

# COMMON SENSE RVing

How To Avoid Mistakes The Quick And Easy Way



2017 EDITION  
National General Insurance

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**Note:** This publication contains the opinions, ideas and stories of our contributors. It is intended to provide suggestions on the subject matter covered. If the reader requires personal assistance or advice they should contact an RV dealer, the RV manufacturer or an RV service center directly.

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# Table Of Contents

<b>Welcome To RVing</b>	<b>3</b>
<b>Little Known Ways to Keep Your RV Tires Longer</b>	<b>5</b>
<b>Driving an RV Doesn't Have to be Dangerous</b>	<b>10</b>
<b>The Easiest Way to Care for Your Awning</b>	<b>20</b>
<b>Slide-Out Suggestions You Can't Afford to Ignore</b>	<b>24</b>
<b>A Warning Against Rodents</b>	<b>28</b>
<b>How to Avoid an Electrical Meltdown</b>	<b>32</b>
<b>13 Steps to Winterizing Your RV</b>	<b>37</b>
<b>Expert Suggestions: Preparing Your RV for Storage</b>	<b>43</b>
<b>Spring Cleaning the Easy Way</b>	<b>48</b>
<b>How to Submit an RV Claim</b>	<b>52</b>
<b>Now Get Out There</b>	<b>55</b>
<b>Ultimate Glossary of RV Terms: Definitions for the Road Ahead</b>	<b>56</b>

# Welcome To RVing



If you have ever thought of packing your belongings and hitting the road, you are not alone. In fact, it is estimated that over eight million homes in the U.S. have at least one RV, and that number is on the rise. Surprisingly, the age of the recreational vehicle owner is changing rapidly. RVing, which used to be a "retired" activity, is quickly becoming a young people's lifestyle of choice. Mobile technology is fueling the full-time RV movement, as over one million people call their recreational vehicle full-time residences.

100 years ago, there were no RVs. We know because National General was there, caring for clients just like we do today. Fast forward to 2017, and recreational vehicles are in one out of every ten homes, selling over 400,000 units in the last six months alone.+

In other words, as an RVer, you are in good company. While many dream of the RVing lifestyle as the ultimate freedom, the truth is a lot of skill goes into keeping your recreational vehicle in tip top condition.

In this e-book, you will discover simple ways to keep your RV in the best shape possible. Just as there are many steps to maintaining a stick and brick home, an RV also needs focused, continual care in order to avoid unnecessary challenges.

In this e-book, we share a few stories, most of them pretty scary. Sadly, these actual experiences could have been avoided with regular maintenance and an ounce of prevention. Don't let this happen to you. Here are the topics we will cover:

**Little Known Ways to Keep Your RV Tires Longer** - tires are an RV's foundation, and as such, they need special attention. This chapter will help you discover simple ways to make your tires last longer and how to know when it's time to change them.

**Driving an RV Doesn't Have to be Dangerous** - getting behind the wheel of an RV can be a terrifying process. Discover ways to minimize the learning curve and avoid an accident. This chapter offers suggestions and practical advice you won't want to miss.

**The Truth about Fire Prevention** – the thought of a vehicle fire is a terrifying prospect. In this chapter, we take a hard look at fire prevention and tips to avoid trouble.

**The Easiest Way to Care for Your Awnings** - why waste time scrubbing your sunscreen. This chapter will share the best way to clean and maintain your awning without a lot of hassle.

**Slide-Out Suggestions You Can't Afford to Ignore**- RV space is at a premium, which is why most owners adore their slides. Unfortunately, slide-outs are the number one RV repair. In this chapter, we will show you how to avoid issues with a few simple steps.

**A Warning Against Rodents** - there's nothing worse than finding a squirrel's nest in your engine or mice in your walls. Smart RVers know how to avoid rodents with preventative steps. This chapter will show you how.

**How to Avoid an Electrical Meltdown**- power surges lead to fire and electrical damage in your RV. In this chapter, you will discover ways to protect your recreational vehicle even in the worst of situations.

**13 Steps to Winterizing Your RV** - contrary to popular belief, you can't just park your RV for the winter and hope for the best. This chapter will share our list of "must do's" and provide you with peace of mind come spring.

**Preparing Your RV for Storage** - off season storage doesn't have to be difficult. This chapter offers you a list of helpful hints and step-by-step suggestions for keeping your RV perfect, even in the off season.

**Spring Cleaning the Easy Way** - why search the internet when we have assembled a complete list to prepare your RV for your next camping adventure. In this chapter, you will discover the best way to get your rig back on the road.

At National General Insurance, we believe in giving our customers excellent service. This book is meant to inspire, challenge and encourage you to live the RV dream successfully.

Don't wait till it's too late; instead, embrace preventative maintenance. It will save you thousands of dollars during the life of your RV, not to mention you'll sleep better at night.

- + "RV Shipments Expected To Reach New Heights," 2016, [www.RVIA.org](http://www.RVIA.org)
- + \*The incidents described in this book are for illustrative purposes only and may not be covered by your policy. Nothing in this RV e-book is designed to represent your coverage. Please contact your National General Insurance agent to verify that you've selected the proper coverages for you and your lifestyle.

# Little Known Ways to Keep Your RV Tires Longer

## *Easy Ways to Keep Those Wheels Rolling*

Cold sweat rolled down Frank's face as he gripped the wheel of his Motorcoach for all he was worth. He could hear his heart pounding in his ears and feel his lungs fill with short, shallow breaths.

Desperately, he reached for his emergency flashers, sending the motorhome lurching toward the left. There was no doubt about it; his front tire had blown. Frank held on to the wheel in a firm grip, increased his speed ever so slightly, attempting to stabilize the rig. He slowly applied the brake, eventually making it to the side of the road.

"This was truly one of the scariest moments of my life. I didn't know what to do. They say your life flashes before your eyes, and at that moment, at 60 miles per hour, I really thought that was it. We were done for."

Frank's story is not unique. In fact, many RVers have experienced multiple tire blowouts, some even leading to additional problems.



***Please note:*** National General Insurance always suggests that customers hang onto any tire involved in a claim. In fact, most insurance providers require it in order to mitigate the claim.

Take Sue, for example.

Sue was driving a Class A motorhome on a 500-mile road trip. New to RVing, she was thrilled to learn the old owners had installed six new tires on the rig before her purchase. Still, her enthusiasm proved misplaced when over the course of three years, five of the seven tires blew or had severe tread separation. One of her rear tires actually burst in the back of the RV, removing the black tank plug when it exploded.

As Sue weaved across the road, 40 gallons of sewage spilled across the highway, creating a toxic hazard and a dangerous situation for all.

"I am really paranoid about tires now. I check them every day while I am on the road. I check the temperature and use a pressure monitor. If anything looks wrong, I stop."

Trailers and Fifth Wheels are not immune to tire issues. In fact, more blowouts have been reported on fifth wheels in the last five years than any other type of RV.

So what can an RV owner do to avoid disaster? Here are five quick and easy, common sense steps that every RV owner should practice.

### **Step 1: Talk to a Professional.**

In a world of DIY, the smart RVer knows to consult a professional tire shop when it comes to inspecting their tires. A recreational vehicle will be moving a lot of weight as it travels, so it's imperative that tires are both safe and in good working order.

Ask a tire professional to teach you to spot the warning signs of tread wear.

Look for:

- A sawtooth appearance on the edge of the tires (may need an alignment correction due to erratic scrubbing on the road).
- More wear on the outer edges than in the middle of the tire (improper tire inflation).
- Faster front or rear tire wear unlike the rest of your tires (tire rotation may be needed).
- Excessive one-sided wear (an alignment correction is needed).
- Cups or dips in the tire tread (these are signs of worn suspension or irregular wear, which can be corrected with alignment).



### **Step 2: The Age Limit.**

Knowing the age of your RV tire is important. All tires have a tire identification number that shares the week and year that the tire was made. Beginning in the year 2000, tire numbers start with the letters "DOT," followed by a series of numbers and letters. The last four digits of the number contains the actual date the tire was manufactured.

In the case of the number 5215, we know that the tire was made in the final week of December in 2015. The first two digits after the "DOT" are the week of the tire, and the last two digits are the year of the tire.

Knowing your tire age is critical for RV safety. Most tire experts agree that recreational tires should be changed every five to seven years. Changing tires at a predetermined time isn't a hard and fast rule, but because rubber breaks down with time, it's a good guideline to use.

### **Step 3: Know the Size.**

RV's come in all shapes and sizes, as do the size of the tires. Be sure to identify the ideal size of the tire according to your manufacturer's guidelines. If you have purchased a used RV with the wrong size tires, you will need to replace them as soon as possible.

For any given tire size, the higher the ply rating, the more weight the tire can carry. Choose a tire that exceeds the maximum load rating of your RV.

### **Step 4: Research Your Options.**

Buying a set of new tires can definitely squeeze the wallet. Smart RVers know it's important to look at all the options and avoid buying a tire because it's cheap.

Tire reviews are readily available on websites like [DiscountTires.com](http://DiscountTires.com) and [TireRack.com](http://TireRack.com). You can also look at individual manufacturers' websites for more information.

### **Step 5: Take Care.**

RV tires require regular care. Be sure to observe the following practices to maintain the life of your wheels.



- *Observe speed ratings.* Travel trailers and fifth wheels should be aware that their tires host a maximum speed rating of 65 MPH. If you drive faster than the recommended speed, you may need to increase or decrease your tire PSI. In recent years, many states have increased their speed limit, so this may be a major consideration.
- *Use tire cover.* These plastic, canvas or fabric covers will keep your rubber safe from harmful UV rays. Covers come in a variety of colors and sizes, and are available through Amazon.



- *Tire pressure gauge.* Always check the pressure of your RV tires before and during each driving trip. Check them cold to get an accurate pound per square inch reading.

Your tires will have an ideal tire pressure that should be noted on the sidewall of the tire itself. Remember, this is a starting guideline; check your manufacturer's manual for specific inflation suggestions.

- *Monitoring Systems.* An electronic system designed to monitor air pressure inside your RV is called a Tire Pressure Monitoring System or TPMS. The TPMS can report real-time information and trigger a low-pressure warning when needed. These systems are necessary and can be installed after purchase.

#### **Assets every RVer should own:**

- 1. RV Roadside Assistance** - Many roadside assistance programs include fuel replacement, RV mobile mechanic dispatching, towing services and coverage for your auto, motorcycle or trailer. At under \$100 a year, this service is an important safety item that every RVer should own.
- 2. Extended Warranty Plans** - An extended warranty may be available for your RV. Our friends at The Good Sam Insurance Agency offer several policies that come with mechanical breakdown insurance for peace of mind protection.

