

RV: Motor Home and Travel Trailer



Release 13—Product and Underwriting Guide

Ask, Quote, Provide

Get your customers the best coverage at the best price with our specialized product features.

> Specialized coverages:

- Recurring bill plans, including Electronic Funds Transfer (EFT) Paid In Full policies.
- New \$750 deductible.
- Expanded acceptability for Horse, Utility and Cargo trailers without living quarters. [See page 6.](#)
- Total Loss Replacement (TLR) and Agreed Value (AV) settlement options protect the customer's investment without the worry of depreciation for total losses.
- **Disappearing Deductibles**—Available as an optional feature with Comprehensive and Collision coverages. All RVs with a rating base of \$25,000 or more: Disappearing Deductibles are included with the Total Loss Replacement/Purchase Price and Agreed Value settlement options. [See page 9.](#)
- No depreciation on partial losses.

> Discounts that attract new customers and give renewal customers reasons to stay, including [\(see pages 13 - 14\)](#):

- EFT
- Homeowner
- Advance Quote
- Multi Policy

> Additional policy benefits included for free:

- Accident Forgiveness
- Pet Injury coverage
- Small Claims Forgiveness

> Claims service that puts your customers first.

- Personalized 24-hour claims service.
- Our claims specialists receive intensive RV training.
- One claims specialist is assigned to manage your customer's claim from start to finish.

Note: Not all programs and features are available in every state and the specifics of each program feature and each coverage may vary by state. Please refer to your state page on [ForAgentsOnly.com \(FAQ\)](#) for program and feature details. Please refer to the policy contract and any endorsements for coverage details, which may differ between Progressive products.

TABLE OF CONTENTS

Reference Information.....	3
Processing Guidelines.....	4 - 5
Recreational Vehicle Types and Acceptability Guidelines	6
Recreational Vehicle Rating Information	7
Unacceptable Risks	8
Specialized Coverages	9 – 12
Discounts, Savings and Surcharges	13 – 14
Operator Information	14
Point of Sale (POS) Information	15
Billing and Payment Options	16
Quote Request Form	17

If you have any questions about the information in the following pages, please contact your Progressive account sales representative, or call our 24-hour agency customer service team at 1-877-776-2436.

Thank you for choosing to sell Progressive.

Reference Information

AGENT REFERENCE INFORMATION

ForAgentsOnly.com (FAO)

FAO is our agency-dedicated website.

Use it to:

- quote and sell new policies
- process policy changes and customer payments
- view and print up-to-date policy documents, ID cards, and declarations pages
- get referrals
- check the status of your customers' claims
- monitor your agency's production, loss reporting numbers, and quality measures
- access your commission statement
- access product and underwriting guidelines
- review binding restrictions
- access marketing materials on the Progressive Brand Express
- participate in online training courses
- access sales tools to help you grow your business

Agency Customer Service and

Agency Supplies 1-877-776-2436

Customer service and new business

documentation fax number 1-800-229-1590

CUSTOMER REFERENCE INFORMATION

Online Service ProgressiveAgent.com

Customers can:

- make payments
- check the status of a claim
- quote policy changes
- print policy documents

Automated Customer Service 1-800-876-5581

Pay by phone, verify last payment received, or due date of next payment.

24-hour toll-free claims reporting phone number 1-800-925-2886

Customer fax number 1-800-229-1590

24-hour Emergency Roadside Assistance 1-800-776-2778

ADDRESSES

Correspondence Address*

Progressive
P.O. Box 6807
Cleveland, OH 44101-1807

Overnight Delivery Address

Progressive
6300 Wilson Mills Road—PS
Mayfield Village, OH 44143-2109

*Customers should mail payments with coupons to the address shown on the coupon. Customers should mail payments without coupons to the correspondence address. The term "Progressive" is used generically in this product guide and represents the specific underwriting company issuing the policy.

Processing Guidelines

NEW BUSINESS—QUOTING

Agents must complete all new business quotes via ForAgentsOnly.com (FAO). If you are having technical problems and/or need assistance with FAO quoting, please contact the Agent Support Help Desk at 1-877-776-2436.



NEW BUSINESS—UPLOAD ONLY

To provide you and your customers with the fastest service, we do not accept paper applications. Please upload all applications via [FAO](https://ForAgentsOnly.com).

NEW BUSINESS BINDING

Original applications will be bound as of the date on the application if:

- › the applicant has completed and signed the application and all applicable documents before the effective date;
- › the applicant has paid the initial payment and any outstanding balance (if applicable) before the effective date;
- › the agent has uploaded the application and we have issued a policy number;
- › the application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
- › the information contained within the application is, to your knowledge, truthful and accurate.

Note: Agents/brokers need specific written authorization from Progressive to issue policies, endorsements or cancellation notices.

Note: [FAO](https://ForAgentsOnly.com) quoting will prevent you from selling a policy with an effective date that is outside your binding authority (more than 5 days prior to the time you upload the policy).

