

2018 Edition

COMMON SENSE

RVing

Tips & Tricks for Every RVer

THIS IS A
**FREE
GIFT**
FOR YOU

National General 
Auto, Home & Health Insurance

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FORWARD

Welcome from National General

Welcome to RVing, where every day is a new exciting journey. This little e-book is about to save you time, energy and a whole lot of headaches. Written in short chapters, this guide will help you avoid unnecessary challenges. Read it from your phone, tablet or computer as a reference whenever you need a little help.

Oh, and one more important note. In 2017, the United States saw a record number of natural disasters. In response, National General Insurance has added a new section on Hurricane and Wildfire preparedness that every RVer should read.

Ready to get started?

THE DAILY WALK ROUND

Your RV is about to experience an earthquake! Did that get your attention? Actually, your recreational vehicle is about to shake, rattle and roll down the road as you travel.

Daily inspections before, during and after a trip are an essential way to avoid concerns. Intentional walk arounds are key. Train your eye to look for anything that might need repair or cause issues while traveling.

Be Sure to Examine 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 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.

BEFORE YOU HIT THE ROAD
TAKE A WALK

- Inspect your tow vehicle, dolly or cargo trailer.
- Inspect anything that is strapped on and tighten or adjust straps as necessary.

- Test your brakes.
- Walk around and make sure you are completely disconnected from all hookups. Have you rolled everything up and closed your storage hatches? Make sure your TV antenna or flag pole are down.
- Adjust your mirrors. Can you judge distance in front of you? Take a moment to access the 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. Know your ideal RV weight and stick to it.

RV Height—Knowing your RV's total height is essential. If you own an RV GPS, program your height, weight, and width. It will automatically direct you away from roads with concern.

RV Width—Just like weight and height, you need to know your total 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.

THIS IS SIMPLY A GUIDE
TO HELP YOU GET
STARTED. DEVELOP
YOUR OWN SYSTEM
FOR CHECKING YOUR
RECREATIONAL VEHICLE.
REMEMBER, A WALK
AROUND CAN HELP YOU
GET FROM POINT A TO
POINT B WITHOUT A
CLAIM. TAKE TIME NOW
AND AVOID TROUBLE
LATER.

DRIVING AN RV 101

Owning a recreational vehicle means driving the great unknown. Confident drivers save lives so learning to drive your RV is an important first step to success.

RV DRIVING SIMPLE STEPS TO SUCCESS

If you are new to driving an RV, this list will help you learn the basics. 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 feel uncomfortable, you won't use your RV as much as you hoped.

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.

The Most Important RV Driving Skills Are:

Turns

- Determine what types of turns you can and can't make.
- Decide how much space you need to complete each type of turn.
- Identify a reference point on your RV that will enable you to track the rear wheels.

Backing Up

- Find a large empty lot and bring some traffic cones. Use the cones to choose parking areas.

- Practice backing up at angles and into narrow spaces.
- Practice pulling into parking spaces and backing out.

Brakes

- Are you using trailer brakes? If so, adjust them to the weight and style of your RV.
- Do you have a Jake Brake? Ask your RV dealer how to use this system.
- Always have yearly brake checks!

Towing

- Your hitch will contribute to the success of your trip and in some cases, may need an upgrade.
- 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

- Always stay in the right lane when going up or down a slope.
- Step on your brake each time your speed reaches five miles over the speed limit.
- Lower your speed five miles below the limit before removing your foot from the brake.

PROFESSIONAL DRIVING COURSES MAY BE AVAILABLE IN YOUR AREA! FIND AN UPDATED LIST OF COURSES AND CLASSES AT RVSCHOOL.COM. WITH THE AVERAGE SMALL RV CLAIM COSTING UPWARDS OF \$2,500 ATTENDING AN RV SCHOOL CAN PAY OFF.

TIPS FOR TIRE SAFETY

Let's begin this chapter with a very important public service announcement.