3. **Travel Assistance** - In case of an emergency medical evacuation, this policy offers medical transportation, prescription assistance, RV return (to get your rig home) and transportation of loved ones as needed.
4. **RV Insurance** - National General Insurance has been offering RV insurance as long as RVs have been around. Policies include optional replacement cost coverage for your rig, storage discounts, and full-timers coverage.

The common sense RVer embraces responsibility by checking their tires regularly and replacing them as necessary. They can travel without fear, knowing that if the worst should happen and a tire blows, they are not alone. Quality RV insurance offers peace of mind, fast claims processing and the ability to get back on the road in no time. What more could an RVer ask for?

# Driving an RV Doesn't Have to be Dangerous

## *Simple Tips for Success*

### **Picture this.**

A recently retired gentleman decides to make his RVing dreams come true. He purchases a large Class A motorcoach and immediately takes it on the interstate without any form of driving lessons. He assumes it will drive much like an oversized car.

Unfortunately, his Class A did not drive like a large car. In fact, it felt like a bus and since he had never driven a bus, he had no idea how to judge his turn radius. After two hours owning his big rig, he drove to a truck filling station, misjudged the turn into the Diesel lane and smashed into the pumps. His coach and the pumps immediately caught fire and were destroyed. It was a miracle that the driver survived.\*

### **Here's another real story.**

A woman driving a fifth wheel entered an RV park without paying attention to the trees. Like many parks, the trees were overgrown and needed a good trim. When the woman left her RV site, she drove slowly through the park, but forgot to look up. A large tree branch caught the edge of her fifth wheel and peeled the top back like a sardine can. The damage was extensive, and the tree was destroyed.\*

### **What is the moral of these stories?**

Owning a recreational vehicle means driving the great unknown. Learning to drive your personal RV safely will save you time, money and hassle, and may even save lives.

If you are new to driving an RV, this chapter will help you get started on the right foot. Of course, everyone is different, and there are many types of RV's. Always buy something you can be confident maneuvering with practice. If you are intimidated, you won't use your RV nearly as much as you hoped.



## RV DRIVING

### SIMPLE STEPS FOR SUCCESS.

#### THE DAILY WALK AROUND

Regardless of whether you own a Fifth Wheel, Travel Trailer, or Motorhome, you need to start each day with an inspection. Your RV is essentially about to experience an earthquake as it shakes, rattles and rolls down the road. Don't worry; it was made for this process, but driving a rig that needs maintenance can cause problems. Regular inspections before, during and after a trip will eliminate most issues on the road.

Your walk around should include examining the following areas:

- *Open the engine compartment and inspect the belts, along with all fluid levels.*
- *Make sure your battery connections are snug.*
- *Check your headlights, flashers, turn lights and tail lights. If you are towing your trailer, connect your tow vehicle's lights.*
- *Check your tire pressure and fill tires if necessary.*
- *If your wheels are leaning or have an excessive squat, inspect the axle.*
- *Make sure your hitch is connected correctly. Verify it is properly locked.*
- *Inspect your tow vehicle, dolly or cargo trailer.*
- *Inspect anything that is strapped on and tighten or adjust straps as necessary.*
- *Test your brakes.*
- *If you are disconnecting from hook ups, walk around to make sure you have rolled everything up, and all storage hatches are closed.*
- *Make sure your TV antenna or flag pole is down.*

- *Adjust your mirrors to make sure you can effectively judge distance in front of you, and see the overall big picture. If you need to clean your window or mirrors, do so before you hit the road.*
- **RV Weight** - You will be driving over bridges and roads that may have weight restrictions. Always know your gross vehicle weight and use scales at truck stops to weigh your rig. Traveling the highways and byways when overweight can do significant damage to your RV. Know your ideal RV weight and stick to it.
- **RV Height** - Knowing your RV's total height is essential for going under bridges or underpasses. If you own an RV GPS, you can program your height, weight, and width, and it will automatically direct you away from roads of concern.
- **RV Width** - Just like weight and height, you need to know your overall RV width for a variety of roadway obstacles. It's a good idea to put these vital statistics somewhere you can find them in a hurry.



## GETTING STARTED

Whether you are pulling a travel trailer, towing a fifth wheel or driving a motorhome, the first time can be daunting. Your first few trips are best made without a lot of time constraint. Drive at your own pace so that you can learn and practice. Over time, you will build confidence and get to know your RV like the back of your hand.

Here are a few of the most important skills you will need to master.

- **Turns** - Knowing how each type of turn will affect your RV is critical. You must determine what types of turns you can and can't make, along with the amount of space you will need to accomplish a turn. Identify a reference point on your RV that will enable you to track the rear wheels. Carefully planned turns are particularly important in narrow lanes.

- Brakes - Brake care critical to RV ownership. Be sure to have your brakes checked annually. Also, if you are using trailer brakes for a fifth wheel or travel trailer, be sure that you have adjusted them to the particular weight and style of your RV. Read your manual and study the process for your rig. Do not rely on the automatic setting. If you own a Class A or Super C, you may have Jake Brakes. A Jake Brake is an engine brake for diesel engines that cuts off fuel flow and interrupts the transfer of mechanical energy to the drive mechanism. Read your manual or ask your RV dealer how to use the Jake Brake system properly.
- Parking & Backing Up- Learning how to backup is an essential step for every RVer. Many RV parks only offer back in sites, and this is not something you want to learn spur of the moment. The best way to get to park your RV is in an empty lot.

Find a large open lot and bring some traffic cones. Use the cones to designate parking areas. Practice backing up at angles and into narrow spaces. Practice pulling into parking spaces and backing out.

- Towing - If you own a travel trailer or a fifth wheel, you will need to learn to tow it correctly. Never exceed the speed limit, especially on corners. The heavier you are, the slower you should go.

Your hitch will contribute to the success of your trip and in some cases, may need an upgrade. You can invest in a hitch that offers sway control, weight distribution or hydraulic pistons. Make sure that the class and weight of your trailer and hitch match.

- Uphill/Downhill - Mountain driving requires complete focus, and it is essential that your RV is not overweight. You don't want to find yourself with too much trailer and not enough power.

Always stay in the right lane when ascending or descending a steep slope. If people are in a hurry, let them go around you.



Carefully monitor your brakes when going downhill. A good rule of thumb to keep in mind is to step on your brake every time your speed reaches five miles over the speed limit. Slowly lower your speed to five miles below the speed limit, then lift your foot.

Example: If the speed limit reads 55 and you are going downhill, do not allow your RV to go faster than 60 miles per hour before stepping on the brake. Lower the speed to 50 mph by reducing your brake. Repeat the process as necessary.

**Stay Aware** - The bigger your RV, the harder it is to swerve or stop in a hurry. Always be aware of your surroundings. Just because you have a green light doesn't mean the ongoing traffic is going to stop. Caution is an essential when driving in the city, and the extra time you spent learning to maneuver in the beginning will certainly come in handy.

**Training Courses** - There are many professional training sessions available for people who are new to RVing. One such program can be found at [RVSchool.com](http://RVSchool.com). This RV driving school has been teaching people to drive RV's for over 25 years. From safety seminars to one-on-one driving instruction, students love the confidence they feel after completing this course. RV School offers permanent, seasonal, and temporary learning locations, as well as private lessons, two-person lessons, refresher courses and introductions. With the average small RV claim costing upwards of \$2,500, attending an RV school makes sense.

\*This story is meant as a representation. It does not mean claims like this will be covered by National General Insurance or any other insurance provider. Any claim filed is investigated and determined on an individual basis.

# The Truth about Fire Prevention

## *How to Avoid the Unexpected*



### **RV Catches Fire Outside Baker, California**

"An RV camper caught fire 11 miles south of Baker, California at 9 a.m August 30, 2016". - **KTNV.com**

### **Family Birthday Trip Takes Tragic Turn as RV Catches Fire**

"According to Gilliam County dispatchers, the RV fire spread to brush on both sides of the highway September 1st, 2016" - **KPTV.com**

### **RV Fire Snarls 1-25 Traffic**

"An RV fire shut down both the northbound lanes of I-25, south of Prospect Road Interchange early Sunday, July 24, 2016" - **The Coloradoan**

Believe it or not, these are real headlines from the RV season. Do RV's actually catch on fire? You bet they do.



### Here's one RVers story:

*"Pam opened the door to the fifth wheel while I was still in the truck, and I heard the words no RVer ever wants to hear: "Fire!" She screamed loud enough to attract my attention and that of those around us.*

*I immediately ran to the street side of the RV and shut off the propane tanks. I don't know what made me do that, but I did. I have never been a big fan of propane usage in an RV due to its volatility. I shut off the tank and ran to see what was going on in the RV. The fire extinguisher was at the door, and I was ready to do battle.*

*The RV was filled with smoke. The fire was at the propane stove. When Pam opened the door, she saw the stove was on and heard the clicking of the piezo ignitor. Since I had just turned off the propane, the flames had stopped. But the stovetop cover was still smoldering as it took the brunt of the flames, which had started to work up the side wall of the kitchen slide....." +\**

**- Harold Jaros, who is *still* RVing.**

The good news is there are plenty of ways to avoid fire damage and stay safe. Common Sense RVers know that while the possibility of fire seems remote, preparation is key to avoiding disaster.

### **Ask yourself this question:**

If your RV suddenly burst into flames, would you be able to react correctly? Could your vehicle and the lives of your fellow travelers be saved?

A minor fire can delay a trip, but a major event may cause significant injury and loss. At National General Insurance, we see far too many fire claims that could have been avoided.



Here are our top tips for RV Fire Safety. Use these as a checklist and take action!

- 1.) **Prevention is Key.** The number one way to avoid an RV fire is to address issues before they become problems. You need to inspect your RV on a regular basis. Check that all hoses and connections are tight at the batteries, engine, electrical and even the propane systems. Look for leaks and don't forget to monitor the radiator and the engine insulation. If anything looks off, don't travel without a comprehensive mechanical inspection.
- 2.) **Make a Plan.** You need an exit strategy. Think like an airline; that annoying speech airline attendants give at the beginning of the flight saves lives. Do you have two escape routes? How easy will it be to grab your children or pets? Many RV's have safety windows that can be opened and removed. It's important to make sure you know how to get out in an emergency.

***Remember: Life is more important than personal property. Act accordingly.***

- 3.) **Keep It Clean.** Grease and grime in the engine and transmission cause your system to run hotter than necessary. Add in a spark, leak or short, and you may have a fire on your hands. Attentive RV owners know that both the inside and the outside of their RVs should be clean.
- 4.) **Check It Out.** Electrical systems should be regularly inspected. Don't assume because you have a new RV that everything is "fine." Instead, take time to check for reliable connections and if something is loose or requires updates hire a licensed electrician who knows RVs.
- 5.) **Don't Smoke.** If you smoke, avoid doing so inside your RV. In fact, avoid smoking anywhere near your RV. Smoldering ashes can easily cause fires.
- 6.) **Address Recalls Promptly.** There have been serious recalls within the RV industry in recent years. If you have been notified of a recall, make an appointment with your nearest dealer as soon as possible. Remember, service centers are often overwhelmed with business. Call early to schedule your appointment.

