Stress Free RVs — Insurance Requirements & Coverage Disclosure

https://stressfreervs.com/insurance/

1. Mandatory Insurance Overview

Renters must provide proof of valid full coverage insurance before the trip start if they will be driving or towing the RV/Trailer themselves. Vehicles will not be released without verified insurance coverage.

If delivery/pick-up service only is selected and the renter will not be driving/towing, a waiver will be assigned and personal insurance is not required.

Full coverage insurance is required by California law for all RV/trailer rentals being operated on public roads.

2. Insurance Options

Option A — MBA Commercial Coverage Insurance

Stress Free RVs partners with MBA Commercial Coverage Insurance for renters who do not want to use their own policy.

Key Points

- Only renters age 25+ qualify.
- Policy must include comprehensive, collision, and liability.
- Deductible typically ranges $1,500–$2,500 and generally matches the security deposit hold.
- Cost is charged daily and varies by vehicle value.
- 24/7 roadside assistance must be purchased at least 48 hours before pickup to be active at trip start. *optionally selected by renter

MBA Policies

- **Motorized:** Policy #01A303973
- **Towable:** Policy #01C405517

Option B — Use Your Own Insurance

Renters may use their own auto insurance policy if it meets the following requirements.

Required Coverages

- Comprehensive
- Collision
- Liability extended to the rental RV or trailer
- Uninsured Motorist

Instructions

1. Contact your insurance agent to confirm coverage extends to the rental unit for the full rental period.
2. Provide a declaration page or certificate of insurance clearly showing coverage and effective dates.
3. Email the documentation to Mike@StressFreeGroup.com and Office@StressFreeGroup.com with your full name in the subject line.

3. Accepted / Not Accepted Insurance Carriers

Accepted (typically confirm full coverage)

- USAA
- AAA (with RV coverage)
- Farmers
- Liberty Mutual
- Commercial policies

Not Accepted

The following carriers are known not to reliably extend full RV or trailer coverage and are not accepted:

- Allstate
- GEICO
- Progressive
- Nationwide
- Esurance
- Mercury
- Infinity
- The General
- Tesla

Not Accepted Service Providers generally do not provide comprehensive and collision coverage on non-owned vehicles despite claims to the contrary.

4. Required Timing & Documentation

- Insurance must be verified prior to the trip start date.
- If a reservation begins on a weekend or holiday and insurance is not verified, the vehicle will not be released until verification is complete.

5. Deductibles & Financial Responsibility

- Whether using MBA Commercial Coverage or a personal policy, the renter is responsible for all deductibles.
- Deductible amounts generally match the standard security deposit hold of $1,500–$2,500.

6. Stress Free Shield — Interior Accidental Damage Protection

Stress Free RVs offers **Stress Free Shield**, our in-house Interior Accidental Damage Protection program, at **$25 per night**. Shield is an accidental-damage waiver — it is not insurance — and covers certain accidental interior damages that occur while the Unit is stationary, subject to the terms below.

Shield does not replace, and is not a substitute for, primary liability, comprehensive, or collision insurance. A qualifying insurance policy under Section 2 is still required.

Shield Program Terms

- **Rate:** $25 per night, per reservation.
- **Premium cap:** $249 maximum per reservation (program premium caps on longer stays).
- **Per-claim deductible:** $250, payable by the renter before Shield funds apply.
- **Maximum coverage:** Up to $2,500 per reservation in accidental interior damage.
- **Scope:** Interior accidental damage only, and only while the Unit is stationary. Exterior damage, mechanical damage, wheels/tires, and damage while the Unit is in motion are never covered by Shield.
- **Festival & event use:** Shield coverage is excluded for Burning Man, King of the Hammers, EDC, and any other festival, music event, off-grid gathering, or extreme-environment use. Coverage for these environments must be arranged separately, if at all.
- **Reporting window:** Any Shield claim must be reported to Stress Free RVs within 14 days of trip end, with supporting photos and documentation.
- **Election:** Shield is billed at booking and applied to the full rental period. Shield cannot be added or removed after trip start.

What Shield Covers

✓ INCLUDED	✕ NOT INCLUDED
✓ Accidental or intentional guest damage to the interior ✓ Damage to rental contents and furnishings ✓ Smoke damage in non-smoking units ✓ Damage caused by unauthorized parties or service animals ✓ Excessive cleaning costs ✓ Replacement of broken or ruined home accessories ✓ Replacement of towels and linens that have been excessively soiled	✕ Loss of income or lost revenue ✕ Any pet damage (service animals excepted) ✕ General wear & tear ✕ Acts of nature ✕ Cosmetic damage not affecting functionality ✕ Credit card chargebacks ✕ Routine maintenance issues not caused by guests ✕ Liability claims of any kind ✕ Exterior, mechanical, or in-motion damage ✕ Festival, event, or extreme-environment damage

How to Report a Shield Claim

1. Report the incident to Stress Free RVs via call or text (619-599-6882) within 14 days of your trip end. Real-time reporting during the trip is strongly preferred and results in faster resolution.
2. Submit timestamped before-and-after photos (wide shots and close-ups) of the affected area.
3. Provide any supporting documentation: original purchase receipts or comparable replacement pricing, and repair quotes when applicable.
4. For theft or malicious damage, a police report with a crime reference number is required.
5. Stress Free RVs will review the claim, confirm receipt within 5 business days, and issue a settlement decision within 30 business days of receiving complete documentation.

Claims submitted without required documentation, or submitted more than 14 days after trip end, may be denied. Reimbursements are based on the item's current value at the time of damage; normal depreciation may be applied to reflect age and condition.

7. Failure to Provide Valid Insurance

If valid, verifiable insurance is not provided:

1. The vehicle will not be released.
2. Trip start may be delayed or canceled, with potential forfeiture under the cancellation policy.
3. If the vehicle is released, the renter will be responsible for ANY and ALL damages and expenses.

8. Roadside Assistance

24/7 roadside assistance must be purchased at least 48 hours prior to pickup to be active at trip start.

9. Legal & Governing Law

This Insurance Requirements & Coverage Disclosure is incorporated into and governed by the Rental Agreement, Terms & Conditions, and Supplemental Rental Agreement. Governing law and venue are San Diego County, California.

Stress Free RVs

- www.StressFreeRVs.com
- Mike@StressFreeGroup.com
- 619.599.6882