



# Recreational Vehicles



# Hit the Road!

As warmer weather returns, it's time to plan the next RV adventure.

Sometimes, getting there can be half the fun. Long-time RV owners will oftentimes have to make a stop — or two — as they travel to far away destinations for fun. Why not make these overnight stays into their mini-vacations? Besides, tired driving can be just as dangerous as drunken driving, according to government figures. Reach your final destination relaxed and refreshed after making a stop at one of these inviting stops along the way.

## **FT. LAUDERDALE, FLA.**

**Aztec RV Resort:** This gated community offers a peaceful respite just minutes from Florida's ever-popular Pompano Beach. If sea and sand aren't your style, check out the putting green, tennis courts and heated pool. The resort also offers overnight security, providing the kind of peace of mind that might have you considering an even longer stay.

## **HILTON HEAD, S.C.**

**Hilton Head Harbor RV Resort:** Sites at this resort include Wi-Fi, cable, with nearby swimming pools, saunas, hot tub and a marina where you can sign up for a jet ski, paddle board or kayak to venture out. And that's to say nothing of the South Carolina city's legendary golf courses and



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beaches.

## **RED BLUFF, CALIF.**

**Durango RV Resort:** You'll have a choice of more than 150 sites along the Sacramento River, with outdoor fireplaces, a community pool and clubhouse amenities. Settle in with Wi-Fi, on-site electricity and cable TV. Traveling with a furry friend? Durango has you cov-

ered with a sprawling 450-acre dog park, as well as an automatic washing station so Fido doesn't track dirt and mud into the RV when you return.

## **WILMINGTON, N.Y.**

**Lake Placid/Whiteface Mountain KOA:** Outdoor enthusiasts can set up a base camp for adventures into the Adirondack Park, as this KOA

offers access to hiking, fly fishing and cliff diving. Swing by downtown Lake Placid for supplies, then return for great amenities like mini-golf, a pool and recreation room, and special weekend activities.

## **KEY WEST, FLA.**

**Boyd's Key West Campground:** Boyd's is so comfy, and Key West is so

unique, that you might make this your final destination. Located only a few miles from the bustling downtown district, this 250-spot campground offers pool and beach options, free wireless internet and a marina — and it's all just a quick cab, ride share or bus trip away from some of Florida's most popular tourist spots.



# What to Pack

Creating a catch-all list can ensure you don't forget anything important.

It's easy to get caught up in the excitement of a pending RV journey and simply overlook some needed item. These kind of mishaps can be particularly difficult to deal with if you're headed to a remote or rustic environment without ready access to a corner store. Consider creating a standing list of things to pack that includes everything you know you'll need for a comfortable, safe and enjoyable trek. After that, you can begin adding specific gear, like hiking boots or fishing equipment, in order to accommodate individualized trips.

## BRING THE BASICS

Start with things that you know you'll need every time you venture out. Check everything off as it goes into the RV or into your luggage, ensuring that nothing of critical importance is missed. You can get to specialty items like skiing equipment or a beach blanket later. Instead, focus on necessities like food and sundries, cookware, dishes and utensils, cups and food-storage containers. Stock up on insect repellent and bite cream, sunscreen, and medications — including any prescriptions as well as medicine for pain or allergies.

Sheets, towels, sleeping bags, chargers and water bottles should be packed on every



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trip, as well as tools, trash bags, chairs and a flashlight. Don't forget extra batteries and fuel, a can opener and a bottle opener. Bring along ice and a cooler, water jugs and rain gear.

## SPECIALTY SUPPLIES

After you've nailed down the

basics, then consider your specific trip and what might be needed based on planned activities and the conditions you might encounter. As you gain more experience on multiple visits, you may add to or subtract from this list, based on the activity and location.

Remember that you might

need different items even when returning to the same place, depending on the season.

Some things will remain standard. For instance, if you're headed to the coast, a favorite lake or river, or to a resort with its own pool amenities, don't forget beach towels, bathing suits, sandals,

beach gear and life jackets. Fishermen shouldn't leave without a hat, tackle, bait and fishing rods. Hikers should include the proper footwear, and a map. Consult specialty websites, park rangers or experts at your local sporting goods stores for additional details and advice.



# How to Maintain Your RV

Protect your investment by keeping a close eye on all its working systems.

You can't get there if the RV won't start. Even when it does, an improperly maintained vehicle could end up letting you down — while you're taking months or years off of its lifetime. Attention and preventive care are the best ways to ensure you get the most out of your RV. It will also save lots of money on expensive emergency fixes along the way, and keep you on the road — instead of stuck on the side of it. Here's what to look out for.