Also, remember that RV refrigerators have regular recalls. Make sure to turn off your propane while traveling just in case.

If your rig has a recall, don't wait till after a trip. Act now, get it fixed and travel safely.

- 7.) **Avoid Friction.** If your brakes are dragging, or there is friction from a trailer you are pulling, stop immediately and fix the issue. Resistance leads to sparks and sparks cause fires.
- 8.) **Propane Safety.** RV owners assume that the propane lines and tanks are safe, which is a dangerous assumption. Did you know that propane tanks must be legally recertified or purchased new every five years? In addition to concerns for the tank, owners should check the connections and lines that lead from the tanks into the rig.

If you are cooking with propane inside your RV, it's likely that your space is cramped. Be careful to clear the preparation area and make sure there are no cloths, cardboard or any other flammable material nearby.

Always turn your propane completely off when you are driving. If necessary, shut off your fridge and AC. Having your propane on with a leak can lead to fire. Don't assume your rig is fine. Inspect, inspect, inspect.



**9.) Check Those Batteries.** Batteries should be handled with care. Have your batteries inspected on a regular basis to make sure they are working and that the connections are intact. Lead acid batteries can emit gasses that require proper ventilation. Make sure your battery storage has a good vent to the outside. Your battery should also be within a sealed safety box.

**10.) Listen to the Beep.** Smoke and Carbon Monoxide detectors can save lives. Test and replace batteries as needed. The National Fire Protection Association suggests checking them on a monthly basis. Stock spare batteries so you can keep your detectors running without having to go to the store. The easier you make this process, the more likely you are to do it.

**11.) Avoid Leaving Appliances Plugged In.** Unattended appliances cause fires. Here are a few ways you can keep things running while you are gone.

*-Alarm Clock:* make sure it uses a battery.

*-Crock Pot:* Cook outside or use a thermal cooker which doesn't require power.

*-Cell Phones:* solar chargers are now available. Why plugin when you don't have to?

*-Coffee Pot:* Use a coffee pot with a built-in timer that automatically shuts off.

**12.) Watch Where You Park.** Fire spreads, especially in wooded areas. Always park a safe distance from campfires and propane fire pits. Keep a fire extinguisher nearby and never leave a fire smoldering or unattended. Make sure your neighbors are fire safe, as well!

**13.) Check Your Extinguishers.** Be sure to check your fire extinguishers on a regular basis and that every traveler knows how to use them. Be sure to have the correct style of extinguishers. You will need one for the engine and a different kind for wood or grease fires. Extinguishers expire, so be sure to replace them as needed. Also, choose an adequate size. Tiny fire extinguishers may be space efficient, but won't help much in a real blaze.

Suitable locations for fire extinguishers in your RV include:

- Near the engine compartment
- Inside the door
- Under the sink
- Back bedroom

National General Insurance knows how devastating an RV fire can be. Our policies are designed to take care of you during a crisis, but we also strive to help you avoid problems altogether.

+ Jaros, Harold, June, 3, 2016. Retrieved from <http://exclusive.multibriefs.com/content/RV-fire-safety-we-almost-lost-it-all/recreation-leisure>

\*One person's experience may be different from another. This example is not intended to cover all types of RV claims. It is your responsibility to read your RV insurance policy and make sure you have the proper coverages ahead of time.

# The Easiest Way to Care for Your Awning

## *It's Not as Hard as You Think*

The wind whipped through the gorge, rocking the little RV back and forth across the lane. Sarah held onto the steering wheel for dear life. Peering through the pelting rain, she slowed the truck and trailer to a crawl. SCREECH! Out of the rearview mirror, Sarah could see her awning, peeling itself from the side of her travel trailer and extending outward into traffic.

Her heart beat wildly. What was happening and more importantly, what could she do? Fortunately for Sarah, a rest area lay straight ahead. Using rope and bungee cords, Sarah and a group of fellow travelers strapped the awning back onto the side of the trailer. Wet and exhausted, Sarah made her way home and called her insurance company.\*

Sarah isn't alone. Damaged awnings are a common cause of RV insurance claims.

### **Here's another popular scenario.**

"Come on kids; it's time to go." Devin leaned in and honked the horn. Time was slipping away and if they didn't hurry, they would be caught in traffic on the way home.

Finally, his three kids raced into the coach as his wife closed and locked the door. Devin turned the ignition and hit the gas, causing the coach to lurch forward. As his wife and kids settled into their seats, Devin made the last narrow turn out of the RV park near the front office.

*SCRAPE! CLINK, CLINK, CLINK!*

Racing to the window, the kids began yelling, "Stop Dad, stop, you are ripping off the office roof!"

Six hours later, the family had indeed avoided the traffic home. In the meantime, they had spent the day filing an insurance claim and having their awning, and the roof of the office inspected.

Thousands of dollars later, Devin learned his lesson. Always make sure your RV awning is pulled in before leaving. In this instance, the RV awning caught the edge of the office awning and jerked the roof upwards. It was an exit few would forget.\*

There are many ways the Common Sense RVer can avoid an awning incident. Here are a few ways to prevent awning troubles before they happen:



## TIPS FOR AWNING CARE:

**CARRY AN  
AWNING  
REPAIR KIT IN  
CASE OF TEAR.**

**Know The Basics.** First, examine your awning and discover which style yours is.

In general, there are two kinds of awnings. The first kind is made of an air circulating material. This canvas style fabric is perfect for afternoon shade and is water resistant, though not waterproof.

The second kind of awning is made from water repellent vinyl. This awning will shed water and wipe down without a lot of effort. It is mold resistant, but not mold proof. Remember, with high humidity mold can form as dirt or road grime stick to the vinyl.

Both awning styles require regular maintenance, and it helps to know what type of material you have.

**Wash Your Awning.** Keep your awning fresh by spraying it with awning cleaner. Spray from the bottom and make sure it goes through the top of the fabric. Roll the awning up and let it soak for one to two hours, which will allow the solution to soak through the fabric and dissolve the dirt.

After a long soak, unroll the awning and spray the fabric off with a hose. If you have a stubborn stain, work it gently with a brush before rinsing. Once the awning is rinsed, allow it to dry. Don't roll it up until it is completely dry. Once dry, store it against the RV, making sure it is strapped tight.

**Inspect Your Awning.** Awnings should be inspected after storage. Here's what you should look for:

- **Mold:** Mold grows around areas of dirt or grime and in areas of high heat and humidity. Rolling up your awning while wet will lead to serious mold infestations.
- **Stains:** Stains are especially common on canvas awnings. Use a professional awning cleaner and blot the mark accordingly.
- **Bugs:** A gentle brushing should remove areas of dead bugs.

- **Rips, Frays and Tears:** Your RV manufacturer can tell you what type of materials to use to repair or patch your awning. Ignoring rips and tears can lead to problems down the road.

**Overall Operation:** While your awning is extended, check the mechanics for possible concerns. Check the roller tube and see if it is warped. Check the support and arms to make sure they are secure. If an area needs to be tightened, do it now. NOTE: Some awning systems use a spring. These types of awnings should only be worked on by an RV dealer as the spring can seriously injure you.



**Repair Your Awning.** There are aftermarket patches that you can apply to your awning. You might also consider hiring a mobile upholstery company that works on RVs to sew any cuts or slices.

**Don't Leave it Out.** You should never leave your awning extended and unattended. Instead, roll up your awning and avoid any form of weather damage like hail, snow and wind. Over time, rain can also build up on an extended sunshade, causing it to sag from the weight. One leg of the shade should always be lower than the other to allow for water to run off safely. You can extend the life of your awning by rolling it up and avoiding exposure to the weather. A good rule of thumb to keep in mind is if you aren't currently using it, put your awning in the storage position.



**Create a Checklist.** Far too often, RVers forget to unplug their shore power, remove their sewer hose or roll in their sun awning. To avoid future pain, consider creating a master checklist to ensure you are ready to safely travel.

**Do a Final Walk Around.** Nothing beats the final walk around. Never leave your RV site in a hurry. Instead, take the time to walk around your rig, looking for anything you may have forgotten to unplug, roll or pick up.

Awnings provide a vital link between the outside and inside for those living in RVs. Many RVs also offer window and slide awnings that also require regular care, inspection, and cleaning,

Believe it or not, many RVers assume their awning is covered under their insurance policy when in most cases, it's not. Companies who do not specialize in RVs may not include items like awnings, generators or other "extras" not enclosed within the rig. **Don't make this mistake for yourself.** At National General Insurance, we believe that an RV should have complete coverage and we work hard to ensure you are fully covered in case of a claim. When it comes to RV insurance, don't assume; call National General Insurance to speak with an agent and review your policy.

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# Slide-Out Suggestions You Can't Afford to Ignore

## *The ins and outs of the sliding room*

"Where are you headed?" I asked the tall gentleman across from the RV park counter.

He grunted and replied, "I am going to have my slides worked on. I've got some issues, and they are going to have to take all four of them completely out and realign them."

This was a familiar tale, but it still made me feel bad for him. There is nothing worse than having to have your slide-outs removed and living in a hotel while you wait for the RV dealer to do the work.

"Are you going to a dealer?"

"Ha," he laughed. "Lady, this is the fifth time these slides have been taken out and worked on. The fifth time. Now they just send me directly to the manufacturer. No one else will touch them."

"Wow, really?"

"Yep, the manufacturer used a new slide system when they designed two years of these models. Now they have a whole department devoted to fixing them. It was a disaster for them and for anyone foolish enough to have bought them."

"Like you?" I said with a grin.

"Yes, like me." He shook his head in deep frustration.

While managing a mid-sized RV park in Arizona, I was amazed by the multitude of slide issues clients shared with me. From slides that were permanently stuck in extend mode to ones that couldn't be pried open no matter what the driver did, I observed both warped and leaking slide-outs. In fact, the whole experience nearly scared me off from slides permanently.\*

Today, RV slide-outs make up the vast majority of RV designs and are the most popular innovation in recent years. They are, however, one of the top causes of insurance claims. Still, a few simple procedures could keep your slides functioning at tip top shape and keep you away from mechanic.

Here are a few suggestions for maintaining your slide-outs, which may help you avoid future insurance claims.



**ESSENTIAL  
SLIDE OUT  
CARE.**

**LOVE THE  
SPACE  
YOU'RE IN.**

- **Check the seals.** Rubber seals prevent air and water from seeping through the cracks between your extended room and the outside. There are two set of seals: one on the inside and one on the outside, and both should be maintained. Most manufacturers recommend a simple silicone spray be applied to the seal on a monthly basis. Keeping your seals moist will extend their overall life.