BINDING RESTRICTIONS

Agents/brokers may not write or bind in any area where there is a hurricane or tropical storm watch or warning. We may also restrict binding for other natural disasters, such as a flood, tornado, earthquake, etc., at Progressive's discretion. Always check [FAO](https://ForAgentsOnly.com) to see if any binding restrictions are in place for your area.

ENDORSEMENTS

Save time and effort by processing endorsements via [FAO](https://ForAgentsOnly.com). While online, you can also access and print policy documents, including declarations pages, bills, and renewal notices.

Processing Guidelines (Cont'd)

FAXED DOCUMENTS

The following transactions require a customer's signature and must be faxed to New Business Documentation at 1-800-229-1590:

- agent of record changes (fax this prior to policy renewal—we do not make these changes mid-policy period).
- changes or deletions of the named insured.
- coverage reductions (if your state requires these be faxed to Progressive).
- proof documents for Homeowner Discount (customer signature not required).

REPLACEMENT VEHICLE

- If there is no change in coverage—notify us within 30 days of purchase date.
- If there is a change in coverage—notify us immediately. A change in coverage does not apply until we are notified.

CANCELLATIONS

- Customer Request—If we cancel a policy due to customer request or nonpayment of premium, we will calculate any refund due on a 90 percent daily pro rata basis or charge a \$30 cancellation fee. See state guidelines.
- Company Cancel—We will refund premium on a daily pro rata basis for the period from the date of cancellation to the expiration date. No cancellation fee will be charged.
- Loss Payee—We mail notice of cancellation to Loss Payees unless Loss Payee submits written release of their copy of the policy.
- Duplicate Coverage—Customers must submit cancellation requests due to duplicate coverage with a copy of the declarations page from the current carrier showing coverage and effective date.
- Effective Date/Time—12:01 a.m. on the cancellation day.

We will accept installment payments postmarked the day of cancellation and keep the policy in force.

RENEWALS

- We will issue renewal notices at least 30 days prior to the policy expiration date.
- Electronic Funds Transfer (EFT) payment—We will notify the customer that funds will be automatically withdrawn at renewal if the EFT payment option was selected.
- If the payment is postmarked within 90 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 90 days after expiration, the policy must be rewritten.
- Agents/brokers must submit a renewal with more than a 90-day lapse as a new application.

REWRITES

When rewriting a policy, please ensure all eligible coverages transfer to the new policy. The customer is responsible for paying all outstanding balances on any cancelled policies before the policy is rewritten.

REINSTATEMENTS

We allow you to reinstate a policy under certain circumstances. Please call Policy Services with individual questions.

ACQUIRED/TRANSFERRED BUSINESS

If you acquire a Progressive policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. You must maintain these records in accordance with the terms of your Producer's Agreement and all applicable laws.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Prior to upload, you will see a list of documents displayed on [FAO](#) that are to be kept in your agency files. Please be sure to maintain all required documents.

We'll perform routine audits on random files. You will be required to provide file maintenance documentation to a Progressive representative during an on-site visit or fax audit.

Recreational Vehicle Types and Acceptability Guidelines

MOTOR HOMES (MAXIMUM VALUE \$500,000)

Motor homes are motor vehicles designed to provide living quarters and are permanently attached to a motor vehicle chassis or van.

Motor Home requirements—ALL of the following must be permanently-installed facilities:

- cooking
- refrigeration
- sleeping
- bathroom facilities (built-in and plumbed)
- self-contained heating and/or air conditioning
- drinkable water supply system
- 110-125 volt electrical power system (including solar powered systems)

TRAVEL TRAILERS (MAXIMUM VALUE \$300,000)

Travel trailers and campers are non-motorized, portable units designed to be towed on public roads by a land motor vehicle and designed for recreational and camping use. Trailers that are kept at one location are acceptable as long as the following conditions apply:

1. They are kept in an organized campground or RV park.
2. The wheels, axles and suspension are present and functional.
3. The towing equipment is present, functional and the vehicle can be easily towed.
4. Utilities are not permanently connected and there are no structures attached to the trailer.

Trailers must be manufactured by a licensed manufacturer. Home manufactured units are not acceptable.

Horse, utility and cargo trailers are acceptable if they are non-motorized vehicles that are intended to be towed and used to carry horses or personal belongings.

- Horse trailer with living quarters maximum value \$300,000 and without living quarters maximum value \$50,000
- Utility trailer maximum value \$10,000
- Cargo trailer maximum value \$20,000

Travel trailer requirements—Both of the following must be permanently-installed facilities (**does not apply to horse and utility trailers**):

- cooking
- sleeping

MOTOR HOMES

CONVENTIONAL
(CLASS A)



CAMPER VAN
(CLASS B)



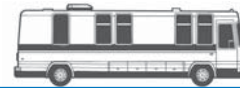
PROFESSIONAL
BUS
CONVERSION
(CLASS A)



MINI-MOTOR
HOME (CLASS C)



NON-PROFESSIONAL
BUS
CONVERSION
(CLASS A)



TOTERHOME



TRAVEL TRAILERS

CONVENTIONAL
TRAILER



MOUNTED
TRUCK CAMPER



TOY HAULERS



POP-UP
TENT TRAILER



FIFTH-WHEEL
TRAILER



HORSE, CARGO
AND UTILITY
TRAILER WITH
NO LIVING QUARTERS



Tip: You can find valid make and model options by referring to Google, RVTrader.com and NADA.com. When using these sites, you are responsible to comply with all terms and conditions of the website and for any cost of using the site.

