important to note: As part of the new booking process, all renters and drivers are required to go through the verification steps through the insurance and protection flow regardless if commercial insurance is present or not.
 - In order to ensure the safety, integrity and trust for both renters and owners, we will continue to evaluate all users and vehicles on the marketplace, so you can confidently rent out your RV to vetted renters and drivers.
 - Here's an example of some of the things we are verifying for the safety of you and your RV:
 - Criminal background checks
 - Global watch list
 - Legitimate drivers license
 - At least 25 years or older
 - Good driving history

RVshare Insurance and Protection Coverage

While RVshare Insurance and Protection coverage is provided to owners and renters regardless of RV type, there are certain listings that do not qualify for our insurance. This includes RVs that have a stated value over \$300k or towable RVs that are older than 20 years.

A few things to understand about coverage:



- Owners who are eligible for RVshare Insurance and Protection are covered with collision, comprehensive, and liability. Owners who are eligible for Liability only insurance have liability coverage. The owner liability exists in the rare case a renter sues an owner.
- Renters who book an RV with RVshare Insurance and Protection activated are provided collision and comprehensive coverage. For the rental of a motorhome and trailers, renters are also provided the minimum liability coverage as dictated by state (see state limits).
- Renters who book an RV with RVshare Insurance and Protection activated are automatically covered with the Essential coverage. Renters who book an RV with Liability only insurance activated are provided state minimum liability coverage. Comprehensive and collision coverage is not included and will need to be obtained elsewhere.
- Coverage on an excess basis – If there is damage, any Owner or Renter’s primary insurance (whether personal or commercial insurance) will kick in first and then the RVshare Insurance and Protection will be secondary or also known as excess. If there is no other policy in place that provides coverage, our policy will then be primary.

IMPORTANT: As an owner, be sure to validate your personal insurance policy permits rentals. If your personal policy does not permit rentals, you may be liable to be dropped from your policy. This may also occur with any applicable warranties.

Checklist to make sure I’m properly covered before the trip starts:

- Coverage documents– Both you and the renter have access to the Coverage Documents for RVshare Insurance and Protection in the Reservation Details of your Dashboard. These serve as proof of coverage for the trip.
- Additional drivers– Make sure your renter adds any additional drivers to the trip before they drive the RV in order for them to be covered by Insurance and Protection. Only approved drivers are eligible to drive the RV.



- Photos and other documentation– The more pictures, videos, and other documentation of the condition of the RV, the better. Documenting the condition of the RV before and after the reservation can help immensely with both the claims and disputes processes.
- Departure Form– Document the pre-trip condition of the RV including photos of all 4 sides, the roof and any pre existing damage to the RV.
- Return Form– Document the post-trip condition of the RV. *Be sure to sign and click SUBMIT on the Return Form within the 48 hours given.* By not completing the Departure and Return Forms and including photos, you risk being charged 2x the deductible from your payouts.
- Security Deposit– RVshare will guarantee up to the Security Deposit toward any deductible payment the renter is responsible for. Be sure to review and adjust the Security Deposit to your comfort level, and you will need to be sure the Departure and Return Forms are properly filled out in order for that amount to be guaranteed.
- Security Deposit Waiver– A renter may have a choice to select a Security Deposit Waiver instead of the refundable Security Deposit at check out. The Security Deposit Waiver is coverage up to \$1,500 for eligible covered damages toward the Insurance and Protection deductible. Offering renters the Security Deposit Waiver is your choice and can be turned on or off at any time in the [Rates section](#) of your Dashboard.
- Questions? Any coverage questions can be reviewed by DigiSure at (415) 854-7333.

What Do I Need to File a Claim

- If there are damages or missing items to report you can file a claim with our Insurance and Protection partner, DigiSure. They will assist with settling the claims process and will initiate payment to you for the claim.
- Claims should be filed within 48 hours of the reservation end date and can be initiated in the [Reservation Details](#) of your Dashboard. Reporting claims after the 48 hours will risk being charged 2x the deductible from your payouts.
- Completed Departure and Return Forms documenting the RV condition, are required in order for any reimbursement requests made against the security deposit, or to reserve payment for damages sustained during the rental to be considered.
- Photo proof is the most important thing you can do before and after a trip to prove damage



After the claim is successfully submitted, a claims adjuster from our Insurance and Protection partner, DigiSure, will contact to both parties within 2-3 business days to ask for any additional information they may need.

Note: DigiSure can pursue reimbursement from an Owner or Renter's primary policy for any loss they have paid.

Help Articles

- Top Insurance [Questions](#) in our Help Center
- [RV Rental Agreement and Insurance and Protection Terms](#)