

After doing some research on RV insurance claims I discovered what one insurance company listed as the top five RV claims filed. Today we're going to discuss what these claims are and how you can avoid them.

Claim #1

This insurance company stated that it receives at least 400 claims each year involving fires around the back of the refrigerator that are caused by leaking propane lines. If you're using your refrigerator in the LP gas mode, with an open flame, you definitely don't want a leaking LP gas line.

How to avoid it

To avoid becoming a statistic I recommend that you take your RV to an authorized RV repair facility annually and have the entire LP gas system checked. RV technicians have the proper equipment to check the system for leaks and to make sure the LP gas pressure is adjusted properly.

You, the owner, can periodically inspect for LP gas leaks. To do this turn the main gas supply on, but do not light any pilot lights or other burners. Take a bottle of approved LP leak detector solution and dab around all gas fittings. If there is a leak the small bubbles will grow into larger bubbles. Tighten the fitting and repeat the leak test. If the problem persists turn the LP gas supply off and take it to an RV repair center to have it checked out and repaired.

Claim #2

The next claim the insurance company listed was RV's hitting gas station overhangs and bridges. RVers forget or don't know the height of their RV and enter areas that don't have enough overhead clearance.

How to avoid it

The first step is to measure the height of the RV from the ground to the highest point, usually the top of the air conditioner. Manufacturer brochures often times include this information. Check the footnotes to make sure it includes optional equipment like the air conditioner. For safety measures add an additional six inches to the overall height. Write this information down and post it in the RV or tow vehicle where it can be easily seen and will serve as a constant reminder for you. When you exit the interstate to refuel select an exit that has several fuel stations so you can pick one that is easy to navigate, and has plenty of overhead clearance. If you travel on roads less traveled be sure and check clearances on all overhead bridges before attempting to go under them.

Claim #3

The insurance company lumped retracting the RV steps and awnings together in this claim. Traveling with the awning properly secured is one concern and stowing your awning in bad weather is another concern. Since the claim was not very specific about the awning I will address both issues.

How to avoid it

When I worked for an RV dealership I saw the end result of not retracting the steps on more than one occasion. It's easy to forget the RV steps when you are getting ready go on a trip or leave a campground. I have two ways to avoid this from happening to you. First you should always use a pre-trip checklist anytime you plan to move the RV. Second you should always walk around the entire RV a second time just before pulling out. You'll be amazed at some of the things you missed the first time you walked around the RV. I have a very thorough pre-trip checklist available in my "Checklists for RVers" e-book at www.rveducation101.com

The first thing we'll cover concerning the awning is stowing it properly for travel. Make sure the awning is properly stowed against the side of the RV and the roller tube lock mechanism is in the retract position. Make sure the awning arm travel locks are latched and tighten the black knobs on the back of the awning arms. The awning makes your RV six inches wider and you must always keep this in mind when you are traveling. I have seen many cases where the awning roller tube and fabric gets damaged by hitting or rubbing on something and the awning arms get damaged by catching on something. When navigating in close quarters, such as at a campground, use a ground guide to make sure you have enough clearance to avoid damage to the awning.

I'm not sure if the insurance company gets more claims for travel related damage to the awning or storm related damage. I think I have seen more awning damage caused by rain, wind and storms. You should always lower one end of the awning to allow for water run off. The weight from water pooling on the awning fabric can cause extensive and costly damage. Any wind over 20 miles per hour can also cause extensive damage to the awning and to the RV. Never leave the awning out unattended. If everyone is leaving the campsite, store the awning in the travel position. When you go to bed, store the awning in the travel position. Even when you are at the campsite, you should use awning tie downs to prevent any sudden damage caused by a high wind gust or a storm that moves in quickly.

Claim #4

The next claim the insurance company listed was for damage caused by tire blowouts. I have seen extensive damage to RVs caused by tire blowouts. Tire blowouts on RVs are caused by overloaded tires, under inflated tires, old tires and tires damaged by the ozone and UV rays.

How to avoid it

Just like the axles on your RV, tires have load ratings too. The maximum ratings are molded into the side of the tires. You need to have your fully loaded RV weighed to ensure that the tires are not overloaded. The only way to know if a tire is overloaded is to find scales where you can weigh individual wheel positions in addition to the overall weight, and the axle weights.

Another leading cause of tire failure is under inflated tires. The load rating for a tire is only accurate if the tire is properly inflated. Under inflated tires cause extreme heat build

up that leads to tire failure. The appearance of the tire can look normal but the internal damage is not visible and the tire can fail at any time without warning. If you find any tire 20 percent or more below the correct inflation pressure have it removed, demounted and inspected. Driving on a tire that is 20 percent or more under inflated can cause serious, permanent damage to the tire that may not be visible.

Ideally you should check tire inflation, and adjust it if required, everyday that you move or drive your RV. If you can't get into the habit of doing it on a daily basis you need to make it a point to check all tires weekly, at a minimum when you're traveling. You always want to check the tires when they are cold, meaning that you don't drive or move the RV before checking inflation pressure. The only way to correctly measure the inflation pressure in your tires is with a quality inflation pressure gauge. Don't ever depend on your eyes to check tire inflation. There can be as much as 20 PSI difference between tires that look the same. You need to invest in an accurate inflation pressure gauge. You should get one with a double, angled foot. This makes it much easier to check the outer tire of a dual set.