The bottom area of your slide is the gear mechanism and can be seen from the outside. Lithium grease in a light spray should be applied each month to this region. After spraying the area, use a rag to wipe off any excess.

- **Don't extend for long periods of time.** While full-timers enjoy the extra space, it is still wise to move the slides in and out every couple of weeks. You should also continue to lubricate the seals and gear mechanism. Also, all slide rooms have adjustment points, and each slide needs to be centered within the opening to work correctly. There are lateral, vertical and horizontal adjustment points, though they vary in style and location.

In general, it is not recommended that RV owners adjust their slides. It is, however, advisable to take measurements on occasion to see if the room has shifted over time. Slide-outs can get out of alignment for a variety of reasons, including long-term use, lifting the RV onto a rack, and seal and hardware issues. An experienced RV technician will know how to adjust slide rooms when necessary.

#### **Preventive Maintenance Is Required:**

**Maintain Your Power Source.** Nearly all slide-outs need batteries. Low voltage, corroded connections, inadequate currents or low fluids can all lead to slide failure. Check the negative side of the current first as over 90% of slide motor issues seem to begin on the negative circuit. Always check your 12-volt battery system if your slide-out won't move. Look for a blown fuse, tripped circuit breaker or low battery power that may contribute to the lack of movement.

If your slide contains appliances and fixtures like a refrigerator, you should be concerned with water tubing, propane lines, and more. The electrical cables in this area will need to be inspected on a regular basis to make sure everything is moving correctly. In addition, a slide-out with an absorption refrigerator will have two exterior vents, which must be clear of all obstructions at all times to function properly.

If your slide room is the hydraulic style, check the fluid levels at least once a month. Any leaks within your reservoir should be reported to your RV mechanic immediately. Your hydraulic system is sealed, and you should not have to add fluid.

Listen to your slide and be aware of any form of new noise. Some slide-out rooms will moan and groan from the beginning, however, a new sound may be a sign of a room that is out of alignment.

Abnormal wear patterns on the floor or exterior components may also indicate a room in need of realignment.



Always follow these basic safety precautions when working with your RV slide-out:

- Ensure your RV is completely level before extending your slide.
- Check your batteries on a regular basis and make sure you maintain an adequate charge to open and close your slides.
- Remove any lock or bracket used in travel mode.
- Exit the coach and check for adequate clearance around your RV. Do not extend your slide-out if you can't fully extend it. Watch for small tree branches or other issues that may prohibit your slide and cause problems.
- Keep your pets away from the slide extension when engaged.

- Slide-outs have weight limits. Do not exceed the weight restriction inside the slide or in the exterior storage compartments.
- Don't store cargo on the roof sections near your slide-outs.
- Check your top awning and make sure it is free of debris before extending your slide.
- Don't force your slide room open or closed. If you have problems with your slide, first refer to your user guide or call your RV. 90% of slide-out issues are related to your power source. Always check your batteries if your slide gives you trouble.
- Always fully retract your slides while your RV is in storage.



National General Insurance believes in prevention. A little maintenance goes a long ways when it comes to traveling in an RV. If your rig has one, two or even five slide-outs, regular upkeep will likely eliminate any need for serious repair.

\*The incidents described in this book may not be covered by your policy. Nothing in this RV e-book is designed to represent your coverage. Please contact your National General Insurance agent to verify that you've selected the proper coverages for you and your lifestyle.

# A Warning Against Rodents

*Did you know that rodent damage isn't usually covered by insurance?*

"Ok, your total comes to \$600, sir."

John stood back in shock. Just four months ago, he had parked his truck and travel trailer in a nearby storage lot with everything working fine. Now, just a few months later, a nest of mice had taken up residence in his engine and eaten through every wire and hose. If that wasn't bad enough, mice had also gotten inside the trailer and chewed holes in his mattress and pillows.

John didn't have an extra \$600 for repairs, but he figured he could turn the claim into his insurance company. He was wrong. \*

Rodent damage is not covered in most RV policies, so preventative action is essential.

## **Here's another disturbing story.**

James says, "Don't feel sorry for them (the mice) they are out to totally destroy your RV so it can't be used or even sold. They will eat through electrical wire insulation and burn the thing down if you don't stop them. ....Mice reproduce rapidly at a frightening rate of birth. Thousands can be born in a year's time. That scares me!" - **James Russell, [Publishing.biz](#)**.

Regardless of where you travel, rodents, insects, and other pests are drawn to RVs. It doesn't matter if your rig is in storage or if you are full-timing, you must be aware of animal infestation. Here are some tips and tricks for keeping these uninvited out of your RV.

## **Mice:**

- Use an enclosed mouse trap and bait it with peanut butter. Mice enter the plastic trap, nibble the bait and die within the walls of the trap. You can catch up to four mice, so be sure to have two traps outside your RV near the tires. If you are having issues within your RV or you are leaving your RV in storage, have at least two traps set inside.
- Look for entryways within your RV. How are the mice getting into your storage, undercarriage or engine? Mouse poison can be used around the outside of your RV, or you can stuff the entry areas with steel wool. Mice will not chew through steel wool, and they hate SOS pads.

The number one area that mice and insects use to climb into your RV is your power cord. Stuff the entry with steel wool or tape it shut. You can also use spray foam if there are any significant gaps around drain pipes or vents. This step will also keep spiders away.

- Many RVers use dryer sheets to keep mice away. Place lots of dryer sheets throughout your RV while in storage. The mice hate the smell, and your camper will always smell fresh.
- Place a bar of original Irish Springs soap next to each of your tires. The smell will keep mice, rats, and other vermin from entering your rig.
- Mothballs around the edge of your RV can deter mice and squirrels. You must refresh the mothballs every other week to keep the smell fresh.
- Rope lights around and under your rig are said to deter rodents at night (not to mention they look cool!).



#### **Squirrels:**

Squirrels can burrow by the dozens under your RV and into the walls. Don't let this happen to you. If you think you may have an issue, take action before it's too late.

Large cage traps are available that will catch squirrels alive. Remember that once you catch them, you must drive them miles from your RV or they will quickly find their way home. Set a rat trap and use fruit or a walnut as the trigger.

#### **Other Small Creatures:**

**Rabbits** - Large traps are available and black oil sunflower seeds work great for luring rabbits inside.

**Porcupines**- These guys love to chew anything that tastes like salt. This includes brake hoses, gas lines and fan belts. If you are camping near porcupines, place an open bag of mothballs under your rig before you leave it.

**Snakes** - Snake repellent can be used on the bottom of your RV if you are staying in a desert region. Rest assured; you do not want to find a snake coiled in the undercarriage.

**Bees-** In certain regions, bees can swarm and settle on the edge of your rig; do not disturb them. In most cases, the bees are resting and will move on in a day or two. Bees are protected in many agricultural areas, so avoid bothering them when possible.

**Ants** - There are a million and one suggestions for getting rid of ants. The most common advice amongst RVers is the combination of two cups Borax detergent to one cup of white sugar. Mix and sprinkle around the outside of your rig. The ants eat the Borax after being attracted by the sugar, and are dead in no time at all.

**Spiders** - If you hate spiders, this simple home formula will help you rid your RV of them. Mix an ounce of salt to a gallon of warm water, place it in a spray bottle and spray it on the nests or directly on the spiders. Salt is a natural poison.

Common Sense RVers know how to recognize the signs of rodent infestation. Here's what to look for:

**Dry Goods Chewed Open.** Food draws rodents. If you are storing your RV, avoid keeping any food inside it. Remove everything, including canned goods and condiment packages. If anything looks chewed, you can bet you have mice.



**You See Mice Droppings.** You may find them in your kitchen drawers, cabinets or even around your bed. These little droppings are a clear indication that there is a hole somewhere and mice are getting in. Don't wait! Close and seal any gaps with spray foam or sealant.

**Marks on Your Dashboard.** Rodents are drawn to warm places. If you see evidence that a rodent has been on your RV dash, then you are sure to have an opening somewhere. It's time to set some traps, find the hole and seal it up.

**They've Been in Your Bed.** Mice like all forms of bedding. If you see droppings or find nuts or pine cones, you can be sure that you have a rodent making a home. Remove the contaminated bedding and destroy it. Rodents carry disease, so be careful. In the future, fill your RV with bowls of moth balls or dryer sheets to keep these little visitors away.

**Your Engine Compartments Infested.** If you see evidence of rodents in or around your engine compartment, act immediately. Inspect the entire area for scraps, nuts, pinecones, grass or any other nesting material. Clean everything out before starting your RV. In the future, seal up the area before storing and be sure to use deterrents as necessary.



**Longtime RVers suggest the following products:**

*Mothballs*  
*Dryer Sheets*  
*Borax Detergent*  
*Steel Wool*  
*Big and small Traps*  
*Salt*  
*Peppermint Oil*  
*Critter Ridder*  
*Hot Pepper Wax*

Common Sense RVers protect their vehicles by thinking ahead and carrying a variety of rodent repellent. When storing their RV, they set traps, seal holes and remove every vermin temptation.

At National General Insurance, we applaud RVers who find ways to battle rodents and win. Remember, rodents cause long-term physical and financial damage that isn't usually covered by your insurance policy. Make sure you protect your RV investment and lifestyle.

\*One person's experience may be different from another. This example is not intended to cover all types of RV claims. It is your responsibility to read your RV insurance policy and make sure you have the proper coverages ahead of time.



# How to Avoid an Electrical Meltdown

## *Tame the Power, Avoid the Surge*

Mike held a small child in each arm, both of which were dripping with sweat. Both Mike and his wife Susan looked exhausted, and it was evident that the local heatwave was beginning to take its toll.

"Don't you guys have air conditioning in your RV?" I asked. I was surprised by the family's disheveled appearance, given the fact that they had a brand new motorhome.

"You'd think," grunted Mike in frustration. He stepped toward the campground reservation counter while Susan searched for ice cream bars in the back of the mini-mart.

"Our rig only has one air conditioner for 35 feet and it's running full bore. No matter what we try, we cannot get the temp below 89 degrees. Every time I think we might be gaining ground, the fifth wheel next door trips the breaker. I have never felt so frustrated!"

I nodded in agreement. Living in a hot tin can is not a pleasant experience, and the fifth wheel parked next to them had three air conditioners pulling a full load of electric.

Just a week later, the weather had changed in a way rarely seen outside the Midwest. Temperatures plummeted from 102 degrees to 75 in just under three hours. At that point, the wind set in and the rain began to pour down, drenching the campground. Now there were new electrical challenges.

