CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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RV DEALER — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for motorhome and towable RV dealers. Priorities reflect typical exposure; confirm against service, rentals, and lot size.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Garage Liability (incl. Completed Ops)**	Covers injuries from units sold and serviced, including gas and electrical work.	CORE
☐	**Dealer's Physical Damage (Open Lot, incl. Hail)**	Covers high-value inventory — check hail deductibles and per-unit limits.	CORE
☐	**Garagekeepers**	Covers customer units in service or storage.	CORE
☐	**Rental Liability**	Needed if the dealer rents RVs — often excluded from garage policies.	SITUATIONAL
☐	**Dealer E&O**	Covers F&I, title, and disclosure errors.	PREVALENT
☐	**Workers' Compensation**	Required in most states; roof work and large-vehicle handling drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is completed work on propane and electrical systems. An RV is a vehicle and a home, and a gas leak or carbon monoxide event after delivery or service leads back to the dealer. Documented leak tests, dated alarm checks, and a recorded walk-through are the core defense. Large open lots also face hail — confirm hail deductibles and per-unit limits match the inventory.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.