The age of your tires is another factor that contributes to tire failure. If your tires are more than seven years old they should be replaced. All tires manufactured in the United States have a DOT number. You might have to look on the inside sidewalls to find it. The last three or four digits in the DOT number identify how old the tire is. Older tires used three digits. The first two identify the week of the year that the tire was built and the third identifies the year. Newer tires use four digits. Again the first two digits are the week of the year and the last two identify the year. For example 1005 is the 10th week of the year, and 05 is the year 2005. If you question the age of your tires, especially on a used RV, and you can't find the DOT number have them inspected by a qualified tire center.

Ozone in the air and UV rays from the sun shorten the life of your tires. It's not uncommon to see RV tires with low mileage and plenty of tread that are ruined by the damaging effects of ozone and UV rays. Ozone in the air causes tires to dry rot and deteriorate. UV rays from the sun make it happen quicker. This is especially true of the tires sidewall. Inspect your tires for checking or cracks in the sidewalls. If you notice any damage the tires should be inspected by a professional. To protect your tires from sun damage keep them covered with covers that will block out the sunlight when not in use.

Claim #5

Number five in the top five RV claims was for damage caused by rodent infestation. When RVs are stored for the winter it's not uncommon for mice and squirrels to make their winter home in the RV. These animals are notorious for chewing through vehicle wiring and plastic and rubber lines, debilitating the entire vehicle.

How to avoid it

I don't know if there is any proven, full proof method for keeping these rodents out of your RV but there is a long list of ways people have tried. I will list some of these ideas that you can try to keep these unwanted guests away from your RV.

1) Possibly the most important step is to try and prevent mice and other rodents from being able to access your RV. This can be difficult because they can enter the RV through some very small areas. Start by inspecting the underside of your RV for any gaps or holes. Fill these gaps using silicone or expanding foam. A word of caution, if you never used expanding foam before you should experiment with it on something other than your RV first. When it dries it can expand a great deal more than you expect. Next, open drawers and cabinet doors inside your RV. Look in all of the corners and crevices, especially where plumbing and wiring enter the RV. If you can see any daylight mice can get in. Fill these areas with silicone or foam.

2) Remove all food from the RV when it's being stored and thoroughly clean it to remove any remnants of food that might attract mice and other rodents.

3) If at all possible try to park or store your RV on a solid surface like pavement or concrete. Try to avoid grass, fields or wooded areas.

4) If it's a motorized RV start it every week to run any squirrels off that may be making the engine compartment into a home for the winter. This is where a lot of chewing damage occurs.

5) If you don't mind the smell of mothballs scatter them throughout areas of the RV to include storage compartments and the underside. I have been told that mothballs will work for a while but eventually rodents will get used to the smell and it will no longer deter them.

6) Others say the alternative to mothballs is dryer sheets, like Bounce. People swear they work and the smell is much more pleasant. The problem with dryer sheets is once they dry out they are not really effective.

7) If you are close to where your RV is being stored you may want to use conventional mouse traps and check for mice every few days. The only problem with traps is the bait can actually attract mice. I don't recommend any type of poison. It can take several days for the poison to work and the mice will usually die somewhere that you can't find them. If this happens you may never get rid of the smell. If you do use poison make sure pets can't get to the areas where you put it.

8) I have talked to RVers who suggest you spray some type of insect spray (that contains mint oils) around the tires to discourage mice. The only problem I see with this is you would need to do it every few days if the RV is stored outside.

9) There are numerous ultrasonic pest controllers on the market. Some even offer money back guarantees. Again, I have talked to some people who swear by them and others who insist they don't work. I have never tried this method.

10) If all else fails I ran across a product called Fresh Cab that claims to put off a sweet woody-alpine scent that will keep mice away for up to three months. I have not

personally tried this product, but if you would like to read more about it go to <http://www.goodearthenterprises.com/>

After a great deal of research on this topic I have come to the conclusion that the only way to really keep rodents away is to get rid of the rodent's altogether. Continue to set traps for mice until they are gone and in the case of squirrels it may be necessary to trap and relocate them if there is no other method available to get rid of them.

I was surprised that damage to TV antennas did not make it in the top five RV claims. I have seen many TV antennas and RV roofs damaged by forgetting to lower the TV antenna. The damage isn't just from the antenna hitting something when it's in the raised position; it's also because the antenna cannot withstand the force from highway speeds when it's in the raised position. There are a couple of ways to avoid damage to your TV antenna. One is to stick to the trusty pre-trip checklist before you move the RV. Another way is hang the motor home or tow vehicle starting key, or something like a piece of colorful ribbon on the TV antenna handle whenever it's in the raised position. This will serve as a reminder to lower the antenna before you move the RV.

Armed with this advice, hopefully you can avoid becoming a statistic in the top five RV insurance claims. Be safe and have a great time exploring this wonderful country in your RV.

Happy Camping

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