Recreational Vehicle Rating Information

RV MAKE AND MODEL INFORMATION

FAO quoting lists thousands of motor home and travel trailer makes and models to make it easier for you to quote the correct vehicle with confidence. However, if the RV manufacturer or model is not listed, you can select “Other” for make and/or model. Please provide a detailed description of the RV in the open fields. Customer Service may follow up for more specifics.

RATING BASE (VALUE OF RV)

Progressive requires a value for each motor home and travel trailer it insures. It is important to make sure the value is accurately assessed because it will impact rate and could determine the payout in the event of a total loss.

Total Loss Replacement/Purchase Price—Applies to the value of Total Loss Replacement/Purchase Price coverage. This value represents the purchase price of the new RV, including all permanently-attached equipment and applicable taxes, title fees, and license fees. It cannot be reduced while this coverage is in effect on this RV and must be increased if more permanently-attached equipment is added.

Agreed Value—The Agreed Value can’t be more than 125 percent of the displayed value in [ForAgentsOnly.com](https://www.foragentsonly.com) (FAO) system or \$75,000, whichever is less. The rating base should reflect the replacement cost of the RV. Proof of value may be required. (Not available on horse, utility or cargo trailers.)

Actual Cash Value—Applies to the most economical Physical Damage option. This amount represents the Actual Cash Value of the RV today (or in some states the rating base, if less than ACV), including all permanently-attached equipment. The insured should periodically review this amount to ensure it continues to reflect this and notify us of any changes.

PRINCIPAL GARAGING

Principal Garaging is typically the place where the RV is stored at least six months of the year. The location must be in a state with a filed program. If the RV is not located in one location for at least six months of the year, the Principal Garaging is where the vehicle is registered. Some states, however, may require the policy to be in the registration state.

VEHICLE USAGE CLASSIFICATIONS

Progressive has enhanced its classifications to make it easier for you to reflect the insured’s use.

- Recreational use
- Primary residence

Note: The Full Timer’s Package will be selected automatically for insureds who use their RV as a primary residence.



Unacceptable Risks

Although we provide coverage for almost all risks, the following risks are not acceptable for our RV program (Motor Home and Travel Trailer):

UNACCEPTABLE INSURED/OPERATORS

- Operators who do not possess a valid driver's license.
- Operators under 16 years of age, regardless of license status.
- Operators without a garaging/storage address (UNLESS the Full Timer's Package has been purchased), including migratory, seasonal or transient risks in most states.
- Applicants who have had a policy canceled or nonrenewed by Progressive for the following:
 - Fraud or misrepresentation in connection with an application for insurance.
 - Fraud or misrepresentation in connection with presentation or settlement of a claim.
 - An unauthorized payment in connection with an application for insurance or a policy.
- Applicants who have been convicted of insurance fraud.

UNACCEPTABLE RVS

- School or transit buses (whether converted or not).
- Conversion vans (whether converted or not).
- RVs without the required "facilities." [See page 6](#) for details.
- RVs principally garaged/stored in Canada, District of Columbia, Hawaii, Mexico or Puerto Rico. Travel trailers garaged in Massachusetts. "Principally garaged" is defined as at least six months in a given state or location.
- Vehicles owned or leased by a partnership or corporation, unless always operated by the named insured or a listed driver for pleasure; all drivers are listed on the policy; no more than one such vehicle is owned or leased by the partnership or corporation; and the partnership or corporation does not engage in a business of carrying persons or property for compensation or a fee, or selling, renting, leasing, repairing, parking, storing, servicing, delivering or testing vehicles.
- Pickup trucks or other vehicles that carry campers or tow trailers.
- Stationary motor homes.
- Park models, manufactured homes, and permanent stationary trailers. We will accept a tied-down trailer as long as the insured is able to detach the tie-down without professional assistance.



- Trailers with deflated wheels or without wheels, permanently on blocks, on a permanent foundation, permanently connected to any utilities and/or other structures, or parked throughout the year in a single location other than a campground or RV park and can't typically be moved from site within 30 minutes.
- Motor homes and heavy duty tow vehicles that are the only vehicle in the household, unless they have another vehicle registered for street use (this also applies for Full Timer's).
- Any RV on consignment.
- RVs with more than two owners.
- RVs that are parked on commercial sites, including construction areas.
- Homemade travel trailers.
- Vehicles intended for short term use under conditional purchase contracts with vehicle return agreements.
- RVs rented by our insured where a rented RV is the only vehicle(s) on the policy.
- Physical damage on RVs with a state-assigned VIN, reconstruction, or salvage title.
- Tiny homes.
- Destination trailers.
- Conversion vans, step vans, and ambulances.

