

RV Insurance Binder Request Form

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Name (Renter): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your insured, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is currently planning on renting a travel trailer from Dawn Pittard**(“Owner”).** Your insured has chosen to have his/her personal vehicle insurance as **primary** insurance for the period of this rental. In order to fulfill the request of your insured, a Binder is required. The binder or endorsement should cover the vehicle and name the Owner as an additional insured. In order to satisfy our requirements, the insurance provided by you must include **primary** comprehensive and collision coverage and **primary** liability coverage. **This promise of primary insurance coverage may amend the terms of your policy.**

Your policy must cover up to the actual cash value of the rented travel trailer. The estimated value of the travel trailer your insured will be renting is **$25,000.00**. The limits of liability coverage must be at least the minimum limits as required by any applicable compulsory or financial responsibility law. The loss payee should be listed as Dawn Pittard **(Owner)**. **No collision or comprehensive deductibles shall exceed $500.00.**

Insurance Binder effective from **\_\_\_\_/\_\_\_\_/\_\_\_\_** 12:01 AM. through **\_\_\_\_/\_\_\_\_/\_\_\_\_** 11:59 PM.

1. Manufacturer, Make, and Model: Travel Trailer
2. Towable Unit – Length is 38 Feet
3. Vehicle Identification Number (VIN):
4. License Plate State And Number State: FL Number:

5. Gross Vehicle Weight (GVW): 8600

Please email a Binder of Endorsement ASAP to: getitondawn@hotmail.com Or FAX to (561)444-31224 -

Rental Owner Name: Dawn Pittard Address: 16456 Orange Blvd. Loxahatchee, FL 33470

Thank you in advance for your prompt attention to this matter. Please sign and email or fax back this request form with binder or endorsement.

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Agent / Representative

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Agency / Insurance Company

The below insurance is not a requirement to rent. However, if we have to file a claim with our insurance company due to a loss for during your rental – we may be subject to premium increases on our rv’s. We would want you to pay the new difference in premium – the same as if you filed a claim on your insurance & had to pay a premium increase.

You can contact your insurance agent and ask for temporary coverage. This is sometimes called an “Insurance binder” or “Insurance Certificate”. This simply extends the renters full coverage insurance while they operate the rented RV.

We have included the binder request form below. You can give this form to your insurance agent or company. We will need to be added as a “Loss Payee” and “Additional Insured”. Your insurance policy must be full coverage and include comprehensive, collision, and liability. Any deductibles should not exceed your security deposit. Unfortunately not all auto insurance companies offer temporary coverage. Below is a list of insurance companies that do & do not offer insurance binders.

**Auto Insurance Companies That Do Offer Free RV Rental Insurance Binders:**

* State Farm
* Farmers
* AAA
* USAA
* 21st Century
* AllState
* Wawanesa

**Auto Insurance Companies That Do NOT Offer RV Rental Insurance Binders:**

* Geico
* Libery Mutual
* Mercury
* Traverlers
* Progressive
* Esurance
* Amica
* Ameriprise
* GMAC
* Hartford
* Nationwide
* Most “off brand” policies (Edurance, Freeway, Fred Loya, etc …)

If you are not able to obtain an insurance binder you can switch to an auto insurance policy listed below that offers this coverage, or you can ask if there are any other drivers in your group who may be able to get an insurance binder or be willing to accept they would have to pay an increase in our premium if we have to file a claim with our insurance company on their behalf from during their rental.