By the end of the storm, Mr. Huss, the owner of an oversized fifth wheel, burst into the office in a fit of frustration. During the storm, rainwater had fallen between his shore power cord and the electrical pedestal, melting it to a heap of plastic. Fortunately, Mr. Huss had a surge protector that absorbed much of the jolt. Still, nothing was working correctly in his RV and he needed to call a mobile repair company to sort things out.\*

Stories like this are common to the RV experience, especially in an era where microprocessors and electronic boards run interior components. From lightning bolts to tripping breakers, problems from the AC power lines are something every common sense RVer should plan for.



Here are just a few of the power line concepts RV owners need to know:

**1.) Your RV is made up of two kinds of electrical energy.** AC, which you receive by plugging into the campground pedestal, and DC, which runs from the in-house batteries within your rig.

**2 Normal voltage should stay constant for at least 10 seconds.** You can monitor this with an aftermarket gauge if you are concerned about the consistency of your power. It is important to note that most RV applications will require plugging into the power receptacle at 30 or 50 amps.

**3.) Many campgrounds were constructed long before today's power hungry RV's even existed.** Since today's RVs are larger and more demanding than older models, campground pedestals often struggle to catch up with a rig's need for power. When demand is high, the power can sag and dip. Sensing the low voltage, the nearby power line transformer will attempt to boost the load, which may cause the voltage to surge to a dangerously high level.

So what can an RVer do? For most RVers, the answer comes in the form of surge protectors. While many of today's RVs come with built-in power protectors, adding an external unit at the campground pedestal is an excellent precaution.

Surge protectors are like an electrical sponge; they absorb excess voltage before it reaches your RV. In the case of a power surge, the box should shut off the incoming power before it can damage your sensitive equipment. Quality surge protectors will allow you to monitor and detect the incoming levels of power to your RV. If your voltage is consistently unstable, you will be warned.

RV surge protectors are built by companies like Camco, SurgeGuard, and Progressive. Choose a unit with the correct level of protection. If your RV uses 30 amp, buy a 30 amp model. Prices range from \$100-\$300 depending on the features, and most RVers think this is a common sense solution that will protect you from a fire.

## Here is a brief glossary of AC power terms RV owners should know:

- **Power Failure:** a common term relating to a zero voltage condition that lasts more than one cycle (1/60 of a second).
- **Dropout:** a sine wave is a curving amplitude of power that oscillates. A dropout is when a sine wave has a lower value or is missing altogether, but only for a small portion of a cycle.
- **Blackout:** a total power failure lasting several seconds to many hours. No power, no light, thus the term blackout.
- **Brownout:** a planned, usually announced region-wide reduction of available steady-state voltage. Brownouts are typically associated with an impending expectation for heavy electrical consumption. In a campground setting, a manager may ask guests to cut down on their air conditioning during peak hours to avoid a complete failure.
- **Sag:** a minimum 10% cycle-to-cycle reduction of power line voltage for half a cycle or longer. A sag may occur when your RVing neighbor first turns on his air conditioner. Sags are detrimental to electronically controlled devices like microwaves, TVs, and computers.



- **Dip:** a faster sag. Dips are short decreases in the nominal line voltage, but are much quicker than sags. Dips are usually only visible in incandescent light bulbs.
- **Notch:** similar to a dropout, though typically too fast to see. They can be up to several milliseconds and usually come in pairs. For every notch, there is usually an electrical spike that follows immediately behind.
- **Swell:** a series of long-term surges that lasts from a few seconds to several minutes.

- **Impulse:** a very short disturbance of either polarity (up or down), superimposed on the AC sine wave that lasts between .5 and 100 microseconds. In-phase impulses, which instantaneously increase the voltage, are called spikes. Out-of-phase impulses, which decrease the voltage, are notches.
- **Spike:** an in-phase, over-voltage impulse, ranging from 400 to over 5,600 volts! Such an impulse is superimposed on top of the AC sine wave and typically lasts for less than a millisecond. Any spike over 600-volts can be very damaging. Spikes contain high amounts of energy and are detrimental to sensitive circuitry.
- **Transient:** any short-term power disturbance on the power line. All the above disturbances are transient by definition. Transients can either be oscillatory, varying consistently with the frequency, or they can be of the impulse variety.

As if dealing with your campground pedestal wasn't enough, here are a few other ways your RV could receive an electrical surge.

- Faulty wiring within your RV or outside at the campground pedestal. These types of surges can come from loose connections.
- Lightning strikes - A common cause of electrical spikes and surges. Lightning does not have to strike your RV; it can induce a spike miles away that ultimately reaches your campsite pedestal.
- Utility Grid switching- While working on power lines, the utility company can accidentally create spikes and surges.

**PROTECT  
YOUR RV.**

**USE A  
POWER  
SURGE  
PROTECTOR.**



## **Steps for protecting your RV from an electrical mishap:**

**Step 1: Buy a quality surge protector (and replace as needed).** If you use a computer or TV, also use electronics surge protectors inside your rig.

**Step 2: Check your electrical connections and wiring on a regular basis.** If you see something loose, have it fixed immediately.

**Step 3: Before storms, unplug from shore power and use your batteries.**

**Step 4: Place a piece of duct tape above the area where your surge protector plugs into your pedestal and rig.** This extra step will keep raindrops from seeping down into your power connection (and help you avoid a meltdown).

Electrical disturbances are severe, substantial and expensive. Always take action to prevent unnecessary surges and be aware that your system is affected by the cumulative effect of spikes, dips, notches, and substandard power.

**Step 5: Buy an RV insurance policy from National General Insurance and keep your claims information handy.** Carefully following steps 1-4 will help you avoid a crisis, but in a case of an emergency, you can rest assured that National General Insurance will be there.

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# 13 Steps to Winterizing Your RV - *Act Now, Avoid Trouble Later*

*"I can't describe the shock we felt when we saw our RV. It was essentially ruined. For some reason, we never thought about winterizing. We just parked it on the side of our house and forgot about it. We assumed everything would be fine."* -**Pam, New RVer.**

*"Between the pipes breaking, the tanks cracking and the rodents nesting in our engine, our rig needed a total overhaul."* - **Mike, New RVer.**

*"We bought a used RV without an inspection and just assumed the owners had always winterized it. WRONG! Our mechanic says the water system was left to freeze over the winter, and since we bought the rig from a humid climate, condensation played havoc with our internal systems. I feel like such an idiot."* -**Jay, New RVer.**

**Every spring, National General Insurance sees a spike in RV claims for the simple reason that RV owners failed to winterize their rig.** The sad thing is this is one of the easiest claims to avoid with just one round of preventative maintenance. A few steps at the end of the camping season can help you avoid expensive repairs come spring.

Whether you live in the frigid north or you store your camper in Southern California, you should always prepare your RV for the worst.

**Winterizing your RV focuses on protecting your water system from damage caused by freezing temperatures.** The RV plumbing system is the most vulnerable to plunging temperatures.

As a Common Sense RVer, you can choose to pay your dealership a fee for winterization or you can do it yourself.

**WINTER  
WON'T  
WAIT.**

**PREPARE  
NOW  
AVOID  
TROUBLE  
LATER.**



**If you prefer to winterize your RV yourself, here are a few things you will need:**

- *Non-toxic RV/Marine antifreeze.* Check your RV manual for the amount. In most rigs, you will need two to three gallons, but that can vary.
- *A water heater bypass kit.* This is a black water system, so again, check your instruction manual for details.
- *Black-water holding tank wand.* Again, some motorhomes have a built-in cleanout system. If not, you can purchase a wand at some retailers.
- *Tubing to connect to the inlet side of your water system.* You can also buy a water pump converter kit.
- *A variety of simple hand tools to remove and install drain plugs.*
- *Gloves & a bucket.*

**Step 1: Drain all your water tanks.** Be sure to include your black, gray and fresh water tanks. Many city parks offer a local dump station where you can empty your tanks for a nominal fee. For more information on sites near you, check out [SaniDump.com](http://SaniDump.com)

**Step 2: If your RV has a water heater, remove the water.** DO NOT DRAIN IT WHILE THE WATER IS HOT OR WHILE THE TANK IS PRESSURIZED.

You will notice the drain at the bottom of the water heater on most units. Pull the drain plug and stand to the side. The water will begin to drain, along with chunks of lime and mineral deposits. Mineral deposits are normal. Drain thoroughly, then replug. **TURN OFF THE ELECTRIC HEATING ELEMENT.**

Be aware that some Class A Diesel Pushers use a system called an Aqua-Hot®. The Aqua-Hot® uses a series of tubes coiled around the central boiler to distribute heat throughout the coach. This system also provides instant hot water for showers, laundry, and dishes.

If your RV has an Aqua-Hot® system, you do not have a water heater. Do not attempt to drain the Aqua-Hot® system. Instead, read your Aqua-Hot® manual or speak to your dealer for specific winterization instructions.

**Step 3: Turn on all of your faucets and drain the water from both the hot and cold sides.** Flush the toilet as needed and turn on your outside faucets or showers to drain the water.

*NOTE:* You can use your water pump to help drain your system, but be sure to turn it off immediately when the water stops.

**Step 4: If necessary, you can use an air compressor set at 30 psi to blow out stubborn water lines.** Carefully focus on one exterior water valve at a time.

**Step 5: Look for your low point drain lines.** Open and drain both hot and cold pipes.

**Step 6: When everything is drained, close all faucets and recap anything you opened.** This is important come spring!

**Step 7: If your RV doesn't have a hot water bypass system, install one.** Using this method, you will avoid filling your water heater with antifreeze.

**Step 8: Pump antifreeze through the water lines in your RV. Simply install a valve with a tube onto your water pump (there may be a tube already installed, so check first).** With this tube, you can draw antifreeze directly from the bottle and into your water system.

Turn on your water pump and allow it to suck the antifreeze. You may need a few bottles to complete this process. Slowly open the hot and cold water valves, and ask a friend to watch the faucet until they see pink antifreeze exiting the valve.

Close the valve when you see pink, then go to the next faucet, repeating the process. Do not allow the antifreeze to run dry. Replace the bottles as needed.

**Step 9: Flush the toilet until antifreeze appears inside the bowl.**

**Step 10: Make sure all outside faucets and showers also have pink antifreeze running through them.**





**Step 11: Turn off your water pump, open a faucet to release the water pressure, then reclose the faucet.**

**Step 12: Pour a few cups of antifreeze down the drain of each sink.** Repeat this process at the toilet and shower. Double check that all faucet valves inside and out are now closed.

**Step 13: Icemakers, washing machines, and dishwashers should be handled with care.** Consult your owner's manual for winterization instructions.

Your plumbing system is now completely ready for winter storage.

Here are a few steps you need to consider:

- **Motorhomes:** Top off your fuel tanks before the winter begins to prevent condensation. Also, add a fuel stabilizer and let the engine idle for 20 minutes to allow the additive to work its way through your entire system.