UNACCEPTABLE USAGE

- RVs used for any business or commercial purposes.
- RVs leased or rented to others by the insured.
- RVs used as a primary residence (EXCEPT when the Full Timer's Package has been purchased). [See page 10](#) for more details.
- RVs taken to and from work or work locations (including touring entertainers, construction workers, race car drivers, etc.).
- RVs used for racing/speed tests or in the direct support of racing activities.
- RV used for pickup or delivery of goods, limousine or taxi service, or emergency services.
- RVs used in the sport of ice fishing (except if garaging address is Minnesota, Wisconsin, North Dakota, South Dakota or Michigan).

Specialized Coverages

Progressive RV Insurance provides your customers with true total coverage. We have more than 35 years of experience insuring RVs—making specialized coverages and features like Total Loss Replacement/Purchase Price coverage, Emergency Expense coverage, Disappearing Deductibles, the Full Timer's Package, and 24-Hour Roadside Assistance possible. Our rates are not just comparable to our competitors'—they're often lower. That means your customer could get more coverage from Progressive for even less than they're paying now. A Progressive specialized RV policy offers greater value and coverage to your customer than does adding an RV as a typical auto endorsement. Sell Progressive so your customers can enjoy RVing more and worry less.

Refer to Progressive's Motor Home and Travel Trailer policies for complete details on all of our specialized coverages.

PHYSICAL DAMAGE SETTLEMENT OPTIONS

These options provide different settlements for total losses. All losses, whether partial or total and regardless of the loss settlement option that applies, are subject to the applicable deductible.

Total Loss Replacement/Purchase Price—Available on newly purchased RVs up to one model year old. In the event of a total loss, this coverage replaces the current RV with a previously untitled RV that we locate that is, to the extent possible, the same make, class, size and type, and which contains comparable equipment. (If the insured does not take the replacement RV, this coverage pays the actual cash value of the covered RV at the time of loss.) For RVs over five model years old that experience a total loss, we will pay the purchase price as reflected on the declarations page. To qualify as a new RV for Total Loss Replacement/Purchase Price coverage, the insured must be the original owner.

Disappearing Deductibles also included with TLR/Purchase Price vehicles with a rating base of \$25,000 or more.

Agreed Value (as available)—Protects the insured's investment in the RV without the worry of depreciation for total losses.

Agreed Value means we'll pay the agreed value amount reflected on your declarations page in the event of a total loss regardless of the actual cash value of the vehicle. Agreed Value is available on all RVs up to 125 percent of the system displayed market value (rate base) or \$75,000, whichever is less. Both the manufacturer and model must be found in our system for the value to display and the vehicle to qualify.

Agreed Value can remain on the policy for 10 policy periods. After the 10th policy period, either A) the policy will convert to an Actual Cash Value if no action is taken or B) customer can renew the Agreed Value up to 125 percent of the current value. Appraisal may be required under certain circumstances. (Not available on horse, utility or cargo trailers.)

Disappearing Deductibles are included with Agreed Value when the Agreed Value shown on the declarations page is equal to or greater than \$25,000 and Comprehensive and Collision coverages are selected. (For all other recreational vehicles, Disappearing Deductibles is an available option.)

Actual Cash Value—All total losses will be settled by paying the lesser of the actual cash value or the amount necessary to replace the stolen or damaged property value of the RV at the time of the loss, less the deductible, or the value displayed on the declarations page, which was entered as the rating base for the RV.

PHYSICAL DAMAGE COVERAGE

Comprehensive coverage is now available without Collision coverage on Actual Cash Value policies.

DISAPPEARING DEDUCTIBLES

This vehicle-level benefit reduces the insured's Comprehensive and/or Collision deductibles. For each consecutive claim-free policy period, the original Comprehensive and/or Collision deductibles decrease by 25 percent until the fourth consecutive claim-free policy period at which time they reach \$0. Following a loss, deductibles return to their original amounts at the next renewal. Claims other than for physical damage to the RV do not affect the Disappearing Deductible level. For vehicles with a rating base of \$25,000 or more, Disappearing Deductibles are included with the Total Loss Replacement/Purchase settlement option.

Specialized Coverages (Cont'd)

EMERGENCY EXPENSE

(\$750 of coverage included with Comprehensive and/or Collision coverage)

For pleasure users, Emergency Expense coverage pays up to specified limits for reasonable temporary living facilities, transportation expenses, and the cost of returning the RV, if it becomes disabled due to a covered loss (or is stolen) more than 50 miles away from the insured's primary residence. Customers can purchase up to \$2,000 of coverage.

For insureds who use their RV as a primary residence, Emergency Expense coverage pays up to the specified limits for reasonable temporary living facilities and transportation expenses if the RV becomes disabled due to a covered loss (or is stolen). Additional coverage, up to \$7,500, may be purchased for these insureds.

FIRE DEPARTMENT SERVICE CHARGE COVERAGE

(Coverage included with Comprehensive and/or Collision)

This coverage pays up to \$1,000 for an insured's liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the insured RV.

