

RECREATIONAL VEHICLE BINDING AUTHORITY

The amounts listed below are your binding authorities based on the total loss exposure of the policy to be issued. Although your authority is limited, amounts in excess of your authority are generally available once the risk has been submitted to, and approved by your underwriter.

Motor Homes	\$100,000
Camper Units	\$100,000
Travel Trailers	\$100,000
5th Wheel Trailers	\$100,000

For risks within your binding authority you may bind cover up to the limit shown, for all other limits, please submit the application to your underwriter for approval.

Completed and signed application must be **submitted** to Underwriter for policy issuance.

MOTOR HOMES – DEFINITION & COVERAGE SUMMARY

DEFINITION

A motor home is a self-propelled vehicle equipped with living quarters that are an integral part of the unit, which cannot be removed.

A motor home must be equipped with manufacturer installed cooking, sleeping, and toilet facilities.

To qualify for this program the motor home **must** be a Class “A” or Class “C” unit. **We DO NOT write Class “B” unit.**

NAMED PERILS – ACTUAL CASH VALUE COVERAGE

- Named Perils excluding Glass cover
- Basis of Loss Settlement – Actual Cash Value
- Personal Property Limit \$2,500 included on an Actual Cash Value basis.
- Fire Department Charges \$500 included.

“ALL RISKS” – REPLACEMENT COST COVERAGE

- Broad Form Perils including Glass cover
- Basis of Loss Settlement – Replacement Cost
- Personal Property Limit \$2,500 included on a Replacement Cost basis.
- Emergency Vacation Expenses \$100 per day, to a maximum of \$1,000.
- Fire Department Charges \$500 included.

“ALL RISKS” – GUARANTEED REPLACEMENT COST COVERAGE

- Unit must be 10 years old or less.
- Broad Form Perils including Glass cover
- Basis of Loss Settlement – Guaranteed Replacement Cost
- Personal Property Limit \$5,000 included on a Replacement Cost basis.
- Emergency Vacation Expenses \$200 per day, to a maximum of \$2,000
- Appliance Extended Warranty included.
- Fire Department Charges \$500 included.

MOTOR HOMES – UNDERWRITING GUIDELINES

APPLICATIONS

A fully completed Western Underwriting Managers application (Form # WU-VTAPP) is required on all New Business.

PERSONAL INFORMATION PRIVACY ELECTRONIC DOCUMENT ACT (P.I.P.E.D.A.)

Any person named as either a Named Insured or an Additional Insured must sign the completed application.

RISK TO BE REFERRED

- Units with a value in excess of \$100,000 for rating and binding.
- On “All Risks” – Replacement Cost Coverage if unit is over 20 years old.
- Units registered in a corporate name but used strictly for recreational purposes.
- Units used as a **primary** residence (**temporary** or **permanent**).
- Units used as accommodation while working away from home.
- Applicants who have had coverage cancelled, declined, or refused during the past 5 years.
- Any Insured with any losses in the past three years, or two losses in the past 5 years.
- Risks require Comprehensive Personal Liability.

RISKS NOT WRITTEN

- Units **not** registered in British Columbia
- Class “B” Motor homes
- Converted Buses or Vans, Customized or homemade units.
- **On “All Risks” – Guaranteed Replacement Cost Coverage only**, units over 10 years old.
- Units used for business or commercial purposes.
- Units driven to and from work.
- Units permanently parked or situated in the U.S.A.
- Units rented or leased to others
- Units that are in sub-standard condition.
- Risks on Consignment

MOTOR HOMES – UNDERWRITING GUIDELINES

MINIMUM PREMIUM

Minimum Policy Premium (after credits)	\$125
Minimum Retained Premium	\$ 40

LETTERS OF BROKERAGE

We do not accept letters of brokerage on Recreational Vehicle policies.

UNITS USED AS A JOB-SITE RESIDENCE (TEMPORARY OR PERMANENT)

Unit is subject to approval by your underwriter. A surcharge will apply.