## THE ENGINE

To ensure proper running order and to extend the life of your engine, care for it just as you would any car or truck that's in everyday use. That includes changing out critical fluids on a regular schedule. But because RVs can sit for extended periods of time, you always have to be aware of other issues that are specific to these engines.

Do regular manual inspections of hoses, nuts and bolts around the manifold and carburetor, the tires, and the belts on the alternator and fan. These parts can break down faster when the RV sits idle, in particular in harsh conditions. Check the owner's manual for specific recommendations for

your make and model.

## THE BATTERY

All of that needed engine maintenance does no good if the battery fails. As with other key components, RV batteries should be inspected regularly by the owner — in particular before long journeys. Brush

away dirt and any found corrosion from around the connections, and make sure they remain tight. Clear away caked-in dirt from the alternator, as needed. Ensure that all wiring is secure, and pulled safely away from hot engine parts. Check your battery levels, as well. You don't want to

get stranded at camp — or worse, along the way.

## THE CAMPSITE

RVs can also suffer damage once you get where you're going, so be aware of the dangers. Make sure to match amperage requirements when plugging your camper's cord

into the campsite power receptacle. Don't leave the area unattended before checking for any leaks after attaching the park's potable drinking water hose to the side of your unit. Apply the parking brake both to ensure everyone's safety but also so that awnings and slide outs will properly function.





# Deciding On New or Used

You've decided to leave behind hotels and flights for an RV. Now what?

RVs can change everything about travel, since you don't have to deal with travel agents or the airlines ever again. There's space for the whole family to stretch out and relax while you're on the road, then cook and bed down once you've arrived. How you get to this major purchase, however, depends on a variety of personal factors.

## BEFORE YOU DECIDE

You'll need to know how much you can afford, so visit a local lender or bank officer to discuss a pre-approval. This letter indicates how much they are willing to lend on an RV purchase, and that will help you narrow down your options when deciding on a new or used vehicle. Just remember, you don't have to spend up to the approved-upon figure. If you overextend yourself when purchasing, you might be severely limiting your options when it's time to hit the open road since you won't have the cash you need for extended time away. Crunch the numbers with a trusted expert, then move forward with your search for an RV. There are pros and cons with buying new or used RVs, and you can explore them with more confidence now that you've nailed down a budget.



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## BUYING NEW

Buying new will typically give you an opportunity for more up-to-date technology and luxury options. You may also have the chance to customize the vehicle with certain amenities or color options. If this is your first RV, however, talk to more experienced own-

ers to find out more about which accessories are worth the cost and which are perhaps unnecessary. The downside of any new purchase can be the price, and you risk sticker shock by overloading the RV with add ons. As with any other vehicle, they begin to depreciate immediately.

## BUYING USED

Used RVs, on the other hand, have already gone through the depreciation process — so what you're paying is more in line with what it's actually worth right now. These vehicles have already proven themselves to be dependable workhorses out

on the road, and any factory defects would have long since become apparent as long as they've been properly maintained. Used RVs are particularly recommended for first-time buyers who are just starting out, since they'll provide a cheaper baseline to build upon.



# Let's Talk Insurance

Your state may not require it, but these policies provide peace of mind.

Liability insurance is typically a base requirement for any registered vehicle, including motorhome-sized RVs. Travel trailers, however, are treated differently. So consult your state regulations or talk to your insurance agent to find out more. If you decide to buy a policy, understand that there are different levels of coverage offered.

## TYPES OF COVERAGE

Liability coverage helps cover the costs of an accident that ends up injuring someone else or damaging another person's property. Comprehensive coverage expands to also include non-collision events like fire, storm damage or theft. Collision coverage, on the other hand, helps pay for damage to your RV in the event of an accident, no matter who may be at fault.

Insurers also offer vacation liability coverage. This is a specialty policy which provides additional peace of mind when an incident happens while at a campsite or RV resort rather than out on the road. Vacation liability coverage is particularly important if you spend more time parked than you do actually traveling from place to place. Coverage with this policy typically includes damage caused by other RVs but also any injury that happens inside of yours.