FULL TIMER'S PACKAGE

The Full Timer's Package provides "homeowner-like" coverage and is required for insureds who use their RV as a primary residence. Primary residence is defined as residing in the RV more than six months of the year. This policy level coverage includes Full Timer's Personal Liability coverage, Full Timer's Medical Payments To Others coverage, Full Timer's Loss Assessment coverage, and Storage Shed Contents coverage.

Full Timer's Personal Liability Coverage—Pays up to specified limits for bodily injury and property damage for which the insured is legally liable as a result of an accident that occurs while the RV is used as a permanent or primary residence. Up to \$500,000 CSL coverage is available.

Full Timer's Medical Payments To Others Coverage—Pays up to specified limits for medical expenses of others who are injured because of an accident while on the property occupied by the RV being used as a permanent or primary residence.

Full Timer's Loss Assessment Coverage—Pays up to \$5,000 for certain assessments charged to the Full Timer while an owner or tenant of property in an association.

Storage Shed Contents Coverage—Pays up to \$5,000 for contents located in a shed owned, leased or rented by the insured at the time of loss. This coverage can be selected with optional Replacement Cost Personal Effects coverage to provide additional protection for the insured.

LIABILITY COVERAGE

(Available only with Motor Home program)

Liability coverage pays for damages, other than punitive or exemplary damages, for bodily injury and property damage for which an insured person becomes legally responsible because of an accident arising out of his or her ownership, maintenance or use of a recreational vehicle or trailer attached to a recreational vehicle. Coverage limits available up to \$500,000 CSL.

MEDICAL PAYMENT COVERAGE

(Available only with Motor Home program)

Medical Payment coverage pays for reasonable expenses for necessary medical and funeral services received by an insured person due to bodily injury he or she sustained in an accident involving a recreational vehicle. Coverage limits available up to \$10,000.

MEXICO PHYSICAL DAMAGE COVERAGE

(Coverage included with Comprehensive and/or Collision)

Mexico Physical Damage coverage provides automatic extension of the Physical Damage portion of the policy to cover losses occurring in Mexico. This coverage is only extended when a Mexican Liability policy has been purchased. Progressive does not offer Mexican Liability coverage, as coverage must be purchased from a licensed Mexican insurance company for this extension to apply. In the event of a loss, the RV will be towed to the nearest qualified repair facility in the U.S. for repairs.

Specialized Coverages (Cont'd)

PET INJURY COVERAGE*

In the event of a loss covered under Collision or Comprehensive coverage, Pet Injury coverage will pay first-party claims up to \$1,000 for veterinary fees incurred as a result of injuries sustained by a dog or cat owned by the named insured or resident relative while riding in an insured vehicle. Pet Injury coverage will also pay \$1,000 if the dog or cat dies as a result of a covered loss, less any payment for veterinary fees for the pet, or is inside a covered vehicle when it is stolen and the pet is not found. No deductible applies to this coverage.

*Not available in all states.

REPLACEMENT COST PERSONAL EFFECTS COVERAGE

Replacement Cost Personal Effects coverage pays up to specified replacement cost limits for loss due to specified perils to the insured's RV contents. Loss of, or damage to, certain items outside the RV are covered up to 25 percent of the Replacement Cost Personal Effects limit purchased. Up to \$99,000 of coverage is available. There is a \$100 deductible. This coverage is primary over other forms of insurance.

ROADSIDE ASSISTANCE COVERAGE

Roadside Assistance coverage provides towing to the nearest qualified repair facility and necessary labor at the time and place of disablement when RVs are disabled due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, water or other fluids, flat tire, lock-out, or entrapment in snow, mud, water or sand within 100 feet of the roadway.

This coverage extends to trailers and vehicles being towed by a motor home and vehicles towing travel trailers even if the tow vehicle is insured with another insurance company. This service is "Sign and Drive," meaning there are no out-of-pocket expenses; all the insured has to do is sign the receipt and they're back on their way. Roadside Assistance can be obtained 24 hours a day, 7 days a week, anywhere in the U.S. or Canada.

TRAILER COVERAGE

(\$2,500 of coverage included with Comprehensive and Collision coverage)

Provides Physical Damage coverage for utility trailers and tow dollies used in conjunction with the insured's motor home. An additional \$17,500 worth of coverage may be purchased for a maximum of \$20,000 of coverage. (Available only with Motor Home program.)

VACATION LIABILITY

(\$10,000 of coverage included with Comprehensive and/or Collision coverage)

Pays up to specified limits for bodily injury and property damage for which the insured is legally responsible as a result of an accident that occurs while the RV is used as a temporary vacation residence. Limits up to \$500,000 Combined Single Limits (CSL) are available. Coverage is only available for pleasure users.

WINDSHIELD COVERAGE*

For each Physical Damage deductible amount, Progressive will offer a \$0 Windshield deductible for an additional premium. This coverage would replace the customer's windshield if no other damage has occurred, with no deductible collected. If other damage occurred, the standard Comprehensive or Collision deductible will apply.

