

Most RVers don't find out until it's too late.

Most people simply add their RV to their auto policy. But an RV is more than a car. And RV insurance should cover more than auto insurance.

CONSIDER:

- You have many things in your RV that you would never



keep in your car—like clothing, jewelry, binoculars, VCRs, laptops, camcorders, or outdoor gear.

- When you park your RV at a campsite, you may be liable for the area around it. If someone is injured, you may be responsible.
- If your RV is damaged while you're traveling, you'll need a place to stay and a way to get there.

In most cases, none of the above is covered when you insure your RV through a standard auto policy. The difference could cost you thousands.

Praise for Progressive.

After we bought RV insurance from Progressive, we were involved in an accident that caused our RV to catch fire, totaling the vehicle. I didn't even realize that we had Total Loss Replacement coverage until Progressive told me. Our claims rep helped us every step of the way, and we had our new RV within two weeks.

— KEN D., ADVANCE, NC

A live power line fell on our RV, catching it on fire. It was totaled. Progressive replaced our vehicle quickly. They found us a brand new model with features that equaled or exceeded what we had before, and delivered it right to us. Everyone at Progressive was very helpful and courteous.

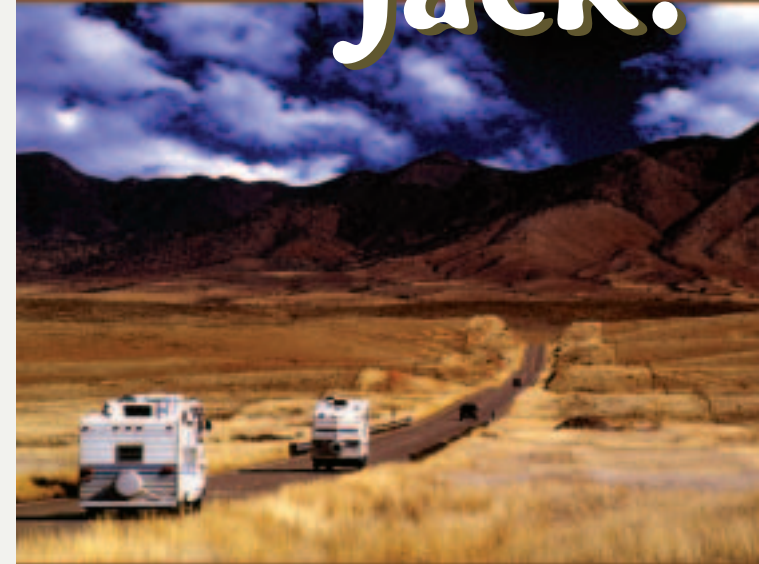
— TOM L., HAZELDALE, WA

Policies underwritten by companies with the Progressive Group including the following: Progressive Casualty Insurance Company, Progressive American Insurance Company, Progressive Specialty Insurance Company, Progressive Northern Insurance Company, Progressive Preferred Insurance Company, Progressive Max Insurance Company, Progressive County Mutual Insurance Company, Progressive Gulf Insurance Company, Progressive Northwestern Insurance Company, Progressive Classic Insurance Company, Progressive Bayside Insurance Company, Progressive Mountain Laurel Insurance Company, Progressive Premier Insurance Company, Progressive West Insurance Company, Progressive Paloverde Insurance Company, Progressive Hawaii Insurance Corporation, Progressive Northeastern Insurance Company, Progressive Security Insurance Company, Progressive Halcyon Insurance Company, Progressive Auto Pro Insurance Company, Progressive Express Insurance Company, Progressive Michigan Insurance Company. Headquartered in Mayfield Village, OH. ©2004 Progressive Casualty Insurance Company. All coverages subject to policy terms and conditions. Product features may not be available for all risks and coverage selections. Available in most states. Discounts may be applied through underwriting or rating factors. Some restrictions apply.

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PROGRESSIVE RV INSURANCE

Hit the Road Jack!



AUTO INSURANCE VS. RV INSURANCE:
THERE IS A DIFFERENCE!

PROGRESSIVE
RV INSURANCE

Auto insurance won't cover you like this.

RV insurance from Progressive provides you with true total coverage. Progressive has more than 25 years of experience insuring RVs—making specialized coverages like these possible:

- TOTAL LOSS REPLACEMENT (replaces your RV with a new model of similar make and quality if yours is totaled)
- REPLACEMENT COST OF PERSONAL PROPERTY (we pay for new items if stolen, damaged or lost)
- EMERGENCY VACATION EXPENSE (if your RV is damaged during a trip, you'll get up to \$2000 for lodging and transportation so you can still enjoy your vacation)
- DISAPPEARING DEDUCTIBLES (your deductible decreases 25% every year you are claim-free. That means a \$0 deductible after 4 years)
- FULL-TIMER'S COVERAGE (you get extra coverage if your RV is your home)
- 24-HOUR ROADSIDE ASSISTANCE (don't worry, we know to send a tow truck that can handle your RV)



You could save a lot.

Progressive has great rates in addition to numerous discounts, including:

- MULTIPLE POLICY DISCOUNT
- MARRIED OR MATURE DRIVER DISCOUNT
- RV ASSOCIATION MEMBER DISCOUNT
- SAFETY COURSE COMPLETION DISCOUNT
- ANTI-THEFT ALARM DISCOUNT

Specialized Coverages. Savings.
Service. Experience. Reliability.
Expertise. PROGRESSIVE.



Work with people who really understand RVs.

We've been insuring RVers for over 25 years.

- We're one of the nation's leading RV insurers.
- We're America's #1 insurer of RVs through independent agents.

Lower rates, better coverage.

Our rates are not just comparable to our competitors—they're often lower. That means you could get more coverage for even less than you're paying now.

Get answers fast. 24/7.

Our goal is to make insurance easy, so relax and let us take care of everything.

- We provide service 24/7, so you can review your policy, get a quote, add or remove a vehicle or simply ask a question—at a time that's convenient for you.
- You can access customer service at any time by phone or on the internet at personal.progressive.com.
- If you have a claim, a claims rep can meet you at the scene of an accident—or at your home or office.