“National General Insurance recommends that customers hang onto any tire involved in a claim.”

In fact, most insurance providers need your tire to mitigate the claim. So what can RV owners actually do to avoid tire troubles?

Here are four quick and easy, common-sense steps that every RV owner should practice.

Step 1: Talk to a Tire Professional

Always consult a professional tire shop when it comes to inspecting your RV tires. RV's move a lot of weight when traveling, so tires in good condition are imperative.

Treadwear signs may include:

- A sawtooth appearance on the edge of the tires, which may mean you need a tire alignment.
- More wear on the outer edges than in the middle of the tire, which can indicate improper tire inflation.
- Faster front or rear tire wear, which may suggest you need a tire rotation.
- Excessive one-sided wear. Your tires may need to be realigned.
- Dips in the tire tread, which suggests signs of a worn suspension. Talk to an RV tire professional.

**TIRES KEEP
YOU TRAVELING**
TAKE CARE OF THEM SO
THEY CAN TAKE CARE OF YOU

Step 2: The Age Limit

Knowing the age of your RV tires is very important. All tires have a tire identification number that shares the week and year that the tire was built.

Tire numbers start with the letters "DOT," followed by a series of numbers and letters. The last four digits of the number contain the actual manufacture date of the tire.

EXAMPLE:

In the case of the number 5215, this 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.

SUGGESTION:

Change tires every five to seven years. The rubber breaks down with time. Always have a professional inspect your RV tires to help you avoid a blowout.

Step 3: Know the Size

RV's come in all shapes and sizes, as do RV tires. Manufacturers recommend the ideal tire size. Be sure to check your manual.

The higher the tire ply the more weight it can carry. Choose a tire that exceeds the top load rate your RV can carry.

Step 4: Take Care

RV tires need 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 top speed rating of 65 MPH. If you drive faster than the recommended speed,

you may need to increase or decrease your tire PSI.

Use tire covers. These plastic, canvas or fabric covers will keep your rubber safe from harmful UV rays.

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

Your tires will have an ideal tire pressure noted on the sidewall of the tire. Check your manufacturer's manual for specific inflation suggestions.

AS AN RV OWNER YOU
MUST BE VIGILANT ABOUT
YOUR TIRE CARE. YOU
SHOULD ALSO CHOOSE
INSURANCE THAT CAN
GIVE THEM PEACE OF
MIND. NATIONAL GENERAL
INSURANCE PROVIDES FAST
CLAIM PROCESSING TO GET
RVERS BACK ON THE ROAD.



SUGGESTIONS ON SLIDE-OUTS

Avoiding future insurance claims can be as simple as maintaining your slide-outs.

Here are Some Ideas To Help You Protect Your Investment.

- Check the seals. Rubber seals prevent air and water from seeping through the cracks of your slide. There are two set of seals: one on the inside and one on the outside, and both should be maintained. A simple silicone spray used monthly can extend the life of the seal. Check the manufacturer's recommendation for your personal RV.

On the bottom of your slide is the gear mechanism. Lithium grease in a light spray should be applied each month. 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 wise to move the slides in and out every

couple of weeks. You should also continue to lubricate the seals and gear mechanism. All slide rooms have adjustment points. Be sure to center the slide for correct usage. There are lateral, vertical and horizontal corrections specific to each RV.

In general, it is not recommended that RV owners adjust their slides. It is advisable to take measurements on occasion to see if the room has shifted over time. If the slide is out of alignment an experienced RV technician will know how to adjust it when necessary.

Plan on Preventive Maintenance:

- Maintain Your Power Source. Nearly all slide-outs need batteries. Batteries with low voltage, corroded connections or low fluids can lead to failure. Check the negative side of the current first as over 90% of slide motor issues begin on the negative circuit. Always check your 12-

volt battery system if your slide-out won't move. Lack of movement may be from a blown fuse or a tripped circuit breaker.

