

Truck Camper Coverage Checklist

Questions to confirm before a claim. Not a coverage determination.

Insuring the truck does not automatically settle whether the camper, the contents, a detached camper, or how you use the rig are covered. Walk these questions with a licensed advisor. The goal is to know which policy responds to each part, before a loss.

The Five-Policy Question

- The truck: which policy handles liability while driving and physical damage to the truck itself?
- The camper: is it listed, endorsed, or separately insured, and is it covered attached and detached?
- The contents: which policy, if any, responds to belongings, gear, tools, and electronics inside?
- The liability: is there coverage while parked, at a campsite, or during extended stays?
- The lifestyle: does the policy match how you actually use the rig, from weekends to full-time?

Confirm with your advisor or carrier

- Is the camper specifically listed on any policy?
- How is the camper treated while attached, detached, stored, and parked at a campsite?
- How are belongings, gear, bikes, cameras, and electronics handled, and what are the limits?
- Were solar, lithium, racks, awnings, flatbeds, or other modifications disclosed and recognized?
- Does the policy match recreational, seasonal, full-time, business, or rental use?
- How would the camper and custom equipment be valued in a total loss?
- Is registration or title status confirmed with the state agency (separate from insurance)?

General information only, not insurance, legal, or tax advice, and not a coverage determination. Coverage depends on the specific policy, its terms, how the camper is classified, and your situation. Registration and title rules are not the same as insurance coverage. Vantage Point Risk | vantagepointrisk.com | Compare your coverage at vantagepointrisk.com/personal-insurance/truck-camper-insurance/