Note: If you choose not to purchase additional Windshield coverage, Progressive still will not take a deductible for repairs due to loss to only the windshield or other glass.

*Not available in all states.

>>> NOTE

PROGRESSIVE DOES NOT TAKE A DEDUCTION FOR DEPRECIATION ON PARTIAL LOSSES.

Progressive promises to return vehicles to pre-accident condition or better when there is a claim settlement paid. Other companies deduct "betterment" or "depreciation" percentages that reflect the amount of remaining life of the item. By choosing Progressive, once your customer pays the deductible, he or she will receive full compensation for parts at today's value, regardless of how long those parts have been in service. Compare our contract with contracts from other companies and show the difference to your customers.

Specialized Coverages (Cont'd)

SAMPLE COVERAGE OPTIONS

Bodily Injury/Property Damage	Uninsured/Underinsured	Medical Payments	Comprehensive/Collision Deductibles**
25/50/10	25/50	\$1,000	\$250
50/100/25	50/100	\$2,500	\$500
100/300/50	100/300	\$5,000	\$750
250/500/100	250/500	\$10,000	\$1,000
300 CSL	300 CSL		\$2,500
500 CSL	500 CSL		\$5,000

**See \$0 deductible option with Windshield coverage ([page 11](#)).

Note: You can add value for your customers by recommending higher deductibles for significant cost savings.

Note: Additional Bodily Injury/Property Damage coverage options may be available in your state. Refer to [FAO](#).

Discounts, Savings and Surcharges

ADVANCE QUOTE DISCOUNT

We'll give a discount to customers who initiate a quote **at least one day before their policy begins**. The discount is based on number of days quoted in advance. When quoting, be sure to ask your customer when they will need the policy to be effective and use the appropriate effective date to ensure this discount is accurately applied.

ASSOCIATION DISCOUNT

We'll offer a discount to all active members of USAA.

CLAIM FREE RENEWAL DISCOUNT

We'll apply a discount to the policy at renewal if no at-fault claim greater than \$500 and no comprehensive claim greater than \$1,000 were filed during the previous policy period.

>>> NEW

EFT DISCOUNT

We'll apply the EFT Discount when automatic payments are set up to be deducted from the customer's bank account.

HOMEOWNER DISCOUNT

We'll apply the Homeowner Discount when the named insured or named insured's spouse owns a home, manufactured home, or condominium, including co-ops.

MULTI POLICY DISCOUNT

We'll apply a discount to the policy whenever your customer or their spouse has another policy in force with Progressive. The other policy may cover an automobile, manufactured home, motorcycle, ATV, snowmobile, boat or commercial auto.

ORIGINAL OWNER DISCOUNT

We'll apply a discount to the Comprehensive and Collision coverages when the first issued title remains with the current owner.

PAID IN FULL DISCOUNT

We'll apply a Paid In Full Discount for each policy period the insured chooses the one-pay bill plan. Set up recurring Paid In Full payments through EFT to receive this discount each year.

PROMPT PAYMENT DISCOUNT

We'll apply the Prompt Payment Discount to all new business policies and to renewal policies that have been in effect for at least 12 continuous months and have had no late fees or Non-Sufficient Funds (NSF).

RESPONSIBLE DRIVER DISCOUNT

We'll apply a discount to the policy when none of the listed operators have a driving record surcharge applied to the policy.

TRANSFER DISCOUNT

We'll offer a discount to the policy at new business when the named insured or spouse has had continuous motor home or travel trailer insurance for one of the following scenarios:

- a) the prior insurance is with Progressive and the prior policy period expiration date is within the last six months;
- b) the prior insurance is from a carrier other than Progressive and the prior policy period expiration date is within the last 31 days; or
- c) the prior customer is Compliant Without Insurance and the prior policy period expiration date equals the new policy effective date.

This discount is tiered, based on the policy tenure.

ACCIDENT FORGIVENESS

We'll offer Accident Forgiveness at renewal. Customers will not be charged for an at-fault accident if ALL of the following conditions are met:

- 1. The customer reports the claim to Progressive;
- 2. The policy has been in force with Progressive for at least 48 months;
- 3. The policy did not have any other chargeable accidents during the prior 35 months;
- 4. The driver and vehicle were listed on the policy when the accident occurred; and
- 5. There are no other waived accidents on the policy.

Discounts, Savings and Surcharges (Cont'd)

SMALL CLAIM FORGIVENESS

We'll review each policy at renewal to determine if a claims payment was made. All claims where Progressive's total payout was \$500 or less will not be considered. There is no limit to the number of \$500 or less claims that will be waived.

SURCHARGES

- A Driving Record surcharge applies to customers with accidents or violations that have occurred within 35 months of the policy inception date. (Exception—see Accident Forgiveness and Small Claims Forgiveness)
- A surcharge applies to operators who do not have a valid U.S. or Canadian license, but have a foreign license or international driver's license.

- An Unverifiable Driving Record surcharge applies to operators whose driving record cannot be verified.
- A comprehensive claim surcharge applies to customers with comprehensive claims over \$1,000 that have occurred during the previous 35 months. Surcharge varies by number of comprehensive claims and product (Motor Home or Travel Trailer).