- Slides containing appliances often have water tubing or propane lines to contend with. Electrical cables in this area must be inspected on a regular basis. A slide-out with an absorption refrigerator must have exterior vents. Make sure these are always clear of obstruction.
- 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 new noise. In the beginning some slide-out rooms will moan and groan. A new sound however, may be a sign of a room that is out of alignment.
- Abnormal wear patterns on the floor or exterior components may mean that a room is 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. 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. 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 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 manufacturer. 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
WAY WHEN IT COMES TO
TRAVELING IN AN RV. IF YOUR
RIG HAS SLIDE-OUTS, REGULAR
UPKEEP MAY ELIMINATE ANY
NEED FOR SERIOUS REPAIR.



HOW TO AVOID AN ELECTRICAL MELTDOWN

Common Sense RVers know that AC power lines are something to plan for. Whether you face lightning bolts or tripping breakers, it's important to understand power.

Here are a Few Concepts you Should Know:

1. Your RV has two kinds of electrical energy. AC, which you receive by plugging into the campground pedestal. DC, which runs from the in-house batteries within your rig.
2. Normal voltage should stay constant for at least 10 seconds. You can track this with an aftermarket gauge if concerned about your power.

3. Many campgrounds do not have adequate power. Today's RVs are larger and need more power. Many campground pedestals struggle with your rigs required voltage. When demand is high, your power can sag and dip.

When a power line transformer senses low voltage, it will attempt to boost the power load, which can cause a dangerously high surge.

For most RVers, the answer comes in the form of surge protectors. Even if your RV has a built-in protector, add an external unit as a precaution.

Surge protectors absorb excess voltage before it reaches your RV. Quality surge protectors will allow you to watch power levels. They will warn you if there is trouble. They will also shut down an incoming power surge to avoid damage.

PROTECT YOUR RV ALWAYS USE A
SURGE PROTECTOR

Here are a Few Other Ways Your RV Could Receive an Electrical Surge:

- Faulty wiring—This can be within your RV or outside at the campground pedestal. These types of surges can come from loose connections.
- Lightning strikes—Are a common cause of electrical spikes and surges. Remember, lightning does not have to strike your RV. Lightning can induce a spike miles away that ultimately reaches your campsite pedestal.
- Utility Grid switching—The utility company can accidentally create spikes and surges while working on the line.

Steps for Protecting Your RV from an Electrical Mishap:

1. Buy a quality surge protector and replace as needed.
2. Check your electrical connections and wiring on a regular basis. If you see something loose, have it fixed immediately.
3. Before storms, unplug from shore power and use your batteries.
4. Place a piece of duct tape above the area where your surge protector plugs into your pedestal. This will keep raindrops from seeping into your power connection.
5. Buy RV insurance from National General Insurance and keep your claims information handy.

Following steps 1-4 will help you avoid a crisis. Still, in a case of an emergency, you can rest assured that National General Insurance will be there.



WINTERIZING YOUR RV

Every spring, National General Insurance sees a spike in RV claims. The reason? RV owners often fail to winterize their rig.

Winterizing focuses on protecting your water system. This is key regardless of the temperatures where you live. A few proactive steps now can keep you from making a claim later.

Two Ways to Winterize Your Recreational Vehicle

1. *Hire an RV dealership to do it for you.*

2. *DIY following the steps listed below:*

- Drain all your water tanks. Be sure to include your black, gray and fresh water tanks.
- 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 all the way then replug. Turn off the electric heating element.
- Turn on all 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.
- If necessary, you can use an air compressor set at 30 psi to blow out stubborn water lines. When completely

drained, close all faucets and recap anything you opened. This is important come spring!

- 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.
- Pump antifreeze through the water lines in your RV. 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 right 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. 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.
- Flush the toilet until antifreeze appears in the bowl. Make sure all outside faucets and showers have pink antifreeze running through them.
- Turn off your water pump, open a faucet to release the water pressure, then close the faucet.
- Pour a few cups of antifreeze down the drain of each sink. Repeat this process for the toilet and shower. Double check that all faucet valves inside and out are now closed.

