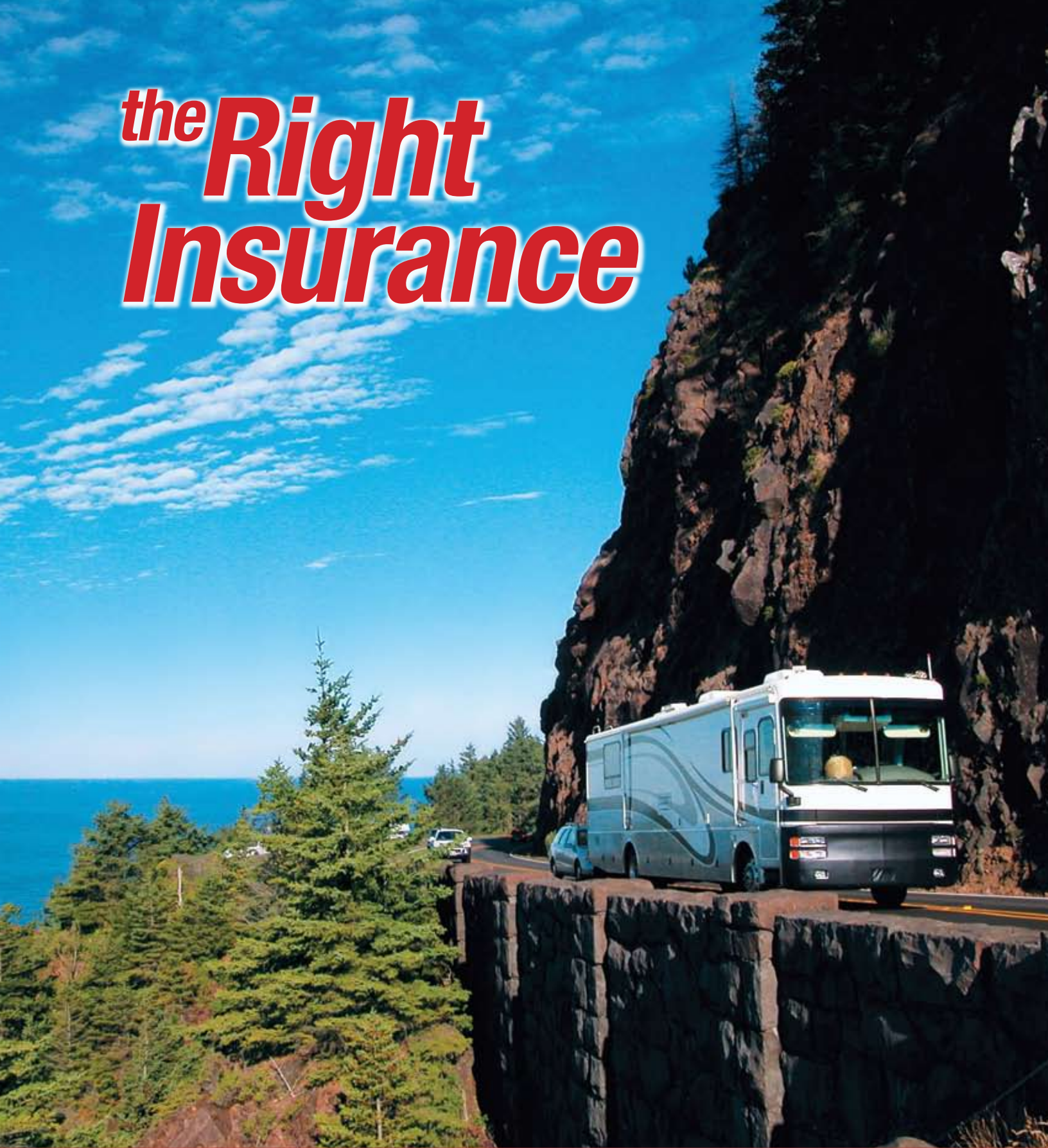


the **Right Insurance**



**A guide to choosing the right RV coverage
for your needs... only from Good Sam VIP**

Why you need specialized RV coverage

**90% of RVs are at risk.
Don't let your RV be one of them!**

A recent study revealed that 90% of RVs may be underinsured.¹ If you cover your RV with ordinary auto insurance, you could be exposing yourself to serious financial risk or paying too much for coverage that doesn't fit your needs.

