

AGILE UNDERWRITING SOLUTIONS – RV COVERAGE COMPARISON CHART – January 2022

The summary below is of some of the key coverages offered on the three options we have available for RVs.

With **SUPREME coverage** the value of the unit **MUST** be that of a brand-new model year (ie. 2022 or 2023 etc) unit including all taxes (same for subsequent years). Consider increasing value each year.

SUPREME: for units 10 years & newer. Premium is based on the length of unit.

- for high value units of \$150,000 and higher it is based on value.

PEACE of MIND: for units 25 years & newer. Premium is based on the value of unit.

BUDGET VALUE: for units of any age. Premium is based on the value of unit.

Summary of Coverage Comparison (see the full policy wording for full details)

COVERAGE	SUPREME	PEACE of MIND	BUDGET VALUE
Basis of Claim Payment - RV	Guaranteed Replacement Cost	Replacement Cost	Actual Cash Value
Basis of Claim Payment – Detached Structures	Replacement Cost	Replacement Cost	Actual Cash Value
Personal Property	\$10,000	\$10,000	\$2,500
Detached Structures	\$5,000	\$5,000	\$2,500
Bicycles	\$1,000	\$1,000	n/a
Frozen Foods	\$250 occurrence / \$500 maximum	\$250 occurrence / \$500 maximum	n/a
Golf Carts	\$5,000	\$5,000	n/a
Power Generators and Solar Energy Equipment	\$2,500	\$2,500	n/a
Watercraft	\$1,000	\$1,000	n/a
Emergency Expense	\$500 day / \$2,500 maximum	\$500 day / \$2,500 maximum	\$500 day / \$2,500 maximum
Emergency Roadside Assistance	\$250 occurrence / \$500 maximum	\$250 occurrence / \$500 maximum	n/a
Unit Rescue and Retrieval	\$2,500	\$2,500	n/a
Pet Injury	\$1,000	\$1,000	n/a
Debris Removal	\$10,000	\$10,000	\$5,000
Towing and Storage	\$10,000	\$10,000	\$5,000
Fire Department Charges	\$5,000	\$5,000	\$5,000
Glass & Windshield Repair	\$100 occurrence / \$200 maximum	\$100 occurrence / \$200 maximum	\$100 occurrence / \$200 maximum
Lock Re-keying or Replacement	\$500	\$500	n/a
Reward Coverage	\$1,000	\$1,000	n/a
Overland Water/Flood	Covered	Covered	Covered