**WINTER IS COMING.
PREPARE NOW. AVOID TROUBLE LATER.**

- Handle ice makers, washing machines and dishwashers with care. Consult your owner's manual for winterization instructions.

Your plumbing system is now completely ready for winter storage.

TIPS FOR STORING YOUR RV

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. We even offer discounts to customers who choose to properly store their RVs.

RVers who Prepare Their Rigs for Storage Reduce Their Insurance Claims.

Here are a few rules we suggest:

Wash Your RV. Washing and waxing your RV is a major step in maintaining your rig. While in storage, your RV is exposed to sun damage. A thick coat of quality wax can protect your RV and make the post-storage process easy.

Inspect the Seals. Look for wear or cracking, which indicates that it's time to remove and replace the old seal. Look around the sealed

areas on your roof, around slide outs and windows.

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

EASY STORAGE
PREPARE NOW & TRAVEL LATER

Here are a few things to do inside your RV to avoid any issues:

- *Open the Windows.* 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 allow RV owners to open their vents during storage. Vents allow fresh air to flow in and out of the rig, limiting excess moisture.
- *Pull in Your Slides.* Slides should be retracted when storing your RV. This process will protect your seals from deteriorating. You will also avoid leaks.
- *Keep Bugs Out.* Uninvited visitors love to make nests in stored RVs. Be sure to check every area with an exterior opening and make sure it is blocked. Consider placing mothballs around the base of your rig to deter pests.
- *Disconnect Your Batteries.* Disconnect the switch on your battery. This will avoid battery drain.
- *Prepare the Plumbing.* In a previous chapter we discussed preparing your RV pipes for winter. 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
- *Keep Your RV Secure.* Always use a

kingpin, wheel lock or wheel chain to secure travel trailers and fifth wheels. 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!

- Prepare your Tires. Tires left in the same spot for extended periods of time may become weak.
 - Wash your tires, then park them on a plank or mat, lifting them off 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).
- *Buy RV Storage Protection.* National General Insurance offers RVers peace of mind protection through our storage option. Let our agents know that you have placed your RV in storage and we will adjust your policy accordingly. Policyholders save big when their RV is in storage. They can relax knowing if the worst should happen, they have the proper protection.

Tips For Winter RV Storage

Are you ready to save time, money and hassle? If so, these tips and tricks are for you. The easiest way to avoid a Spring insurance claim is to properly prepare your RV for winter.

Here are a few suggestions to get you started:

- *Motorhomes:* Top off your fuel tanks before the winter begins to prevent condensation. Add a fuel stabilizer and let the engine idle for 20 minutes. This will allow the additive to work its way through your entire system.
- *Generators:* Add a fuel stabilizer to your generator and run the engine for 10 to 20 minutes. Once the stabilizer has circulated, drain the oil. Replace the oil filter and fill with fresh oil. Make sure all screws, nuts and clamps are tight and in good condition. If anything seems damaged, replace it before you store the generator for the winter.
- *Batteries:* Check and top off the fluid levels in your batteries. Also be sure to disconnect the cables for safety if the batteries will remain in your RV for the winter.
- *Propane:* Fill your propane tanks. If your RV will be stored in a cold climate, remove external tanks and keep them warm. NEVER store propane tanks in your RV.
- *Electrical:* Turn off your RV's main circuit breaker to protect your systems. Unplug your rig from all shore power.
- *Interior:* Clean the oven, fridge, and cabinets. Prop your refrigerator open and be sure your freezer is empty, open and dried. Also, remove any bedding and linens to avoid mold.
- *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.
- *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:* Use moisture absorbents to avoid corrosion, mold or mildew.

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 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.