Fortunately, the Good Sam Club makes it easy to get the specialized RV coverage you really need. For more than 50 years, savvy RVers have relied on the experts at Good Sam to provide the information, services and discounts they need to get the most out of RVing. So when the club designed an RV and auto insurance plan, they teamed up with America's #1 RV Insurance Specialist,¹ GMAC Insurance, to make sure it provided **the specialized protection no RVer should be without, at exclusive money-saving rates.**

See how the Good Sam Vehicle Insurance Plan stacks up against ordinary auto insurance.¹

Benefits/Coverages	Specialized RV Insurance from Good Sam VIP	Ordinary Auto Insurance**
Exclusive Rates for RVers	Available. RV and auto customers who switch save an average of \$325 — every year!	Not available.
Full Replacement Cost Coverage	Gives you a comparable <i>new</i> RV if yours is totaled or stolen during its first five model years.*	Limited availability — usually restricted to one year of coverage.
Storage Option	Saves you money when you're not using your RV.*	Not available.
Personal Effects Coverage	Coverage for the personal belongings in your RV — up to \$3,000 provided at no cost (additional coverage available).	Not available.
Permanent Attachments Coverage	Coverage for the permanent items added to your RV.	Not available.
Full-Timer Coverage	Provides the extra protection you need when your RV is your primary residence.	Not available.
RV Claims Specialists	Your claim will be handled by an RV expert.	Your claim may be handled by an auto Adjuster who doesn't understand RVs.
RVs and Autos on One Policy	Your RVs and autos appear on one convenient policy, so you can earn multi-vehicle discounts of up to 20%.	Multi-policy discounts may be available.
Emergency Expense Allowance Included at No Extra Charge	Covers travel expenses if you have a claim while you're on the road.	Not available.

*Optional coverage. **State Farm, Allstate and other companies not specializing in RV insurance.



Call 1-888-346-1038 today for a free quote.

Full Replacement Cost Coverage could save you thousands

With this optional coverage, if your RV is totaled or stolen (and not recovered) in its first five model years, it will be replaced with a comparable new RV, even if you're not the original owner.

After the first five model years, you will receive your full original purchase price — not a depreciated amount — toward the purchase of the replacement RV.² Most ordinary auto insurers will pay only a “depreciated book value.” As the chart below illustrates, that's often tens of thousands less than the cost of a new RV!

	With Good Sam VIP Full Replacement Cost Coverage	Without Full Replacement Cost Coverage
RV purchase price	\$100,000	\$100,000
Likely value after five years	\$67,000	\$67,000
Typical loan balance, based on a 15-year loan	\$75,000	\$75,000
Settlement	New RV of the same type	\$67,000
Value difference in the first five model years	You have a brand-new RV and the same or similar loan balance as before. And more importantly, you're back on the road!	Insured has no RV and owes the bank \$8,000
Value difference after five model years	Original purchase price — \$100,000	Actual cash value at time of loss — even less than \$67,000

“Our 40-foot Holiday Rambler was burnt to the ground..”

Imagine how you'd feel if you got the news Good Sam Members Gary and Eva D. of Port Hueneme, CA, received on June 30, 2005. Their 40-foot 2001 Holiday Rambler Endeavor, along with 18 other RVs, had been destroyed in a fire at a storage facility.

“Luckily, we had the best insurance available,” Gary said. “We were told that we had full replacement coverage and [were asked] to shop around for a new '05 with the colors and floor plan we liked.”

Just 32 days after the fire, the Davidson's drove away in their brand-new Endeavor — and they paid nothing but their deductible! Gary wrote to Good Sam VIP six months later to report that while they'd already put 12,000 miles on their new RV, the owners of the other burned RVs were still fighting with their insurers for a fair settlement.



Good Sam VIP's Storage Option can save you hundreds when you're not using your RV

Most insurers won't tell you this, but you're not legally required to pay for collision and liability coverage during the months you're not using your RV.