PERMISSION FOR USE AS A PRIMARY RESIDENCE (TEMPORARY OR PERMANENT)

If the Insured uses the recreation vehicle as a primary residence (temporary or permanent), a surcharge will apply.

FOR “ALL RISKS” – GUARANTEED REPLACEMENT COST / REPLACEMENT COST

Value must be MSRP of a current year brand-new model unit of like kind and quality with taxes included.

Value subject to Underwriter approval.

NATURAL DISASTERS

Binding authority is suspended for any risk located within 50 km's of an area under alert or evacuation during Forest Fires/Floods/Landslides/Natural Disasters.

CLAIMS HANDLING

Refer to Website: www.westernunderwriting.com

British Columbia

Motor Homes
NAMED PERILS – ACTUAL CASH VALUE COVERAGE
(No Glass Coverage)

A.C.V. OF UNIT	Personal Property	Deductible			
	A.C.V. ONLY	\$250	\$500	\$1,000	\$2,500
20,000	2,500	400	352	303	279
22,000	2,500	412	363	318	293
24,000	2,500	425	376	328	301
26,000	2,500	438	390	342	315
28,000	2,500	460	413	364	334
30,000	2,500	473	424	375	345
32,000	2,500	486	440	391	358
34,000	2,500	500	450	401	369
36,000	2,500	513	467	417	383
38,000	2,500	529	479	429	396
40,000	2,500	539	493	442	407
42,000	2,500	555	506	457	421
44,000	2,500	566	520	471	434
46,000	2,500	582	533	484	445
48,000	2,500	593	547	498	458
50,000	2,500	609	560	510	470
52,000	2,500	621	571	522	480
54,000	2,500	636	586	537	494
56,000	2,500	647	599	553	508
58,000	2,500	662	613	564	519
60,000	2,500	675	627	580	533
62,000	2,500	690	640	591	545
64,000	2,500	702	653	607	557
66,000	2,500	717	668	617	568
68,000	2,500	731	679	633	583
70,000	2,500	744	694	645	593
72,000	2,500	755	706	660	608
74,000	2,500	770	721	672	617
76,000	2,500	783	733	687	632
78,000	2,500	798	749	700	644
80,000	2,500	810	761	712	655
82,000	2,500	830	780	731	673
84,000	2,500	846	798	749	690
86,000	2,500	866	814	768	705
88,000	2,500	884	835	785	722
90,000	2,500	903	855	805	742
92,000	2,500	923	873	825	760
94,000	2,500	939	890	841	774
96,000	2,500	959	911	861	792
98,000	2,500	977	928	880	809
100,000	2,500	997	948	898	826

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8%

(age 55 & over) 12%

ADDITIONAL LIMITS AND SURCHARGE

For Motor Home Limits over \$100,000

Personal Property per \$1,000

Add Glass Cover (Subject to Policy Deductible)

Temporary/Permanent/Job-Site Residence (Refer to Underwriter)

Use Quick Quote

\$11

\$75

British Columbia

Motor Homes
“ALL RISKS” – REPLACEMENT COST
COVERAGE

R.C.V. OF UNIT	Personal Property R.C.V.	Deductible			
		\$250	\$500	\$1,000	\$2,500
70,000	2,500	848	804	755	694
72,000	2,500	865	819	770	708
74,000	2,500	880	832	786	724
76,000	2,500	894	846	797	733
78,000	2,500	912	863	815	750
80,000	2,500	926	878	832	766
82,000	2,500	949	902	856	787
84,000	2,500	972	926	878	808
86,000	2,500	996	947	902	831
88,000	2,500	1,020	972	926	851
90,000	2,500	1,042	996	947	873
92,000	2,500	1,065	1,016	972	894
94,000	2,500	1,089	1,042	996	916
96,000	2,500	1,113	1,065	1,016	936
98,000	2,500	1,135	1,086	1,042	958
100,000	2,500	1,159	1,111	1,065	980

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8%

(age 55 & over) 12%

ADDITIONAL LIMITS AND SURCHARGE

For Motor Home Limits over \$100,000

Refer to Underwriter

Personal Property per \$1,000

\$14

Reduce Glass Deductible to \$250 Deductible

\$75

Temporary/Permanent/Job-Site Residence (Refer to Underwriter)