SPRING CLEANING MADE EASY

Common Sense RVers know and follow the steps for winterizing their RVs. In the springtime, these RVers follow these steps to get their RV back on the road.

Essential Steps for Spring Cleaning Your RV:

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?
2. Examine the exterior of your RV. 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.
3. Extend and inspect the awning and note its condition. Wash and dry the sun screen and repair any frays or holes. Make sure that the awning is tightly connected to the RV. 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 help when needed.

SPRING CLEANING TIPS

4. Inspect your tires. Remember, your tires are the foundation of your RV. Take care of them and they will take care of you.
5. Evaluate your batteries. Always wear gloves and glasses. Disconnect from the shore power before you begin. If you have any concerns, ask a professional to complete this process.
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.
7. Inspect the inside of your RV for water damage or leaks. Vacuum, dust, and open the windows to air out the interior.
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.
9. Springtime is a great time to sanitize your freshwater 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 that the water gets through all 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.
10. Inspect your dump hose for tears or holes.
11. Check your fire extinguishers. Replace the batteries in your fire and carbon monoxide alarms. Test each system to make sure it is working properly.
12. Inspect your radiator hoses. Replace hoses every five years. Hoses may look good on the outside, but deteriorate on the inside and burst without warning. Replace as needed and note the date in your RV manual for future reference.
13. Check your generator manual for specific instructions.
14. Motorhomes need to be started while in extended storage. Check your RV manual for specific instructions. 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. Check your gauges to make sure everything is functioning.

There are thousands of RV's on the road today. Your rig may need maintenance not listed in this chapter. Always ask your dealer or manufacturer if you have questions.

SUMMER IS 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.



AVOID RODENTS, SAVE YOUR RV

Rodent prevention is essential whether you're a first time RVer or a full-time RV enthusiast. Damage caused by rodents is not covered by most RV policies. 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 pests 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, and at least two traps set inside.
- 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.

RODENTS LOVE RVS
PROTECT YOUR ROLLING HOME

- 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 scent fresh.

Squirrels:

- Squirrels can burrow by the dozen under your RV. 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, once you catch them, you must drive them miles from your RV or they will find their way back home. Set a rat trap and use fruit or a walnut as the trigger.

Other Small Creatures:

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. What is the most common advice amongst RVers? Combining two cups of Borax detergent to one cup of white sugar. Mix and sprinkle this around the

outside of your rig. The ants will eat the Borax 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:

1. Dry Goods Chewed Open. Food draws rodents. If you are storing your RV, avoid keeping any food inside. Remove everything, including canned goods and condiment packages. If anything looks chewed, you can bet you have mice.
2. You See Mice Droppings. You may find them in your kitchen drawers, cabinets or even around your bed. These little droppings are a clear sign that there is a hole somewhere and mice are getting in.
3. They've Been in Your Bed. Mice like all forms of bedding. If you see droppings, 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.
4. Your Engine Compartment is Infested. If you see evidence of rodents in or around your engine compartment, act immediately. Inspect the entire area for scraps, nuts, pine cones, grass or any other nesting material. Be sure to clean everything out before starting your RV.

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. They think ahead and always carry 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.
RODENTS CAUSE LONG-
TERM PHYSICAL AND
FINANCIAL DAMAGE.
REMEMBER: RODENT
CLAIMS ARE NOT
USUALLY COVERED BY
YOUR INSURANCE POLICY.
BE SURE YOU PROTECT
YOUR RV INVESTMENT
AND LIFESTYLE BY
THINKING AHEAD.

HURRICANE & WILDFIRE PREPAREDNESS

2017 was a year full of natural disasters with historic hurricanes and record-breaking wildfires. Recovery will be years in the making with an indeterminable cost.

With the 2018 hurricane and wildfire season ahead, how can you prepare?

National General Insurance recommends precautionary steps to protect yourself and your belongings. Still, as an RV owner things may look a little different.