Fill your radiator with auto antifreeze. Check the oil, brake fluids and windshield solution and fill as necessary. Use winter windshield solution, which is formulated with antifreeze.

- **Generators:** Start by adding a fuel stabilizer to your generator and running the engine for 10 to 20 minutes. Once the stabilizer has circulated, drain the oil. Replace the oil filter and fill with fresh oil.

Spray fogging oil into the engine until significant amounts of smoke appear, then shut off your generator. The spray will form a film and prevent condensation within the engine.

Remove the spark plugs and spray the holes with fogging oil. Now turn the generator over by hand three to five times to make sure the fogging oil works its way through the cylinder. Once you have completed this process, you may reinstall the spark plug.

Finally, make sure the screws, nuts and clamps are tight and in good condition. If anything seems damaged, replace it before you store the generator for winter.

- **Batteries:** Check the fluid levels in your batteries and top off. In cold locations, you may need to remove the batteries and store them in a warm, dry place. If the batteries will remain in your RV, be sure to disconnect the cables for safety.
- **Propane:** Fill your propane tanks and if your RV will be exposed to cold climates, remove external tanks and store in a warm, dry location. *Do not store propane tanks in your RV.* Now cover your propane connections with zip lock bags and rubber bands, which will keep out bugs.
- **Electrical:** Turn off your RV's main circuit breaker to protect your systems. Unplug your rig from all shore power.
- **Inside:** Clean the oven, fridge, and cabinets. Remove any item that may entice insects. Remove bedding and linens to avoid mold. Prop your refrigerator open and be sure your freezer is empty, open and dried. Be sure to remove all food and drinks!
- **Roof:** Close all vents on the ceiling, including plumbing air conditioner vents. Look for any damage and repair as needed.
- **Exterior:** Inspect the exterior for broken seals, especially around windows and doors. Re-caulk where necessary. If you own a Truck Camper, be sure to follow the manufacturer's suggestions for re-caulking.

Wash and wax your RV. Clean your awning, making sure it's dry before rolling and closing it.

- **Rodents:** Examine the area around your RV. Cover, seal or tape any area where rodents may enter your rig. Check for gaps or openings where birds might want to make holes. Use rodent poison around the base of your RV as necessary.
- **Tires:** Parking your RV on a paved or concrete surface is the best way to prevent the tires from sinking into the ground. Set the parking brake or use wheel chocks and stabilizing jacks as necessary.
- **Moisture:** Avoid corrosion, mold, and mildew by using a moisture absorbent before you close your RV. Humidity control products include Damp Rid, Hi-Capacity Moisture, and Starbrite. You can find these products at Walmart or online at Amazon.com

Winterizing your RV can save you thousands of dollars in spring repairs. It is one of the easiest ways to avoid an insurance claim when you'd rather just hit the road in your RV.

**If you plan to store your RV during the winter, be sure to contact your National General Insurance agent. You can save a considerable amount on your insurance premiums when your RV is in storage.**

\*The incidents described in this book may not be covered by your policy. Nothing in this RV e-book is designed to represent your coverage. Please contact your National General Insurance agent to verify that you've selected the proper coverages for your RV and your lifestyle.

# Expert Suggestions: Preparing Your RV for Storage

## *Tips for Simple Storage*

“He did what?” I asked in shock.

“I said, he nicked two fifth wheels while he was backing his travel trailer into his spot. You’re going to have to contact the owners.”

My husband shook his head in frustration.

“I was standing right there, waving my hands to stop, but he wasn’t watching. He just kept coming back without looking.”

I sighed. I was not looking forward to calling the RV owners. It was going to be a long day.

Parking your RV can be as dangerous as driving it, which is why having proper protection is so important. You just never know what could happen. At National General Insurance, we know what it takes to keep your RV safe, and we offer discounts to customers who choose to properly store their RVs.

Believe it or not, successfully storing your RV takes thought. Owners often park their RV and walk away, which only leads to repairs. RVers who prepare their rigs for storage minimize their insurance claims.



**RV PREP  
MAKES  
FOR SAFE  
TRAVEL.**

**EMBRACE  
THE  
ADVENTURE.**

**Here are a few rules we suggest:**

**1. Wash Your RV.** It sounds funny, but washing and waxing your RV is a major step in maintaining your rig. While in storage, your RV is exposed to sun damage, but a thick coat of quality wax can protect it and make the post-storage process easy. Road grime will often build up on the roof, so watch for black streaks as you wash your rig and be sure to rinse it well before waxing.

**2. Inspect the Seals.** Silicon seams surround your RV. After a good wash, it's time to inspect them. Look for wear or cracking, which indicates that it's time to remove the old seal and replace it with new silicone. Truck campers are especially subject to seal replacement and should be inspected from top to bottom. Look at the sealed areas on your roof, around your slide outs, windows and any area where there is something bolted on like solar panels, tv antennas or awnings. Broken and cracked seals lead to water damage. Better to replace the problem now than develop a water leak while in storage.

**3. Moisture Barrier.** Moisture can destroy an RV, causing problems like condensation, mold, mildew, and rust. Proper ventilation is required, which includes vent covers that will allow you to keep your roof vents open without damage.

Things to do inside your RV to avoid any issues:

- Consider a dehumidifier- if you are storing your RV nearby, you may want to consider running a dehumidifier in your rig. Dehumidifiers work to extract the excess moisture formed through humidity. Depending on the size of your RV, an active dehumidifier can pull a gallon of water a day, which means it will require continual monitoring.
- *Damp Rid* - If a dehumidifier won't work for your storage situation, there is an inexpensive alternative. Damp Rid is available at a variety of stores and contains crystals made of calcium chloride, which trap excess moisture from the air. Over time, the crystals will dissolve, and the container can be refilled. If your rig will be stored in a high moisture region, buy multiple packs of damp rid to control condensation within the rig.

- *Open The Window*- Crack open a window and allow the fresh air to come in. The process of trading stale air for fresh will help reduce moisture build up.
- *Heat your rig* - Even slight heat throughout your RV can help dispel moisture build up. Raising the temperature a few degrees will help deter condensation.
- *Vent covers*- Enclosed vent covers like the ones made by Maxx Air allow RV owners to open their vents during storage without the fear of damage. Vents allow fresh air to flow in and out of the rig limiting excess moisture.

**Other steps you can take:**

- Empty your fridge and freezer, then prop open the door while your RV is being stored (double check to make sure you haven't forgotten anything).
- Open your curtains and let in the sunshine. The sun will prevent mold from growing on your shades and curtains.

**4. Pull in Your Slides.** Slides should be fully retracted when storing your RV. This process will protect your seals from deteriorating in the element, plus you will avoid leaks. Be sure to take some time preparing your slide outs before you store them. Our chapter on Slides is filled with step by step instructions on proper maintenance.

**5. Keep Bugs Out.** Uninvited visitors love to make nests in stored RVs. If you plan to park your RV for any length of time, follow the suggestions in our chapter devoted to Rodents and Bugs. Be sure to check every area with an exterior opening and make sure it is blocked. In addition, consider placing mothballs around the base of your rig to deter pests.

Rats, mice, and squirrels will eat through the electrical wiring in your engine, walls, and even your fridge. Be sure to remove any food or pharmacy item that may encourage them to make your rig home.

Common Sense RVers keep an eye on their rig and watch for any signs of uninvited guests.

**6. Disconnect Your Batteries.** If you want to ensure the safety of your battery, consider disconnecting the switch, which will help you avoid battery drain. If you live in a super cold region, you will need to store your battery instead of leaving it in your rig. RVs with solar panels will automatically charge the battery even when it is in storage.

**7. Prepare the Plumbing.** In our chapter on Winterization, we walked you through the steps to prepare your RV pipes and tanks for freezing temperatures. Here are the basic steps you should take:

*-Flush out the waste tanks*

*-Flush out the fresh tank*

*-Follow the instructions in our chapter on Winterization for adding antifreeze to your pipes.*

*-Drain your hot water tank*

**8. Keep Your RV Secure.** There are many security systems now available for RVers. Guardzilla, sold by Best Buy, is a wireless home security system that allows you to monitor your RV on your smartphone. You can arm or disarm remotely, as well as watch a video feed in real time. Guardzilla requires no monthly fee and allows you to use anywhere from one to six cameras.

Travel trailers and fifth wheels should always use a kingpin, wheel lock or wheel chains to secure the unit. Lock your storage bays. Remember, it's much easier to steal a trailer. Be sure to always store your RV in an area with cameras and people. If the storage lot throws in a guard dog, even better!

**9. Prepare your Tires.** Tires left in the same spot for extended periods of time may become weak.

- Wash and remove all road grime from your tires.
- Park your tires on a plank or mat lifting them from the ground.
- Cover your tires to avoid UV exposure
- Move your rig around at least every two months to keep tires in good shape.
- Keep your tires at a proper PSI for winter storage (check your manual or tire guide).



**10. Purchase RV Storage Protection.** At National General Insurance, we offer RVers peace of mind protection through our storage option. Simply let our agents know that you have placed your RV in storage and we can adjust your policy accordingly. Policyholders save big when their RV is in storage, plus they can relax knowing that if the worst should happen, they have the proper protection.

Owning an RV is a significant investment. Common Sense RVers supervise their storage and inspect their home on wheels regularly.

- They check their tires for flats.***
- They look for any sign of rodent or bug infestation.***
- They watch for moisture and leaks.***
- They deal with condensation build up.***
- They check the locks on their hitch/storage and doors.***
- They remove excess snow from the rooftop.***
- They recaulk seals as needed.***
- They install cameras and monitor their property.***

Owning an RV is worth the effort. There is nothing more wonderful than the freedom you feel when you hit the road in your RV.

# Spring Cleaning the Easy Way

## *Get Out There and Start Camping*

"The winter had been fierce with two weeks of over 40 below in an area that rarely got under 32 degrees. Due to the extreme cold, two feet of snow sat on the ground for thirty long days. By the time spring rolled around, I was ready to get our trailer out of storage and go camping.

As I pulled up to the RV storage center, my heart skipped a beat. Of the twenty-five rigs stored inside the gate, ten of them looked damaged. Two had visible roof damage where the weight of the snow had caved in portions of the ceiling. Others displayed peeling decals or tattered awnings, which looked like they had been forced off the side of their RV.

I was nervous. How would our travel trailer look? Would I need to contact our insurance company and file a claim? Could we even go camping next weekend?

Then I saw it: our little retro trailer. It looked perfect I couldn't believe it. The inside appeared just like we left it and the exterior fabric cover had preserved the decals and the color of the rig.

How did our trailer thrive when others barely survived?

