

CRASH



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DANGEROUS RVS ON THE HIGHWAYS

SO HOW CAN A RV BE DANGEROUS?

Many older recreational vehicles, especially motor homes, have severe inner structural damage, which was either caused by laminate separations, wood rot or overloading. The RV walls and roof are usually laminated, which gives the required structural strength to sustain the shell of the RV. In a motor home a "role over cage" is built within the shell. This is essentially vertical steel within the walls, attached to a horizontal steel piece in the roof. Together and along with the laminate-formed sidewalls, they create the strength of the motor home living area. When some portion of the walls or roof area loses its laminate bonding the additional weight attempts to transfer to some degree to the remaining RV shell. Since the remaining areas are not designed for the imposed loads, some degree of failure will occur.

What generally happens is a settling of the walls at the point of least resistance, which is usually seen by a cracking or buckling of the outside fiberglass. There may be vertical fractures from the roof-sidewall top to the floor line. This type of fracture generally happens behind the rear axle of the motor home or travel trailer and on the overhang of a fifth wheel. If the shell structural integrity has been compro-

mised, additional load is transferred to the frame in the area of the failure. In the case of a motor home with a long rear overhang, the additional weight creates additional flexing of the frame when driven on the highways. Since the RV is continuously experiencing forces generated by the up and down movement generated by uneven and high and low spots in the pavement, the shell can become unstable. When a driver experiences an unstable condition resulting in rear movement from side to side or up and down, the driver may over compensate and escalate an already bad condition into a potentially fatal crash.



There are many RVs currently insured and licensed for the highways that should be in the salvage yards. Most owners have no idea of the potential danger that may be awaiting them or their family. Most know there are problems with the RV but don't want to face the fact that it should not

be on the highway, let alone mention it to the insurance company. The owner knows that the cost to repair may be greater than the value, so they drive it or tow it until it won't go any longer.

The insurance company is not generally aware of a dangerous RV under the present company policy procedures. So what can be done? First, it should be a requirement that at a certain age the RV be inspected prior to issuance of a policy. This will not only establish whether the RV appears structurally sound, but will ascertain the overall condition for value determination. Second, when the policy is up for renewal the owner must submit to answering questions pertaining to the condition, as he or she perceives the condition to be. For example: Do you have any knowledge of water or structural problems with the RV? What maintenance have you performed in the past year? Etc. The answers to these questions and others can make a big difference in determining the ACV, or the insurability of the RV. Remember, "The worse the RV condition is, the greater the risk of loss is to the insurance company". It is in everybody's best interest to determine if the RV is truly safe for travel.

by THOMAS BAILEY

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