That's why Good Sam VIP lets you save money by suspending these coverages while your RV is off the road for a minimum of 30 days. Your comprehensive coverage stays in force to fully protect your RV against fire, storm, wind and theft.

Just six months of this exclusive Storage Option could save you up to \$400!

"We are really happy that we can place our motorhome in storage, get a lower premium, and still be protected."

– Kenneth H., Carson City, NV

"I switched from Progressive... because of [the] Storage Option. This option is quite a savings while your motorhome is not in use."

– Larry C., Bedford, TX



Could the Storage Option save you money?

Take this short quiz to find out.

Do you...

Use your RV for only the occasional weekend camping trip?

yes no

Only use your RV during certain seasons?

yes no

Spend your winters in a snowy climate?

yes no

Park your RV for extended periods, but take it out for a drive once in a while?

yes no

If you answered "yes" to any of the above, Good Sam VIP's exclusive Storage Option could save you a significant amount off your premium.

When you call for your free, no-obligation quote, ask your RV Insurance Specialist to give you a demonstration of how much you could save with the Storage Option!

And the Storage Option is convenient, too. Just decide when you want to reactivate your full coverage and give Good Sam VIP a call when you're ready to get back on the road!



Call 1-888-346-1038 today for a free quote.

Cover up to \$3,000 of personal belongings — automatically

From laptops to linens, your RV carries personal belongings you'd expect to find in your home. That's why with Good Sam VIP's specialized RV coverage, your belongings are insured for what you paid — not a depreciated amount. **Every Good Sam VIP RV policy includes up to \$3,000 in coverage, and you can add more if you need it.**

How much do you stand to lose with ordinary auto insurance?

Find out how much Personal Effects Coverage you need by completing this Personal Inventory List.

It's an easy way to keep track of the many items that need the protection only Good Sam VIP can provide.

"We were so upset knowing that someone could bust a window and take just whatever they wanted. We had never had such an experience. [Our claims agent] was there for us and did a great job. Thank you for the help!"

– Charles T., Bradenton, FL



Personal Inventory List

Personal Belongings	Serial Number <small>(for theft recovery purposes)</small>	Purchase Price
---------------------	---	----------------

RV Exterior

Bikes/Sporting Goods		
Grill/Grilling Accessories		
Outdoor Chairs/Table(s)		
Tools		

RV Main Interior

Books/CDs/Cassettes		
CDs/DVDs		
Collectibles/Knickknacks		
Computer Equipment		
DVD Player/VCR		
Musical Instruments		
Pet Supplies		
Radio/Stereo		
Television		
Toys/Games		
Video Camera/Tapes		

RV Kitchen

Appliances		
Bowls/Pots/Pans		
Dishes		
Utensils/Cutlery		

RV Bed/Bath

Clock/Radio/TV		
Clothing/Shoes		
Décor/Frames/Mirrors		
Electronic Appliances		
Linens/Pillows		
Luggage/Backpacks		

Total Replacement Cost



More ways Good Sam VIP provides the protection you really need

Permanent Attachments Coverage

Your permanent RV attachments are automatically insured for the full amount it would cost to replace them — not a depreciated amount. This covers awnings, satellite dishes, antennas, hydraulic levelers, tow kits, and other permanent items you add to your RV.

Full-Timer Coverage

Good Sam VIP's Full-Timer Coverage is similar to a homeowners policy, so it provides the extra coverage you need when you live in your RV full-time. This includes additional coverage for your personal belongings, personal liability coverage to protect you if a guest injures themselves in or around your RV, and more.

Emergency Expense Allowance

Your RV is more than just a means of transportation — it's your home on wheels. That's why you'll receive up to \$500 for food, lodging and transportation expenses if your RV is disabled while you're on the road.³ With Good Sam VIP, you never have to worry about getting stranded!

"We just got done shopping around and ended up with [Good Sam VIP]. We put both vehicles and the RV on one policy. We are full-timers, so we had to be picky on what we got... we saved about \$800 a year by changing over."

– Scott & Brenda S., Albuquerque, NM

"Every time I travel, I feel like [Good Sam VIP] is covering my back."

– Steven R., Milan, IL



Call 1-888-346-1038 today for a free quote.

Looking out for RVers...