***Easy. Last October, my husband and I carefully followed the steps provided by National General Insurance to winterize our RV.*** It took a lot of time, but now I am so glad that we listened.

Next week, we will be going camping and enjoying the long awaited spring. Unfortunately, I can't say the same for our neighbors. I have a feeling that next week they will be on the phone with a claims agent."\*

Stories like this are all too common in the RV industry. In fact, spring is one of the most common times to file an insurance claim that could have been avoided.

Common Sense RVers know and follow the steps for winterizing their RVs. In the Springtime, these RVers follow the reserved set of steps to get their RVs back on the road.



**FOLLOW  
THESE  
STEPS  
FOR EASY  
SPRING  
TRAVEL.**

**GET OUT  
THERE.**



### **Essential Steps for Spring Cleaning Your RV:**

**Step 1:** Begin by checking your maintenance manuals and records. What items should be serviced at this point in the life of your RV? Do you need your tires rotated? Is it time to have your brakes checked? Are there any recalls that need to be handled?

**Step 2:** Begin with the exterior of your RV. The most common issue with RV storage is water leaks. Take the time to look around your entire rig, including the windows, vents, seams, and rooftop. Look for small cracks that will allow water to seep in. Wash the exterior and look for any area that needs to be re-caulked. Carefully remove the old caulk and reseal with new manufacturer's recommended sealant. Be sure to allow the caulk to cure for up to 48 hours.

**Step 3:** Extend the awning and note its condition. Wash and dry the sunscreen and repair any frays or holes in the canvas. Make sure that the awning is tightly connected to the RV. Reroll the clean shade up against your rig. If there is an awning issue, be sure to have it worked on. Many exterior shades use spring tensions that are dangerous without the correct equipment. Awnings are a common cause of insurance claims that can be avoided. Seek professional assistance as needed.

**Step 4:** Inspect your tires. Check the tire pressure and follow the instructions listed in this e-books chapter on tires. Remember, your tires are the foundation of your RV. Take care of them and they will take care of you.

**Step 5:** Batteries. Due to the acid inside batteries, you may want to have a professional look at your system. Always be sure to wear both gloves and glasses, and make sure you are disconnected from the shore power before you begin. Clean corroded terminals, connections and battery trays using baking soda and hot water. An old toothbrush works well for this process.

Check the battery fluid level and add distilled water, but do not overfill. Again, if you have any concerns, ask a professional to complete this process.

Have a professional load test to make sure your batteries are fully charged and ready to run your RV system. If you need a new battery, now is the time to replace it, not when it dies on a camping trip. KEY: Do not combine old and new batteries. Instead of buying one new battery, always buy a set, which ensures that your entire system will work the way it was designed.

**Step 6:** Re-hook your propane tanks and turn on the LP detector inside your RV. Smell all around the area for leaks. If a leak is detected, disable the propane and talk to a professional. Even if there were no leaks when you stored your rig, seals could dry out over the winter. Be sure to follow this process from start to finish and avoid any form of smoking, sparks, or flames while completing this step.

**Step 7:** Inspect the inside of your RV for water damage or leaks. Vacuum, dust, and open the windows to air out the interior.

Inspect your appliances inside and out using a light air pressure to clean out any spiders or bugs that may have gotten into your burners or even refrigerator coils. Once everything is clear, begin to put things back in useable order.

**Step 8:** The water heater. Start by setting the hot water bypass valve to the normal position. Close all faucets. Connect your RV to fresh water and fill the water heater. Double check the pressure, safety valve and drain plug for leaks or concerns.

**Step 9:** Springtime is a great time to sanitize your fresh water tanks. Here's how to do it:

*- Add a bleach/water mixture to your tank (not straight bleach). Add a solution of 1/4 cup of bleach and a gallon of water for every 15 gallons of tank capacity.*

*-Add fresh water on top, but only fill halfway.*

*- Run your water pump, so the water gets through all of the lines and that swimming pool-like smell fills the air!*

*- Add more fresh water to your tank.*

*- It's best to let this process happen overnight. Be sure to wait at least four hours before draining the tanks.*

*- Now you can drain and rinse the water tank and water lines. Repeat this process a few times.*

*- Your water will now be safe to drink, but it will take a while to get the bleach completely out of your tank system. If you don't want to wait, add a mixture of 1/2 cup of baking soda to a gallon of fresh water, put it in the water tank and repeat the flush out process to help neutralize the chlorine taste.*



**Step 10:** Inspect your dump hose for tears or holes. If you need to replace the sewage hose, do so before you have a problem! These units have a limited life, and it's good practice to replace them seasonally.

**Step 11:** Check your fire extinguishers and replace the batteries in your fire and carbon monoxide alarms. Test each system to make sure it is working properly.

**Step 12:** Inspect the hoses on your radiator. Hoses are meant to be replaced every five years. Even if they look good on the outside, they may be deteriorating on the inside and could burst without warning. Replace as needed and note the date in your RV manual for future reference.

**Step 13:** The Generator. Check your generator manual for specific instructions on using the prime function. You will want to start the generator and let it run for at least 20 minutes. Each generator has a specific process, and if it does not have a prime feature, it may require a cycle of hand cranks. Refer to your guide for step by step direction.

**Step 14:** The Engine. Check your RV manual for specific instructions on starting your Motorhome after an extended period of storage. Most Motorhome owners need to run their engines once or twice a month even in storage. If your coach has an engine preheat, you may need to use it before turning the ignition. Check your guide for instructions and recommended idle times. Once your engine is going, check your gauges to make sure everything is functioning properly.

There are thousands of RV's on the road today. Your rig may require additional maintenance not listed in this chapter. Always ask your dealer or manufacturer if you have questions. There are also many online forums with owners who are happy to share personal experiences.

Summer is just around the corner, so take the time to inspect and prepare your RV. It is better to discover any maintenance or damage before your next trip. A spring check-up is an easy way to avoid a crisis hundreds of miles from home.

# How to Submit an RV Claim

## *Get the Help You Need When You Need it*

Hopefully, you will never need this information, but if you do, rest assured that National General Insurance will be there to walk alongside you throughout the claims process. National General Insurance Claims Agents are highly trained in the RV industry. Our Agents know RV's, and most importantly, they know how important *your* RV is to you.

Here are the steps necessary to process your RV claim.



### **Step 1: Contact the National General Insurance Claims Center.**

You can contact a National General Insurance Claims Agent to submit a claim in one of two ways: by calling our agents at **1-800-325-1088**, or you can visit [NationalGeneral.com/Claims-Center](https://NationalGeneral.com/Claims-Center). In fact, we even have a free [Claims App you can download to your phone](#).

**Note: Don't wait to notify National General Insurance of a claim. The longer you wait, the more likely it is that your claim may be denied. If you see a problem, take action.**

**Step 2: Have Your Policy Information Ready.** We know that you are in a hurry. Help us help you by having your insurance policy I.D. number ready when you call our Claims Center. You may also want to have your billing address and security information ready.

**Step 3: Describe the Problem in Detail.** Tell the Claims Agent your situation. If possible, be prepared to email photos of any damage. The better your National General Insurance agent understands your problem, the quicker it will get resolved.

NOTE: If the claim involves a blown or damaged tire, it is imperative that you keep it. National General Insurance needs it as part of the inspection and investigation process, and most tire manufacturers also require it in order to provide a replacement tire.

**Step 4: We Will Assign a Claims Representative to Your Claim.** National General Insurance prides itself on delivering a high-touch claims experience that includes your own personal claims representative that is assigned to you within 24-hours of when your claim is filed. Your claims representative will follow up with you about your claim as soon as possible.

**Step 4: Tell Us Where You are.** When an RVer calls The National General Insurance Claims Center, we know you could be anywhere. Help your claims agent by telling them exactly where you are, including city and state, as well as whether you are on the side of the road, in a park or at a garage.

**Step 5: Process the Claim.** Your agent will create a claims report for you; you simply need to read and verify it. They will also investigate the claim coverage, the damages and access the liability of the incident. From here, your personal claims representative will help you through the process of getting your RV back on the road.

If you are a full-time RVer, you may be unable to stay in your rig during repairs. Be sure to talk to your agent about lodging to confirm the extent of your personal policies hotel coverage.

Our goal is to get you in your RV and back on your way as quickly as possible. At National General Insurance, your claims experience is our priority, and we work hard to make it the best it can possibly be.

If you have any additional questions, feel free to contact your National General Insurance agent at any time.



### **Tips For Rapid Response Claims Processing:**

- Always drive with your license, registration, and insurance card handy. In the event of an accident or incident, you will have all the information you need at your fingertips.
- If an accident occurs, stay calm. Make sure you call authorities, as well as the National General Insurance Claims Center. You may also report your claim online or through our Claims app.
- Make sure you have written down the names, license plate numbers and insurance information of everyone involved. Write down any cross streets or landmarks when an accident has occurred.
- If the police are there, get the officer's name, badge number, and the location of the police department if possible.
- If you have a camera or cell phone with a camera, take some photos. These will prove helpful in remembering the details of an accident.
- Only discuss the details of the accident with police and your National General Insurance Claims Representative.
- Keep track of your paperwork, including the police report, your claims number, and the name and phone number of your assigned National General Insurance Claims Representative.

**Please note:** The claims process we just described applies to National General Insurance RV policies only and may differ if you have another insurance company or carrier.

# Now Get Out There

## *Adventure Awaits*



HIT THE  
ROAD

AND LOVE  
EVERY  
MINUTE!

"All journeys have secret destinations of which the traveler is unaware."  
- Martin Buber

We've come to the end our time together. It's now time for you to get in that RV and roam; that's right; you were meant to see the world! **Don't worry; National General Insurance will still be here in case of trouble.** Call us day or night, and a professional claims agent will help guide you through your time of need. We care about our customers and that means you.

Of course, the truth is, we hope you never have to call and that's why we wrote this e-book. Many RV claims can be avoided simply by following our suggestions on preventative maintenance. **Face it; it's better to take the time to do something right then find yourself on the side of the road. Our goal is to help you avoid that kind of trouble.**

We hope you have liked this book and that you will keep it for future reference. In addition, please be sure to tell your fellow RVing friends about National General Insurance. RVing is a way of life, and we want every RVer to have the proper protection when they hit the road.

# The Ultimate Glossary of RV Terms: *Definitions for the Road Ahead*

If reading about RV makes you scratch your head, you are in good company. Many of the terms used to describe parts of an RV are foreign to our everyday language. This simple glossary will instantly boost your confidence and help you understand RV-related topics.



**Amp**- Amp is short for ampere, which is the way the electrical current is measured. Most RV sites will offer electric hookups that support 20,30 or 50 amps, and you must use the appropriate plug for the amp rating.

