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*Pipal-Anderson, Inc.*

## **“Renting Motor Homes, UHaul Trucks & Trailers”**

Question: I'm going to rent a motor home for an upcoming vacation. In trying to find out if my personal auto policy covers the motor home, I've called the insurance company three times and gotten three different answers? Can you help?

One of the most common questions received by insurance agents involves rental cars. Less common, but just as important, are questions about renting vehicles other than private passenger autos, such as motor homes and UHaul-type trucks.

So, let's take a look and see what the 1998 version of the "ISO standard" personal auto policy says about coverage for motor homes and commercial-type vehicles.

**Liability.** Liability coverage is provided for the named insured, resident spouse, and resident family members for "...the ownership, maintenance, or use of any auto or trailer." So, you are covered for liability claims when using the motor home/U-Haul truck. Even though "auto" may seem to imply a private passenger type car, several court cases hold that a moving truck is an auto, thus coverage applies. One caution though...the use of the motor home/truck must be for personal use, since business use of a motor home/truck is not covered by the personal auto policy unless the Extended Non-Owned Coverage endorsement is added to the policy.

**Medical Payments.** Medical payments coverage is provided since the policy states coverage applies "while occupying...a motor vehicle designed mainly for use on public roads...." The same business use exclusion found in liability coverage applies for medical payments coverage.

**PIP.** Personal Injury Protection (PIP) no-fault benefits are provided under the PAP just as if the insured were in any other motorized vehicle. There are no unique exclusions concerning PIP coverage and a motor home or moving truck. Of course if the claim takes place outside of Florida, PIP benefits would not apply since the insured would not be occupying "your covered auto." [Ed. Note: This applies only to the Florida no-fault law...check the statutes in your state for applicability.]

**Uninsured Motorists.** Uninsured motorist (UM) coverage benefits will apply with no unique exclusions. This holds true whether the UM is stacked or non-stacked, personal or business use, in or out of state. [Ed. Note: This applies only to the Florida UM law (and the unendorsed ISO UM coverage)...check the statutes in your state for applicability.]

**Physical Damage.** Physical damage coverage is NOT provided by the personal auto policy since the policy states coverage for a non-owned auto applies only for a "...private passenger auto, pickup, van, or trailer...." This means that the insured will be best served to purchase the collision damage waiver from the rental company. Failure to do so could result in the insured having to come up with funds to cover damage to the motor home or truck, loss of rent charges, and administrative expenses imposed by the rental company. There is no endorsement to

remedy this coverage gap. Also, note that, if the vehicle rented is a trailer, the ISO personal auto policy only provides \$500 of physical damage coverage...some elaborate camper trailers are valued at five figures, so purchased of the CDW/LDW is a must!

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