Here are Some Suggestions for Preparing Your Rig for Severe Weather and Natural Disasters.

1. Important documents should be in a waterproof bag kept with you at all times. These should include your insurance documents and vehicle/title information.
2. Ensure your systems are operational on your RV. This should include tires, brakes, lights and windshield wipers.
3. Carry a weather radio, flashlights and a smoke detector. Make sure they work before you need them.
4. Create a severe weather evacuation plan. This must include a safe place for you and your family to meet in case a warning is issued.
5. Choose an out-of-area contact that you can call in case you get separated.
6. Board up your windows. Buy inexpensive, indestructible devices to protect your windows from high winds and debris.

DON'T BE CAUGHT OFF GAURD
PREPARE, RESPOND & TAKE ACTION

Having plywood pre-cut to fit each window is also helpful. (Plylox or similar products are used to attach plywood to your exterior windows.)

7. Don't Wait. If a hurricane or tropical storm advisory is issued leave the area. If you are in a high risk wildfire region move to a safer location. Do not "wait and see."

Houston saw 30 inches of rain in one day due to Hurricane Harvey. 84 died and 200,000 homes and businesses were destroyed. Learn from it. If an evacuation order is implemented evacuate. It's as simple as that.

Tips for Evacuation:

- Turn off your breaker box to avoid electrical surges and fire.
- Never drive through standing water. Find an alternate route.
- Secure outdoor items to protect your RV from flying debris.
- Whenever possible move your RV to a safe storage location. If inside storage is not possible move to higher ground. Avoid coastlines and flood-prone areas.

Avoid trees, telephone poles and potential sources of flying debris.

Remember: if a storm bypasses your location, there is still a potential for danger. Storm surge, heavy rains, winds and flooding can be devastating. Plan ahead and take precautionary action.

Finally, rest assured as a National General Insurance policyholder, you can count on our communication. We will be monitoring and tracking tropical storms, hurricanes

and wildfire threats (continental U.S. only). We work hard to keep our customers well-informed. Make sure your contact information is up to date in case we need to get ahold of you.

IF YOU BECOME A VICTIM OF A NATURAL DISASTER IN 2018, KNOW THAT NATIONAL GENERAL INSURANCE WILL BE THERE FOR YOU. WE INVITE YOU TO CALL OUR CLAIMS LINE AT 800-325-1088 EXTENSION 74045. OUR VETERAN CLAIMS AGENTS CAN ASSIST YOU WITH YOUR QUESTIONS OR CONCERNS. SIMPLY HAVE YOUR POLICY NUMBER READY



FIRE SAFETY

If your RV suddenly burst into flames, how would you react? Could you save your family along with your recreational vehicle?

Here are our top tips for RV Fire Safety.

- *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. If anything looks off, don't travel without a comprehensive mechanical inspection.
- *Make a Plan.* You need an exit strategy. Do you have two escape routes? How easy will it be to grab your children or pets? It's important to make sure you know how to get out in an emergency.
- *Keep It Clean.* Grease in the engine and transmission cause your system to run hotter than necessary. Both the inside and outside of your RVs should be clean.
- *Check It Out.* Electrical systems should be regularly inspected. Don't assume because you have a new RV that everything is "fine."
- *Don't Smoke.* If you smoke, avoid doing so inside your RV. In fact, avoid smoking anywhere near your RV. Smoldering ash causes fires.
- *Address Recalls.* There have been serious recalls within the RV industry. If you have been notified of a recall, make an appointment with your nearest dealer as soon as possible.
- *Avoid Friction.* Resistance leads to sparks and sparks cause fires. If anything is dragging or pulling, stop immediately and fix the issue.
- *Propane Safety.* Propane tanks must be legally re-certified or bought new every

five years. Check your tank connections on a regular basis. If you are cooking with propane inside your RV, make sure the area is clear of any flammable material. 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.

