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, the Insurance Waiver ($10 per night) 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 ($1,500–$2,500 based on value of the vehicle).
- Cost is $25 per day.
- 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 based on value of the vehicle.

6. Stress Free Shield (Optional)

Stress Free Shield is Optional and available at $25 per day. Reference www.StressFreeShield.com for Coverages, Details, and Terms. It is not an insurance product; it is simply a liability waiver for common occurrences, subject to its terms.

This protection is not a substitute for primary liability, comprehensive, or collision insurance.

Stress Free Shield is only valid while stationary and has limitations. View full Coverages, Details, and Terms via:
www.StressFreeShield.com

FAQ – Stress Free Shield

- **Is Stress Free Shield required?**
  No. Stress Free Shield is optional and may be selected by the renter at $25 per day.
- **What is Stress Free Shield?**
  An optional add-on liability waiver for common occurrences. It is not an insurance product.
- **Does Stress Free Shield replace the required insurance?**
  No. It does not replace the required insurance coverage (MBA Commercial Coverage or your own qualifying policy) and is not a substitute for primary liability, comprehensive, or collision insurance.
- **Where can I find the full coverages, details, and terms?**
  Reference www.StressFreeShield.com for Coverages, Details, and Terms.

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/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 can be contacted:

- www.StressFreeRVs.com
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