




## Travel Trailer

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### Eligible Risk

This program is designed to write **Travel Trailers** used by private owners.

### All submittals should/will:

-  Be owner occupied, seasonal or rental
-  Be subject to a credit report or CLUE report
-  Be subject to no unusual exposures

### Travel Trailer Program

1. The travel trailer must be owned by a private individual and
2. Used by the Owner
3. Recreational use only
4. All operators must have a valid Texas Drivers License and be listed on the application
5. Photo Required
6. \$50, \$100, \$250 Towing available

### Deductibles

1. Other than collision: \$255
2. Collision: \$255

### General Underwriting

1. Minimum value \$1,000
2. Contents coverage \$1,000

### Submit Risks

If the travel trailer is thirty (30) feet or longer the applicant must have at least two (2) years of claim free travel trailer experience with a unit at least twenty-five (25) feet long. (Copies of the previous declaration page must be submitted with the application.)

### Unacceptable Risk:

1. Homemade, custom-built or substantially modified travel trailers are not eligible.
2. Travel trailers that are self-propelled.
3. Travel trailers rented to others.
4. Vehicles carrying truck mounted camper bodies.
5. Travel trailers used as a permanent year-round residence.
6. Travel trailer that is titled or licensed in a business or trade name
7. Travel trailer used for any business and/or commercial purpose.
8. If any operator has more than one (1) at-fault accident or any major violations (DUI/DWI, leaving the scene of an accident, suspension or revocation of license, reckless/careless driving, or any other major violations) or more
9. than three (3) minor moving violations within the past (3) years.
10. The following models are ineligible: Airstream, Avion or truck mounted camper body.

