tips for insuring

your new camper van

Florida Van Life Co

start here

insurance questions?

if you're nervous about insuring your camper van, that's normal. you may be wondering:

"will insurance cover my build?"

"what do i tell the insurance company?"

"is this considered an rv?"

the truth is that thousands of people insure camper vans every year.

keep it simple.

be honest.

don't panic.

remember: if one company quotes too high, another company may be within your budget.

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how will you use your van?

start here

IS YOUR VAN TITLED AS AN RV?

YES → **RV INSURANCE**
Designed for RVs
Built for adventure.

NO → **VAN INSURANCE**
For custom camper vans titled as a passenger vehicle.

DO YOU LIVE IN IT FULL-TIME?

YES → **FULL-TIME RV COVERAGE**
- Designed for full-time van life
- More personal liability protection
- Covers your van as your primary residence

NO → **RECREATIONAL COVERAGE**
- Weekend trips & vacations
- Lower cost
- Designed for part-time use

DO YOU WANT COVERAGE FOR YOUR BUILD?

YES → **AGREED VALUE / CUSTOM EQUIPMENT COVERAGE**
- Solar systems
- Electrical upgrades
- Cabinets & furniture
- Custom interiors

NO → **STANDARD POLICY**
- Covers the vehicle itself, not the interior build
- Lower premium
- Basic protection

Still not sure?

- Call an insurance agent and explain exactly how you use the van.
- Keep photos and receipts of your build.
- When in doubt, disclose more information—not less.

Insurance requirements vary by state and company. This guide is intended as a starting point, not legal or insurance advice. Always check with a licensed insurance professional.

easiest companies to try first

most camper owners start here

🥇 **Progressive** - easiest to get quotes
🥇 **Roamly** - built for rvs and van life

🥈 **State Farm** - depends heavily on local agent
🥈 **Good Sam -**
🥈 **National General** - rv-focused

🥉 **Geico** - worth checking but mixed results
🥉 **Allstate -** worth checking but mixed results

⚠ **every state is different**
⚠ **every build is different**
⚠ **rates change constantly**

estelle's strategy

florida van life co. insurance checklist

- ☐ vehicle title
- ☐ registration
- ☐ photos of interior
- ☐ photos of exterior
- ☐ VIN number
- ☐ estimated build value
- ☐ list of upgrades
- ☐ current mileage
- ☐ driver's license
- ☐ patience

make it easy on yourself

have your paperwork organized

insurance companies love documentation.

the more organized you are, the easier the process becomes.

have ready:

- photos of your build
- receipts if available
- VIN number
- registration
- upgrade list
- estimated value

a well-documented build is easier to insure than a mystery project.

how much does it cost?

ballpark numbers

💰 **liability only** - (often $40-$100 monthly)
typically lowest cost

💰💰 **recreational rv coverage** - (often $60-$150 monthly)
most common option for builds over 25k

💰💰💰 **full-time rv coverage** - (often $100-$300 monthly)
more protection, higher cost

💰 **custom equipment coverage** - (price varies)
helps cover your build investment

rates will vary state by state, and based on driving record.

in states like florida with a large elderly population, insuarnce prices are significantly higher than in other states

custom equipment coverage?

protecting your build

icustom equipment coverage may help cover upgrades added after the vehicle left the factory.

- solar
- batteries
- cabinets
- skylights
- electrical systems
- appliances
- custom interiors

most buyers don't realize the van and the build may be treated differently.

denied? don't panic.

it happens

some insurance companies won't insure camper vans.

that doesn't mean your van is uninsurable.

it usually means:

- that company isn't a fit
- that agent isn't familiar with camper vans
- you need additional documentation

many van owners speak with multiple companies before finding the right policy.

first call script

it's just a conversation

hi, i have a camper van conversion and i'm looking for insurance.

i'd like to understand:

- what coverage options are available
- whether the conversion is covered
- whether custom equipment can be added
- what documentation you need from me

before you hang up

with your insurance rep

- ☐ verify the build is covered
- ☐ verify custom equipment is covered
- ☐ verify agreed value if available
- ☐ verify full-time use if applicable
- ☐ get everything in writing

questions to ask

while speaking with insurance rep

- ☐ does this cover my camper conversion?
- ☐ does it cover custom equipment?
- ☐ does it cover solar?
- ☐ does it cover theft?
- ☐ does it cover water damage?
- ☐ does it cover full-time living?
- ☐ what is my deductible?

stay wild. live free.

trust yourself. you'll figure it out faster than you think.