➤➤➤ REMINDER

There is no limit to the number of discounts a customer can receive.

Operator Information

WHICH DRIVERS TO LIST

- Household residents who operate the RV.
- Drivers who have an ownership interest in the RV.
- Other regular drivers or anyone who has regular access to drive the RV.

MARITAL STATUS

Only operators who are legally married or deemed married by state law may be rated as "Married." The "Married" classification includes widows and widowers. Individuals who are unmarried, separated, divorced or in a same-sex relationship that is not recognized by the state are rated as "Single."

FILING INFORMATION (SR-22)

(Only available in Motor Home program)

Availability varies by state. Only owner's filings are available. Operator's filings are not available.

NAMED INSURED/ADDITIONAL INTEREST

An additional interest is a party, other than the insured or an operator on the policy, that has an interest in being protected under the liability portion of the insurance contract. The named insured and the second named insured on the policy must be individuals, not a business or a living trust. Businesses or living trusts can be listed as the additional interest on a Motor Home policy only, provided that there is no business use.

Point of Sale (POS) Information

CREDIT AND MVR VERIFICATION

Use [FAO](#) quoting's Point of Sale (POS) feature to order your customers' credit and motor vehicle reports during the quoting process. POS allows you to review all data with your customers and produce the most accurate quotes possible, which reduces uprates and increases customer satisfaction and retention.

Insurance Credit Score

- To order this information, simply follow the instructions in FAO quoting. Please be sure to read to your customers the short disclosure that appears on the screen.
- You cannot upload an application if you do not order the customer's insurance credit score.
- Be sure to include full name, address and Social Security number to avoid inaccurate or unavailable credit information. (Customers have the right not to provide their Social Security number, but this may result in unconfirmed credit information.)
- You will not receive any information contained in your customer's credit report; it is ordered, received and used exclusively by Progressive through our mainframe computer.
- Customers who suspect inaccuracies in their credit report can obtain a copy of the report by calling the credit bureau after the confirmation is completed. You cannot request this information—only customers may contact the credit bureau.
- Progressive uses Experian, Equifax and TransUnion as our suppliers of credit information.
- See Quote Status/Consumer Information tab for the credit bureau's address and telephone number.
- Progressive may update a customer's insurance credit score at renewal, just as we update driver age, vehicle age, driving record, etc. This helps ensure we continue to offer an accurate rate.

CREDIT INFORMATION TEAM

We have introduced a service to help customers understand how and why we use consumer credit reports. This service will also help you address customer questions and concerns about insurance credit scores.

The Credit Information Team is comprised of specially trained customer service representatives. They can provide customers with detailed explanations of what was used in determining their insurance credit score. They can also make reasonable exceptions for customers whose credit is negatively influenced by extraordinary circumstances.

The Credit Information Team is available at a special toll-free number, 1-800-876-5411.

OUTSTANDING CUSTOMER BALANCE VERIFICATION

We will verify whether your customer has an outstanding balance from a previous Progressive policy. If so, your customer will have to make the initial payment in addition to paying the outstanding balance before you can upload the application. If we also find that your customer has a record of non-sufficient funds with us, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. [FAO](#) quoting will show the remit-to-address.

UNINSURABLE RISK VERIFICATION

We will use POS to verify whether your customer has ever been cancelled or not renewed by Progressive due to: misrepresentation, misrepresentation on a claim, fraud/misrepresentation on an application, fraud on a claim, lack of cooperation in a fraud investigation, or record of an unauthorized or counterfeit payment. If we determine that the named insured is an uninsurable risk, your quoting system will inform you and you must tell the customer. You will not be able to complete the quote.

Billing and Payment Options

BILL PLANS

Refer to [FAO](#) for all available billing options.

POLICY PERIOD

All written policies are for a 12-month period.

EXPRESS MONEY TRANSFER

(Available for initial payment, installment payments, and renewal payments.)

Express Money Transfer lets you electronically transfer your customer's payment directly to Progressive.

- Deposit payment into your agency's business checking account.
- We will withdraw the payment the day after the policy has been submitted via [FAO](#).
- For customers whose accounts have non-sufficient funds, we will return the payment to your account (notify Progressive immediately through the Returned Check Processing tool in [FAO](#)).

ELECTRONIC FUNDS TRANSFER (EFT)

(Available for initial payment, installment payments, and renewal payments.)

Customers have the option of paying their RV insurance initial payment, installment payments, and renewal payments, with EFT. When EFT is selected as a payment option in [FAO](#), simply enter the requested banking information and we will automatically withdraw installments from the insured's checking account.

FEES (MAY VARY BY STATE)

Fee Type	Amount	Conditions
Installment Fee	\$5	For each installment payment made via any method other than EFT.
EFT Installment Fee	\$1	For each installment payment made via EFT.
Late Fee	\$5	On any installment payment if minimum amount due is not paid or if payment is postmarked more than two days after the due date.
NSF Fee	\$20	If a payment check is returned by a financial institution due to non-sufficient funds, or an uploaded payment is not processed due to non-sufficient funds in an agent's premium trust account.
Cancel Fee	\$30	A cancel fee may apply. See state contract for details.