- *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. Make sure your battery storage has a good vent to the outside.
- *Listen to the Beep.* Smoke and Carbon Monoxide detectors can save lives. Test and replace batteries as needed. Stock spare batteries so you can keep your detectors running without having to go to the store.
- *Avoid Leaving Appliances Plugged In.* Unattended appliances cause fires. Here are a few ways you can keep things running while you are gone.
 - *Crock Pot:* Cook outside or use a thermal cooker which doesn't require power.
 - *Cell Phones:* Use a solar charger.
 - *Coffee Pot:* Use a coffee pot with an automatic shut off.
 - *Space Heaters:* Avoid using a space heater within a recreational vehicle.

- *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.
- *Check Your Extinguishers.* Check your fire extinguishers on a regular basis and make sure every traveler can use them. You need an engine extinguisher as well as a different kind for wood or grease fires. Also, choose an adequate size. Tiny fire extinguishers may be space efficient, but won't help much in a real blaze. Remember extinguishers expire. Replace as needed.

HOW TO SUBMIT AN RV INSURANCE CLAIM

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.

Submitting a Claim is Not Complicated, Follow These Steps:

Step 1: Contact the National General Insurance Claims Center. You can contact a National General Insurance Claims Agent to submit a claim. Call us at 1-800-325-1088, or visit NationalGeneral.com/Claims-Center. We also 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. Help us help you by having your insurance policy I.D. number ready when you call our

**LIVE THE
RV LIFESTYLE
WITHOUT THE WORRY**

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 ready to email photos of any damage. Note: If the claim involves a blown or damaged tire, you must keep it.

Step 4: We Will Assign a Claims Representative to Your Claim. National General Insurance prides itself on delivering

a high-touch claims experience. Within 24 hours, a personal claims representative will be assigned to you. Your representative will follow up with you about your claim as soon as possible.

Step 5: Tell Us Where You are. As an RV owner, we know you could be anywhere. Help your claims agent by telling them exactly where you are. Include the city and state, as well as whether you are on the side of the road, in a park or at a garage.

Step 6: Process the Claim. Your agent will create a claims report for you; you simply need to read and verify it. Your agent will investigate the claim coverage. They will also access the damage liability of the incident. With that complete, he or she will help you get 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. He or she can 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. We work hard to make it the best it can be.

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 and the National General Insurance Claims Center. You may also report your claim online or through our Claims app.
- Write down the names, license plate numbers and insurance information of everyone involved. Write down any cross streets or landmarks where an accident has occurred.
- Get the officer's name, badge number, and the location of the police department.
- 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 incident with the police and your National General Insurance claim agent.
- Keep your paperwork together. This should include your police report, claim agent contact information and insurance.

NATIONAL GENERAL
INSURANCE PROCESSES
CLAIMS AS DESCRIBED ABOVE.
EACH INSURANCE COMPANY
MAY HAVE THEIR OWN
PROCESS. BE SURE TO CHECK
WITH THEM BEFORE FILING
A CLAIM.

ASSETS EVERY RVER SHOULD OWN

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.

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.

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.

**ROADSIDE
ASSISTANCE
IS JUST A PHONE CALL AWAY**

RV Insurance—National General Insurance has been offering recreational vehicle insurance as long as RVs have been around. Policies include optional replacement cost coverage for your rig, storage discounts, and full-timers coverage.

GLOSSARY OF TERMS

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.

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

Bunkhouse—An RV that 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 motorhome.

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.

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—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 timer 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 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.

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.

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).

Non Potable 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. 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.

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 nearby objects. 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. The manufacturer determines tow ratings according to several criteria, including engine size, transmission, axle ratio, brakes, chassis, cooling systems and other special equipment.

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.

Wet Weight—The weight of an RV with all storage and holding tanks full.

Wheelbase—Distance between centerlines 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.

Wide Body—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.

COMMON SENSE

RVing

Tips & Tricks for Every RVer