

RVbyMilitary.com Coverage Summary - Motorized RV's

	Primary Coverage	Excess Coverage	Coverage Definition
Coverage Type	Applies to RVbyMilitary, Owner, and Renter (includes Authorized Drivers)	Applies to RVbyMilitary and Owner	
Excess Liability (Combined Single Limit)	N/A	\$1,000,000	Secondary liability coverage that can help cover someone else's property damage and injuries that you are found legally responsible for which exceed the limits of the underlying liability coverage.
State Minimum Financial Responsibility Liability (MFR - Split Limits)	\$30,000 Bodily Injury Per Person \$60,000 Bodily Injury Per Accident \$25,000 Property Damage Per Accident	N/A	Liability insurance helps protect you financially if you're found legally responsible for property damage or personal injury to a third party. It can help cover someone else's property damage and injuries if you cause an accident.
Uninsured Motorist (State Minimum Split Limits)	\$30,000 Bodily Injury Per Person \$60,000 Bodily Injury Per Accident \$25,000 Property Damage Per Accident	N/A	Provides coverage when you're in an accident with an at-fault driver who does not have any insurance. It can help pay for injuries to you and your passengers, and for damage to your vehicle if the coverage is provided.
Underinsured Motorist (State Minimum Split Limits)	Included with Uninsured Motorist	N/A	Provides coverage when you're in an accident with an at-fault driver who has insurance but not enough to cover all damages. It can help pay for injuries to you and your passengers, and for damage to your vehicle if the coverage is provided.
Personal Injury Protection (PIP) or Medical Payments	Per State Requirements	N/A	PIP covers medical expenses for you and your passengers which may also include lost wages and funeral expenses regardless of who is at fault in an accident. Medical Payments covers medical expenses only.
Comprehensive	\$1,000 Deductible (Per Occurrence)	N/A	Covers damages to a covered vehicle caused by incidents other than a collision which may include theft, fire, vandalism, weather, or other covered perils, less the deductible.
Collision	\$1,000 Deductible (Per Occurrence)	N/A	Covers damages to a covered vehicle caused by an accident with another vehicle or any object, whether stationary or moving, less the deductible.