

BREAKING NEWS!!!

Agreed Value for Your Vintage

(WBCCI's Corporate Sponsor, Farm and City Insurance)

By Hunt Jones

We have great news at long last for those of you who have been searching for Agreed Value Physical Damage for your vintage rv/trailer! That's right...Agreed Value! Not "Actual Cash Value" (ACV), which means virtually nothing regardless of the amount you see on your policy's Declarations Page, and not "Stated Value," which is open to considerable interpretation by a claims examiner in case of damage, but Agreed Value, the amount you and an appraiser determine what your rig is worth before you actually receive coverage. This means you have full coverage for that amount should you incur a total loss. We have been searching for an insurance company/broker who is willing to write this type of coverage for more than 15 years! If you think you're covered now for Agreed Value Physical Damage, please read your RV policy. I would bet the coverage is ACV, and the Actual Cash Value is zero for a vintage rig because unlike antique automobiles, there are no books to determine what your old rig is worth. A few may have Stated Value which is what you believe it may be worth, but not necessarily your carrier, as that amount is open to interpretation. Some agents may write Agreed Value through a Direct Writer (captive agent) insurance company without an appraisal...I wouldn't care to test that though.

FCIS (Farm and City Insurance Services) in Forest City, Iowa is an insurance agency/broker and a WBCCI Corporate Sponsor licensed to write a policy with Agreed Value Physical Damage and other important coverages for your vintage rig. Policies are written through three major carriers in all states except Massachusetts and Hawaii. The all-important Physical Damage (Comprehensive and Collision) is Agreed Value. Other important elective coverages for vintage rigs include Vacation Insurance (for Open House to cover bodily injury for liability for the public when your trailer is unhitched), Personal Effects, Towing and Labor, and Extra Expense for lodging when your trailer/rv is laid up while on the road. Further options are also available, and a list of more applicable coverages can be chosen for Vintage "Full Timing" where the rig is used as a primary residence. An entire package is offered for vintage motorhomes too.

The premium for these coverages is surprisingly reasonable.

To qualify, you will need to call 1-800-331-1520 and let the menu direct you to the correct department to answer some questions for an application. Or, you can go to FCIS's website <http://www.rvadvantage.com> for a quote. Either route will subsequently require photos of all four sides of your rig plus the interior. You will also need a typed appraisal on letterhead from a trailer/rv restoration specialist or ask FCIS for a certified appraiser in your area/state.

This is a rare opportunity for all of us. Take advantage of it through www.rvadvantage.com!

Vintage RV Restoration Shops/Appraisers

This list is the first compilation of those vintage rv restoration shops/services or vintage rv appraisers personally recommended by those responding to our recent request via Tin Can Tourists. Appraisals are required to qualify for the Agreed Value Physical Damage Insurance program through the FCIS Agency. As more referrals are received, we will add them and forward to FCIS. FCIS also uses an outsourced appraisal service in most states.

- Hindley's Garage (Ken Hindley) Union, Ontario 519-631-1055 shop
- Heintz Design Vintage Trailer Restoration (Tim) Panama City FL 1-850-632-4246
- Colin Hyde Trailer Restorations Plattsburgh NY 518-578-7772
- CanAm RV (Andy Thompson) London, Ontario 1-866-226-2678
- Retro Restoration (Larry Hill) Canon City CO 303-746-3189
- Blue Moon Caravans, Missoula MT 406-212-3672
- James Polk (appraiser), Ojai, CA 805-646-7293
- Woodland Travel Center (Craig) Grand Rapids MI 1-800-968-8688
- Doug Rowbottom, St. Pauls, Ontario 519-313-5078
- Vintage Campers (Dan Piper), Peru IN 765-473-8088

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VINTAGE TRAILER RESTORATIONS