British Columbia **Motor Homes**
“ALL RISKS” – GUARANTEED REPLACEMENT
COST COVERAGE

Motor Homes
“ALL RISKS” – GUARANTEED REPLACEMENT
COST COVERAGE

- **APPLICABLE TO UNITS 10 YEARS OLD OR LESS**

Please use our Quick Quote for Rating

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8% (age 55 & over) 12%

For Motor Home Limits over \$100,000 **Refer to Underwriter**
Temporary/Permanent/Job-Site Residence (Refer to Underwriter)

Refer to Underwriter

TRAVEL TRAILERS & CAMPER UNITS – COVERAGE SUMMARY

NAMED PERILS – ACTUAL CASH VALUE COVERAGE

- Named Perils
- Basis of Loss Settlement – Actual Cash Value
- Personal Property Limit \$2,500 included on an Actual Cash Value basis.
- Outbuilding - \$2,500 included on an Actual Cash Value basis.
- Fire Department Charges \$500 included.

“ALL RISKS” – REPLACEMENT COST COVERAGE

- Broad Form Perils
- Basis of Loss Settlement – Replacement Cost
- Personal Property Limit \$2,500 included on a Replacement Cost basis.
- Outbuilding - \$2,500 included on a Replacement Cost basis.
- Emergency Vacation Expenses \$100 per day, to a maximum of \$1,000.
- Fire Department Charges \$500 included.

“ALL RISKS” – GUARANTEED REPLACEMENT COST COVERAGE

- Unit must be 10 years old or less.
- Broad Form Perils
- Basis of Loss Settlement – Guaranteed Replacement Cost
- Personal Property Limit \$5,000 included on a Replacement Cost basis.
- Outbuilding - \$2,500 included on a Replacement Cost basis.
- Emergency Vacation Expenses \$200 per day, to a maximum of \$2,000
- Appliance Extended Warranty included.
- Fire Department Charges \$500 included.

TRAVEL TRAILERS & CAMPER UNITS – UNDERWRITING GUIDELINES

APPLICATIONS

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PERSONAL INFORMATION PRIVACY ELECTRONIC DOCUMENT ACT (P.I.P.E.D.A.)

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RISK TO BE REFERRED

- Units with a value in excess of \$100,000 for rating and binding.
- On “All Risks” – Replacement Cost Coverage if unit is over 20 years old
- Units registered in a corporate name but used strictly for recreational purposes.
- Units used as a **primary** residence (**temporary** or **permanent**).
- Units used as accommodation while working away from home.
- Applicants who have had coverage cancelled, declined, or refused during the past 5 years.
- Any Insured with any losses in the past three years, or two losses in the past 5 years.
- Risks requiring Comprehensive Personal Liability.

RISKS NOT WRITTEN

- Units **not** registered in British Columbia
- **On “All Risks” – Guaranteed Replacement Cost Coverage only**, units over 10 years old.
- Customized or homemade units.
- Units used for business or commercial purposes.
- Units driven to and from work.
- Units permanently parked or situated in the U.S.A.
- Units rented or leased to others
- Units that are in sub-standard condition.
- Risks on consignment.

TRAVEL TRAILERS & CAMPER UNITS – UNDERWRITING GUIDELINES

MINIMUM PREMIUM

Minimum Policy Premium (after credits)	\$125
Minimum Retained Premium	\$ 40

LETTERS OF BROKERAGE

We do not accept letters of brokerage on Recreational Vehicle policies.

MEASUREMENTS OF UNITS

- Slide-in-Camper: The full length of the unit including any “cab-overhang”.

HORSE TRAILERS (Excluding all tack equipment)

This type of unit can be written as Named Perils – Actual Cash Value Coverage, “All Risks” – Replacement Cost Coverage and “All Risks” – Guaranteed Replacement Cost Coverage:

- With Living Quarters – Extensions of Coverage shall only apply to the living quarter’s portion of the “unit”.
- Without Living Quarters – Delete Extensions of Coverage.