CREDIT CARD/DEBIT CARD PAYMENTS

(Available for initial payment, installment payments, and renewal payments.)

- Initial payment—We accept initial payments via credit card (Discover®, MasterCard® or Visa®) or debit card (MasterCard® or Visa®).
- Installment and renewal payments—These payments can be made using the insured's credit card (Discover®, MasterCard® or Visa®) or debit card (MasterCard® or Visa®) via [FAO](#), [ProgressiveAgent.com](#), or by calling Automated Customer Service at 1-800-876-5581.

PRAUTHORIZED CHECKS (PACS)

(Available for initial payment, installment payments, and renewal payments.)

Customers can pay their RV insurance initial payment, installment payments, and renewal payments to Progressive over the phone via PACs. The process is as simple as writing a check, but without the hassle of mailing one. When customers want to make payments on their policies, all they have to do is call us and have the money electronically withdrawn from their checking account. Customers will need to provide the account names, account numbers, and check numbers for the checks they want to use for the transactions. The money will be instantly withdrawn from their checking account and applied to the policy the same day.

Recreational Vehicle

INSURANCE QUOTE REQUEST—RELEASE 13

PROGRESSIVE®

Customer Information

First Name:	Middle Name:	Last Name:	Gender: <input type="checkbox"/> M <input type="checkbox"/> F
Date of Birth: / /	Social Security Number:	Phone Number: ()	
Mailing Address:		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Single	
		Years RV Operating Experience:	
Email Address:		Driving Record (prior 35 months)	
Other operator Information: (any operator in or outside the household with regular access to insured vehicle more than 12 times per year)		Violations (all drivers):	
		Driver license status:	Driver License #:

Motor Home/Travel Trailer Information

Motor Homes:	<input type="checkbox"/> Class A	<input type="checkbox"/> Class B	<input type="checkbox"/> Class C	<input type="checkbox"/> Bus Conversion	<input type="checkbox"/> Toter Home	<input type="checkbox"/> Toy Hauler	Converted School/Transit Style Bus	<input type="checkbox"/> Yes <input type="checkbox"/> No
Travel Trailers:	<input type="checkbox"/> Conventional	<input type="checkbox"/> Pop-Up	<input type="checkbox"/> Fifth Wheel	<input type="checkbox"/> Truck Camper	<input type="checkbox"/> Toy Hauler	<input type="checkbox"/> Utility Trailer	<input type="checkbox"/> Stationary (See product guide, page 8)	
Year:	Manufacturer:	Model/Series:	Body Style:	Length of RV:				
Value of RV (Purchase Price—see product guide, page 7): \$		Length of ownership:	Garaging ZIP Code:					
Is the RV stationary in a single location year round? (See product guide, page 8) <input type="checkbox"/> Yes <input type="checkbox"/> No				Is the RV ever rented to others or used for any commercial purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Vehicle Use:		<input type="checkbox"/> <30 days	<input type="checkbox"/> 30-150 days	<input type="checkbox"/> >150 days	<input type="checkbox"/> Primary Residence			

Underwriting Information

Primary Residence:							
RV (Full Timer)	<input type="checkbox"/> Own a Home/Condo	<input type="checkbox"/> Own a Manufactured Home (varies by state)	<input type="checkbox"/> Rent	<input type="checkbox"/> Live with Parents	<input type="checkbox"/> Other:		
Multi Owner:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Names:					
Discounts:	<input type="checkbox"/> Multi Policy	<input type="checkbox"/> Original Owner	<input type="checkbox"/> USAA Member	Prior RV Insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Prior Carrier:	Expiration Dates:

Coverage Information

Settlement Options:	<input type="checkbox"/> Total Loss Replacement (current model year or one year prior and original owner)	<input type="checkbox"/> Actual Cash Value	<input type="checkbox"/> Agreed Value
Comprehensive Coverage:	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000	Collision Coverage:	<input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000
Motor Home Only Liability Coverage Limits:		UM/UIM Coverage Limits:	
Medical Payments Coverage:	<input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$10,000	Windshield Coverage:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Emergency Expense Coverage:	<input type="checkbox"/> \$750 (included with Comprehensive and/or Collision)	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$7,500 (Full Timer's only)
Vacation Liability (\$10,000 included with Comprehensive and/or Collision up to \$500,000):			
Personal Effects Coverage (\$1,000 – \$99,000):			
Disappearing Deductibles:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Roadside Assistance:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Full-Timer's Package:	<input type="checkbox"/> \$50,000/\$100,000	<input type="checkbox"/> \$100,000/\$300,000	<input type="checkbox"/> \$250,000/\$500,000 <input type="checkbox"/> \$300,000 CSL <input type="checkbox"/> \$500,000 CSL
Additional Utility Trailer Coverage (Motor Home Only, requires both Comprehensive & Collision):			