RV claims specialists

Good Sam VIP's claims department is staffed by knowledgeable RV Claims Specialists who understand the intricacies of your RV. Compare that to an auto insurance company staffed by clerks who've never been inside an RV! And with 24/7 claims reporting, you can start a claim any time, day or night.

"Having spent two days in our motorhome facing 50 mile-per-hour winds and heavy rains during Hurricane Frances, we suffered damage to both slide-out awnings and some interior water damage. Shortly after contacting [Good Sam VIP], an adjuster came and an estimate was sent in. We received a check and had the damage repaired soon enough to go to an RV rally that we had planned on. We were sure we would not get claim settlement and repairs in time to be able to attend. The service by [your] claims people was extremely courteous and prompt. Thanks for the excellent personal attention to our claim."

– Richard G., Lakeland, FL

Exclusive rates

If you think you'll have to pay too much for specialized RV protections like these, think again! RV and auto customers who switch save an average of \$325 every year — and with exclusive rates, you could save even more!

"Your insurance is about 1/2 the cost for more coverage."

– Reginald S., Boulder, MT

"Not only BETTER, but also less expensive."

– Juanita B., Guyton, GA

RVs and autos on one policy

We put your RV and autos on one convenient policy so you can earn multi-vehicle **discounts of up to 20%**! And if your RV and auto are ever involved in the same claim, you'll only be responsible for one deductible, not both. For maximum savings, be sure to include all your vehicles when you call for your free quote. Coverage for your home, motorcycle, ATV, boat and golf cart is also available, with multi-policy discounts. Ask for details when you call for your free quote.

"When I switched to Good Sam, my insurance dropped by \$500/yr. To cover my truck and my fifth-wheeler, full coverage, only costs me \$344 dollars a year. Yes, that is right: a year! Happy camping!"

– Dan & Jill R., Magalia, CA

"I was glad to be able to put my trailer on [the same policy] with my auto."

– Gail S., Portland, OR



Get the specialized coverage no RVer should be without... at the exclusive rates you deserve!

Good Sam VIP's RV Insurance Specialists will make sure you get the right coverage for your exact needs.

Just call **1-888-346-1038** now for your free, no-obligation quote.

Be sure to mention **Savings Code VB-UJ** to get the best rates.

Or, get a quote online at <http://www.goodsamvip.com/?mc=UJ>.

To maximize your savings, have this Savings Checklist handy when you request your free quote:

- Quote all your family vehicles and earn multi-vehicle discounts of up to 20%.
- Take advantage of the exclusive Storage Option when you're not using your RV — you can save hundreds! Ask your RV Insurance Specialist for an estimate of how much you could save.
- Pay your premium in full, rather than in installments, and receive a discount.
- Tell your RV Insurance Specialist if you use any GM or GMAC products or services — you'll receive a discount.
- Increase your deductible. Higher deductibles often result in lower premiums.

¹Based on results from an independent study conducted by URI Information Services and Dr. James E. Fisher, St. Louis University. America's #1 refers to GMAC Ins.

²Replacement Cost Coverage must be purchased during the RV's model year or within the following four years.

³Applies in the event of a covered loss.

Eligibility, benefits, discounts and coverages may vary.

Underwritten by these member companies of the GMAC Insurance Group, Winston-Salem, NC: National General Ins. Co., National General Assur. Co., MIC General Ins. Corp. and GMAC Ins. Co. Online Inc. Coverage not available in HI and MA. Coverage in NJ provided by High Point Property and Casualty Ins. Co. which is not affiliated with GMAC Ins. Some features may not be available.

Underwritten by National General Ins. Co. in TX and WA.

Homeowners coverage is provided by member companies of the Homesite Ins. Group which is not affiliated with GMAC Ins.

RVs with an original cost new of \$500,000 or more will be insured only if all autos in household are also insured with GMAC Ins. Underwriting approval required.

\$325 savings amount is based on nationwide combined data from RV and auto customers who became policyholders from January 1, 2007 to May 1, 2007.

© 2009 GMAC Insurance. All Rights Reserved. GMAC and GMAC Insurance are registered service marks. GM is a registered trademark of General Motors Corp., used under license by GMAC.