**Adjustable Ball Mount** - A ball shaped trailer connection where the tow vehicle and the travel trailer connect. An adjustable ball mount lowers or tilts to fine tune the connection between the vehicle and the trailer. An adjustable ball mount will help overcome the tendency for the vehicle to "squat" down.

**Airbag** - used in RVs as a suspension system that offers a smoother ride and can be used as a leveling system.

**Airstreaming** - Towing an Airstream travel trailer.

**Auxiliary battery** - Extra battery used to run 12-volt equipment. If solar is used, an RV may have multiple auxiliary batteries to store the charge.

**Awning** - a canvas-like shade that extends from the roof of the RV over the entrance. An awning system can be manual or automatic.



**Back In** - An RV space that only has one entrance and is created for the RV to be backed into in order to connect with the hook ups.

**Back-up monitor** - Video camera mounted on the rear of the RV and connected with a dash screen that allows the driver to monitor the parking process.

**Basement**- A large storage area usually found underneath Motorhomes and Fifth Wheels.

**Black Tank** – Sewage waste from the toilet to a tank below the floor of the RV.

**Boondocking** - Camping in an RV without electricity, fresh water, and sewer hookups. This can be an overnight stay or a multi-month process.

**Bumper-Pull** - Slang term regarding the hitch or towing method for a conventional travel trailer or popup travel trailer.

**Bunkhouse** - An RV that which features bunk beds.

**Cabover** - A sleeping area over the top of the cab. This is usually used when referring to a Class C or Truck Camper.

**Caravan** - RVers traveling together and watching out for each other.

**Chassis**- The frame of a vehicle or a motor home.

**Chassis Battery** - Battery in a motorhome for operating 12-volt components of the drivetrain.

**Class A Motorhome** - An RV with living accommodations that often look like a bus.

**Class B Motorhome** - or a camping van. These RVs are built within the dimensions of a van, but with a raised roof to provide additional headroom.

**Class C Motorhome** - built on a truck or van chassis, these motorhomes extend over the top of the cab. Models range from 25-40 feet.

**Condensation** - Condensation is a result of warm moisture-laden air contacting the cold window glass and being trapped within the RV.

**Converter** - An electrical device for converting 120-volt AC power into 12-volt DC power.

**Diesel Puller** - Term for front engine diesel motorhome.

**Diesel Pusher** - A motorhome with a rear diesel engine.

**Dinette** – a booth-like dining area with a drop-down table that can convert into a bed.

**Dump station** - an area designated for draining your gray and black water tanks.

**DW** - Dry weight. The manufacturer's listing of the approximate weight of the RV with no supplies, water, fuel or passengers.

**Fifth-Wheel Trailers** - Fifth-wheels are designed to be coupled to a special hitch that is mounted over the rear axle in the bed of a pickup truck. They are like travel trailers, only they extend over the bed of the truck, adding additional space and storage.

**Freshwater** - Water suitable for human consumption; often labeled as "potable water."

**Full hookup** - Term for campground accommodations offering water, sewer/septic, and electricity.

**Full-timing** - Living in one's RV all year long. A full time may or may not be traveling.

**Gas Pusher** - Slang for rear gasoline engine mounted chassis on a motorhome.

**GAWR (Gross Axle Weight Rating)** - The manufacturer's rating for the maximum allowable weight that an axle can carry. GAWR applies to the tow vehicle, trailer, fifth-wheel and motorhome axles.

**GCWR (Gross Combination Weight Rating)** - The maximum allowable weight of the combination of tow vehicle and trailer/ fifth-wheel, or motorhome and tow car. It includes the weight of the vehicle, trailer/fifth-wheel or tow car, cargo, passengers and a full load of fluids (fresh water, propane, etc.).

**Generator** - An electrical device powered by gasoline, diesel fuel, or propane that generates your 120-volt AC power.

**Gray water** - Used water that drains from the kitchen, bathroom sinks and shower into an RV holding tank.

**GTWR (Gross Trailer Weight Rating)** - the Maximum allowable weight of a trailer, fully loaded with cargo and fluids.

**GVWR (Gross Vehicle Weight Rating)** - The total allowable weight of a vehicle, including passengers, cargo, fluids, and hitch.

**High Profile** - A fifth-wheel trailer with a higher-than-normal front to allow more than six feet of standing room inside the raised area.

**Hitch** - The fastening unit that joins a movable vehicle to the vehicle that pulls it.

**Hitch Weight** - The amount of weight imposed on the hitch when the trailer/fifth-wheel is coupled. Hitch weight for a travel trailer can be 10-15% of overall weight; fifth-wheel hitch weight is usually 18 to 20% of the overall weight.

**Holding Tanks** - Tanks that retain waste water when the RV unit is not connected to a sewer. The gray water tank holds wastewater from the sinks and shower; the black water tank holds sewage from the toilet.

**Hookups** - The ability of connecting to a campground's facilities. The major types of hookups are electrical, water and sewer. If all three of these hookups are available, it is called a full hookup. Hookups may also include telephone and cable TV.

**House Battery** - Battery or batteries in motorhome for operating the 12-volt system within the motorhome, separate from the chassis.

**Inverter** - A unit that changes 12-volt direct current to 110-volt alternating current to operate everyday electronics when an RV is not hooked up to electricity.

**Jackknife** - 90° angle obtained from turning/backing fifth wheel or travel trailers with tow vehicles. Jackknifing can cause serious damage to the truck cab, including possibly breaking out the back window of the truck when the truck and fifth wheel collide.

**Leveling** - Positioning the RV so that it will be level, using ramps or levelers under the wheels, as well as built-in scissor jacks or power leveling jacks.

**LP Gas** - Propane; abbreviation for liquefied petroleum gas, which is a gas liquefied by compression, consisting of flammable hydrocarbons and obtained as a by-product from the refining of oil or natural gas. Also called bottled gas, LPG (liquid petroleum gas) and CPG (compressed petroleum gas).

**Nonpotable water** - Water not suitable for human consumption.

**Part-timers** - People who use their RV for longer than normal vacations, but less than a year.

**Payload Capacity** - The maximum allowable weight that can be placed in or on a vehicle, including cargo, passengers, fluids and fifth-wheel or conventional hitch loads.

**Pop-out** - Term for room or area that 'pops-out' for additional living space in an RV. This type of expanded living area was more common before slide-outs became popular.

**Popup/Pop-Up** - Folding camping trailer.

**Primitive camping** - Also known as "dry camping" or boondocking. Camping without the modern convenience of full-hookup facilities like city/well water, sewer/septic and electricity. Primitive campers rely on 'on-board' systems for these conveniences.

**Propane** - LPG, or liquefied petroleum gas, used in RVs for heating, cooking, and refrigeration. Also called bottle gas, for the manner in which it is sold and stored.

**Pull-through** - A campsite that allows the driver to pull into the site, then pull out the other side when leaving, without ever having to back up.

**RIG** - what many RVers call their units.

**RV** - short for Recreational Vehicle, a generic term for all pleasure vehicles that contain living accommodations. Multiple units are RVs and persons using them are RVers.

**Self-contained** - An RV that needs no external connections to provide short-term cooking, bathing, and heating functions and could park anywhere overnight.

**Shore cord** - The external electrical cord that connects the vehicle to a campground electrical hookup.

**Shore Power** - Electricity provided to the RV by an external source other than the RV battery.

**Slide-out** - Additional living space that "slides-out" either by hydraulics, electricity or manually, when the RV is setup for camping.

**Snowbird** - Term for someone in a northern climate that heads "south" in winter months.

**Sway** - Fishtailing action of the trailer caused by external forces that set the trailer's mass into a side-to-side motion. The trailer's wheels serve as the axis or pivot point.

**Tail Swing** - Motorhomes built on chassis with short wheelbases and long overhangs behind the rear axle are susceptible to tail swing when turning sharply. As the motorhome moves in reverse or turns a corner, the extreme rear of the coach can move horizontally and strike objects nearby (typically road signs and walls). Drivers need to be aware of the amount of tail swing in order to prevent accidents.

**Three-way refrigerators** - Appliances that can operate on a 12-volt battery, propane, or 110-volt electrical power.

**Tongue Weight** - The amount of weight imposed on the hitch when the trailer is coupled.

**Tow Bar** - A device used for connecting a tow vehicle to the motorhome when it's towed with all four wheels on the ground.

**Tow Rating** - The manufacturer's rating of the maximum weight limit that can safely be towed by a particular vehicle. Tow ratings are related to overall trailer weight, not trailer size, in most cases. However, some tow ratings impose limits as to frontal area of the trailer and overall length. The vehicle manufacturer according to several criteria, including engine size, transmission, axle ratio, brakes, chassis, cooling systems and other special equipment, determines tow ratings.

**Towcar** - A car towed by an RV to be used as transportation when the RV is parked.

**Toy-hauler** - Term for fifth wheel, travel trailer or motorhome with built-in cargo space for motorcycles, bikes, etc.

**Trailer Brakes** - Brakes that are built into the trailer axle system and are activated either by electric impulse or by a surge mechanism. The overwhelming majority of RVs utilize electric trailer brakes that are actuated when the tow vehicle's brakes are operated, or when a brake controller is manually activated. Surge brakes utilize a mechanism that is positioned at the coupler that detects when the tow vehicle is slowing or stopping, and activates the trailer brakes via a hydraulic system (typically used on boats).

**Transmission Cooler** - A heat exchanger similar to a small radiator through which automatic transmission fluid passes and is cooled by airflow.

**Travel Trailer** - These types of rigs have an A-frame and coupler, and are attached to a ball mount on the tow vehicle. Travel trailers are available with one, two or three axles. Depending upon tow ratings, travel trailers can be towed by trucks, cars or sport-utility vehicles.

**Triple towing** - Term for three vehicles attached together; usually a tow vehicle pulling a fifth wheel and the fifth wheel pulling a boat.

**Umbilical Cord** - The wiring harness that connects the tow vehicle to the trailer, supplying electricity to the trailer's clearance and brake lights, electric brakes and a 12-volt DC power line to charge the trailer's batteries. An umbilical cord can also be the power cable that is used to connect to campground 120-volt AC electrical hookups.

**Underbelly** - The RV's underfloor surface, which is protected by a weatherproofed material.

**UVW** (Unloaded Vehicle Weight) - Weight of the vehicle without manufacturer's or dealer-installed options and before adding fuel, water or supplies.

**Weekender's** - People who own their RV's for weekend and vacation use.

**Wet Weight** - Term used by RVers to describe the weight of an RV with all storage and holding tanks full.

**Wheelbase** - Distance between center lines of the primary axles of a vehicle. If a motorhome includes a tag axle, the distance is measured from the front axle to the center point between the drive and tag axles.

**Widebody** - Designs that stretch RVs from the traditional 96-inch width to 100 or 102 inches.

**Winterize** - To prepare the RV for winter use or storage.