UNITS USED AS A JOB-SITE RESIDENCE (TEMPORARY OR PERMANENT)

Unit is subject to approval by your underwriter. A surcharged will apply.

PERMISSION FOR USE AS A PRIMARY RESIDENCE (TEMPORARY OR PERMANENT)

If the Insured uses the recreation vehicle as a primary residence (temporary or permanent), a surcharge will apply.

FOR “ALL RISKS” – GUARANTEED REPLACEMENT COST / REPLACEMENT COST

Value must be MSRP of a current year brand-new model unit of like kind and quality with taxes included.

Value subject to Underwriter approval.

NATURAL DISASTERS

Binding authority is suspended for any risk located within 50 km's of an area under alert or evacuation during Forest Fires/Floods/Landslides/Natural Disasters.

CLAIMS HANDLING

Refer to Website: www.westernunderwriting.com

WESTERN UNDERWRITING MANAGERS LTD.

British Columbia

TRAVEL TRAILERS / CAMPER UNITS
NAMED PERILS – ACTUAL CASH VALUE
COVERAGE

A.C.V. OF UNIT	Out- Building A.C.V. ONLY	Personal Property A.C.V. ONLY	Deductible				
			\$100	\$250	\$500	\$1,000	\$2,500
10,000	2,500	2,500	186	136	128	127	127
12,000	2,500	2,500	222	169	148	145	132
14,000	2,500	2,500	261	201	173	166	153
16,000	2,500	2,500	299	236	210	198	186
18,000	2,500	2,500	336	267	244	231	214
20,000	2,500	2,500	375	300	271	259	239
22,000	2,500	2,500	415	333	304	288	268
24,000	2,500	2,500	450	365	340	322	299
26,000	2,500	2,500	487	400	375	355	329
28,000	2,500	2,500	527	433	406	386	357
30,000	2,500	2,500	563	468	439	418	386
32,000	2,500	2,500	602	504	475	451	418
34,000	2,500	2,500	639	536	508	483	447
36,000	2,500	2,500	676	565	541	513	476
38,000	2,500	2,500	715	597	572	548	509
40,000	2,500	2,500	752	627	606	581	537
42,000	2,500	2,500	788	664	640	611	567
44,000	2,500	2,500	825	701	676	643	594
46,000	2,500	2,500	865	734	708	674	623
48,000	2,500	2,500	901	768	742	703	653
50,000	2,500	2,500	937	802	775	735	681
52,000	2,500	2,500	974	834	808	767	711
54,000	2,500	2,500	1,011	867	839	798	740
56,000	2,500	2,500	1,048	901	872	829	768
58,000	2,500	2,500	1,085	933	907	862	798
60,000	2,500	2,500	1,122	966	940	902	836
62,000	2,500	2,500	1,157	999	972	934	864
64,000	2,500	2,500	1,194	1,030	1,006	966	894
66,000	2,500	2,500	1,233	1,064	1,039	996	922
68,000	2,500	2,500	1,270	1,099	1,071	1,028	952
70,000	2,500	2,500	1,308	1,132	1,103	1,059	981
72,000	2,500	2,500	1,345	1,166	1,136	1,090	1,010
74,000	2,500	2,500	1,380	1,198	1,170	1,123	1,038
76,000	2,500	2,500	1,416	1,231	1,205	1,155	1,071
78,000	2,500	2,500	1,454	1,263	1,237	1,187	1,100
80,000	2,500	2,500	1,490	1,295	1,270	1,219	1,150
90,000	2,500	2,500	1,676	1,477	1,449	1,389	1,299
100,000	2,500	2,500	1,860	1,642	1,616	1,550	1,449

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8% (age 55 & over) 12%

Permanently sited at R.V. Park – must be Fenced, Gated & CARETAKER ON 10%

PREMISES 365 DAYS A YEAR

ADDITIONAL LIMITS AND SURCHARGE

Personal Property per \$1,000

\$10

Outbuilding per \$1,000 (Unit must be permanently sited)