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## MOTORHOMES VS. TRAILERS

Insurers generally only offer policies for RVs that have attached living quarters which include cooking appliances, a bathroom, heating and cooling, drinking water, refrigeration and electrical systems of a certain size. Travel trailers are held to a different standard,

since they are not motorized and are typically towed. There are specific coverage options, however, if your trailer includes sleeping and cooking areas. Discuss these differences with a trusted insurance agent or banking officer who may be able to provide more specific details that address your situation.

## BEFORE YOU SIGN

Whatever policy you choose, the Department of Motor Vehicles recommends getting at least three different quotes as part of your search since different agencies may offer better or more comprehensive deals. When deciding, pay close attention to deductibles, which is the money you

must pay before coverage begins. The monthly cost is oftentimes lowered by making this figure uncomfortably high. Some policies include protections for a more extensive list of accidents. There may also be incentives involved if you add another vehicle onto a policy you already have in place.



# How to Stay Connected

You may want to surf the web once you get to where you're going.

The beauty of RV travel is the chance to enjoy the highways and byways of this sprawling nation, while enjoying everything that the outdoors has to offer. But sometimes you still need to check your email, get an update on social media, or stream a favorite show. The good news is, modern campgrounds and RV parks are increasingly outfitted with helpful options so that you can remain connected. If you're traveling even further out, you may have to switch to satellite options.

## GETTING ONLINE

**Wi-Fi:** This isn't typically an option while you're moving, but can be a huge help once you've reached a camp. Many of them offer Wi-Fi connections these days, though the free public options can sometimes be of poorer quality.

**Cellular:** Depending on your location, you may be able to rely on an area cell tower to reach the internet through your phone. You can even set up a hotspot to run certain other devices. With a good signal, the speed will rival Wi-Fi connections, too. But these signals tend to dwindle quickly in more remote areas, so the most adventurous RV enthusiasts may find that their phones are useless.

**Satellite:** There's a cost



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involved, sometimes into four figures, but satellite connectivity can be a critical to those who regularly venture into the most remote areas as part of their RV travels. Unlike with Wi-Fi or cellular, you'll need specialized equipment. There's also a monthly access fee. But much like its counter-

part in satellite television, inclement weather can lead to outages.

## EXPERT TIPS

RV enthusiasts who leave for weeks or months at a time sometimes choose to pause their home internet service in order to put more money

toward a more robust mobile data plan. Compare the coverage maps of various carriers if you have a general area where you most like to visit. It may make sense to switch in order to get access to a network with better regional service. Remember that the equipment needed for satellite com-

munication can be heavy, so factor additional fuel costs into your decision-making and budgeting process. Some data providers slow down service after users reach a certain limit, so you may want to closely monitor your usage — or switch to an unlimited plan.



# Avoiding Tire Blowouts

When the worst happens, your RV can be at risk of suffering major damage.

You're finally on your way to a much-needed vacation spent in the great outdoors when a tire fails. Even the smallest slow leak can turn into a dangerous blowout under the most challenging conditions, and you'll be left stranded. Worse, a tire blowout could end up doing major damage to the vehicle before you can get it safely parked on the shoulder. So regularly check for signs of wear and tear, in particular for those with a penchant for rugged adventures.

## WHY THEY HAPPEN

The typical blowout happens for one of three reasons, all of which are avoidable. The first is improper inflation, when a tire is either under- or overinflated and fails. Worn tread can also lead to a blowout, as can overloading the vehicle. Have an expert check your tires before taking the RV out after any extended downtime, and prior to any road trip thereafter. You can also do your own walkthrough, checking the physical condition and air pressure of each tire.

## FOCUS ON INFLATION

Properly inflating your tires is one of the easiest and most effective forms of preventive maintenance. Perform regular checks after confirming the



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specs for your particular tires. During each pressure check, look for lodged debris or nails, and have those corrected immediately. If you chose not to replace the tire, it should be dismantled and plugged from the inside rather than the outside for best performance. Do a follow-up pressure check

once you arrive, as well.

## OTHER ISSUES

Be specially aware of high heat on tires, which may be caused by ambient and road temperatures, under-inflation or excessively pumping the brakes. Invest in a tire-monitoring system that will alert you to

looming issues, with regular updates on both tire pressure and temperatures. Look for sidewall cracks caused by UV exposure and weathering. While a normal part of wear and tear, these issues can be lessened by keeping tires covered when the RV isn't in use.

Regularly clean the tires

with water, a soft brush and mild soap to remove buildup that can ultimately damage the tires. Consult your owner's manual to find out more on how much load recommendations for your specific vehicle. Depending on the model, RVs may be rated for anywhere from 2,000 to 10,000 pounds.