\$11.50

Temporary/Permanent/Job-Site Residence (Refer to Underwriter)

British Columbia

**TRAVEL TRAILERS / CAMPER UNITS
“ALL RISKS” – REPLACEMENT COST
COVERAGE**

R.C.V. OF UNIT	Out- Building R.C.V.	Personal Property R.C.V.	Deductible				
			\$100	\$250	\$500	\$1,000	\$2,500
20,000	2,500	2,500	438	345	322	308	291
22,000	2,500	2,500	480	380	358	345	326
24,000	2,500	2,500	522	417	397	381	361
26,000	2,500	2,500	567	456	435	418	395
28,000	2,500	2,500	609	493	471	451	428
30,000	2,500	2,500	651	529	509	488	462
32,000	2,500	2,500	697	567	547	525	498
34,000	2,500	2,500	738	605	585	562	532
36,000	2,500	2,500	781	641	624	597	566
38,000	2,500	2,500	825	678	659	633	598
40,000	2,500	2,500	869	705	685	650	616
42,000	2,500	2,500	913	740	726	688	652
44,000	2,500	2,500	956	777	761	725	686
46,000	2,500	2,500	1,000	816	799	759	718
48,000	2,500	2,500	1,046	854	838	795	754
50,000	2,500	2,500	1,090	900	874	830	786
52,000	2,500	2,500	1,134	938	914	868	822
54,000	2,500	2,500	1,177	977	950	903	855
56,000	2,500	2,500	1,221	1,012	988	939	890
58,000	2,500	2,500	1,268	1,043	1,017	966	914
60,000	2,500	2,500	1,311	1,080	1,052	1,000	948
62,000	2,500	2,500	1,355	1,116	1,092	1,038	983
64,000	2,500	2,500	1,398	1,154	1,130	1,073	1,017
66,000	2,500	2,500	1,442	1,190	1,166	1,109	1,049
68,000	2,500	2,500	1,489	1,229	1,204	1,143	1,084
70,000	2,500	2,500	1,532	1,268	1,241	1,191	1,127
72,000	2,500	2,500	1,576	1,303	1,279	1,229	1,152
74,000	2,500	2,500	1,619	1,342	1,318	1,263	1,186
76,000	2,500	2,500	1,663	1,378	1,354	1,300	1,219
78,000	2,500	2,500	1,709	1,416	1,390	1,335	1,251
80,000	2,500	2,500	1,753	1,455	1,429	1,370	1,286
90,000	2,500	2,500	1,975	1,642	1,616	1,551	1,454
100,000	2,500	2,500	2,196	1,830	1,803	1,728	1,622

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8% (age 55 & over) 12%

 Permanently sited at R.V. Park – must be Fenced, Gated & CARETAKER 10%
 ON PREMISES 365 DAYS A YEAR
ADDITIONAL LIMITS AND SURCHARGE

For Trailer or Camper Limits over \$100,000

Personal Property per \$1,000

Outbuilding per \$1,000 (Unit must be permanently sited)

Temporary/Permanent/Job-Site Residence (Refer to Underwriter)

Use Quick Quote

\$13

\$12

British Columbia

TRAVEL TRAILERS / CAMPER UNITS
"ALL RISKS" – GUARANTEED REPLACEMENT COST
COVERAGE

- APPLICABLE TO UNITS 10 YEARS OLD OR LESS

Please use our Quick Quote for Rating

DISCOUNTS

Mature Market Discount: (age 50 to 54) 8% (age 55 & over) 12%

Permanently sited at R.V. Park – must be Fenced, Gated & CARETAKER 10%
ON PREMISES 365 DAYS A YEAR

ADDITIONAL LIMITS AND SURCHARGE

Trailer/Camper valued OVER \$100,000	Refer to Underwriter
Personal Property per \$1,000	\$13
Outbuilding per \$1,000 (Unit must be permanently sited)	\$12
Temporary/Permanent/Job-Site Residence (Refer to Underwriter)	