

An Invaluable Guide To

HOW TO PURCHASE AN RV



Also Tips On Buying As A Non US Resident

Forward

As a result of our very successful you tube channel:

<http://www.youtube.com/c/GreatEscape-rv-usa> we are constantly contacted by people both in the US and other countries such as Australia, New Zealand and the rest of Europe about advice when buying an RV similar to the one that we purchased a couple of years ago.

So the purpose of this book is to help those people who are considering purchasing an American RV, which let's face it is a major high-value purchase. After extensive research there seems to be a real lack of solid advice, especially if you are considering this purchases as a non US citizen.

In this book we explain what is involved in “*matter of fact*” language, and armed with this advice you stand a fighting chance of not being ripped off by the ever hungry sales people who are praying on the uninformed.

About the Author

I was going to start by saying "*I wouldn't say I was an expert*" but after RVing for 12 years across most of Europe and more recently the USA, it is clearly obvious that there are an awful lot of people out there who need to know how to go about buying, registering, insuring, driving, maintaining and storing their RV, and I think passing on our experiences over those years could be of invaluable help.

So the purpose of this book is to shed some light on these subjects and hopefully make the path to doing all of the above a lot easier.

This book does not cover every aspect of RVing as this is a very large subject and there are too many variables.

Glenn Tomkins at the Grand Canyon



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CHOOSING YOUR RV

Now this, you would have thought, would have been relatively easy. I mean how hard can it be? You simply visit a few dealers find an RV that looks nice inside, take it for a quick 10 minute spin up the interstate and that's it. Part with your \$300-\$500,000 and you're good to go.... WRONG!

Research, Research, Research

Make a list of what things are really important to you and then factor in the things that are just not practical in an RV. Our first RV taught us so much. What I mean by this is that after owning our first RV (a Coachmen Aurora) we knew exactly what we did not want in our next RV. A good example of this is the bath - yes a bath - our first RV had a 3/4 size bath which also doubled up as the shower, and which we managed to use a total of one time on our travels. Why?

Well our water tanks didn't hold enough water to fill it and on the one occasion that we tried to fill it using campsite supplied water it took forever waiting for the small hot water tank to recharge for the next 4 gallons of hot water. Then the gray water tanks in the RV were not large enough to drain the bath water, so the remaining bath water together with the water from washing the dishes would then slosh around a 1/4 filled bath of very very smelly water until we could find a suitable dumping point, which in Europe isn't as easy as in the USA. So when we were looking to purchase our next RV we made damn sure that it had good size capacity black & grey tanks, and we only wanted a shower, no bath thank you very much.

Don't be rushed, take your time. Make sure the floor plan works for you with the sides in as well as out. Sit in the driving seat and check it's comfort and accessibility to all those controls. Sit behind the table and try and get a feel for what it will be like eating your evening meal. With the sides in, try sitting at the dining room table and see if your partner can still get to the toilet.

Sit on the sofas for a considerable length of time (not 30 seconds) and imagine watching the TV. I mention this because after we collected our new Entegra and spending some time with it, we found the sofa so uncomfortable that we had to have it changed. If you sat on the sofa for 10 mins (enough time for a coffee) you would probably say that it was fine, 15 minutes and your behind starts to go numb, 20 mins and you have to get up and walk around as now you will start getting pins & needles in your nether regions. So it had to go.

Our second RV (Fleetwood Excursion 40X) had a central, sometimes called a midship TV which we thought was great at the time of purchase, but after spending months in the RV we soon found out that if you tried to watch TV from any sofas (they were all the side-facing) you would get an awful neck-ache. Imagine looking over your shoulder for 2-3 hours every night. So this was something else on our new list that we did not want.

Our RV's

This was our first RV,
Coachmen Aurora



Our 2nd RV was a big
step up as this was a
diesel pusher:



Our New Entegra Anthem

Forget the glitz

This is the hardest bit to explain, because when you are looking around these RV's at the dealership they are all glitzy and clean, they always look like a million dollars and they appear to have loads of room(probably because all of the cupboards are empty). But now imagine all of



your cloths hanging in the closets, and some friends staying for the weekend. Imagine all your travelling belongings stored in the basement lockers. Imagine cooking 3 meals a day on that sparkly countertop. You have to try and look past the glam and glitz and really knuckle down to being practical and just how practical would this vehicle be on a day to day, month to month basis.

A very important factor is what will you be using your RV for? Just holidaying for a couple a weeks a year, or maybe an extended trip of a couple of months. Maybe like us you are going to spend half the year in your RV, or even be full-timing. How much time you will be spending in your RV will make a major difference to which vehicle and floor-plan you should be looking at buying. So be practical and try to look past all the glam and bright lights.

| USAGE | YES/NO |
|------------------------|--------|
| 2-4 weeks a year | |
| 2-4 weeks twice a year | |
| 6 months or more | |
| Full timing | |

Floor Plans

To decide on which floor plan to choose is very difficult as most are very similar. Here are some examples of this on An Entegra Anthem.



Spot the difference between these floor plans.

Factors to consider

We once again based our decision on our previous RV which had a midship shower/toilet which we found a bit awkward when friends or family were staying with us. As in the dead of night they would wake us if using the toilet or even worst we would have to encroach on their privacy if we wanted to use the toilet.

And as we all know, sharing the same bathroom with others can be a bit embarrassing at times.

Our chosen floor plan

So we choose the 44B so that we have the facility of two separate bathrooms (bath & 1/2) with two separate toilets,

and have

found this to be

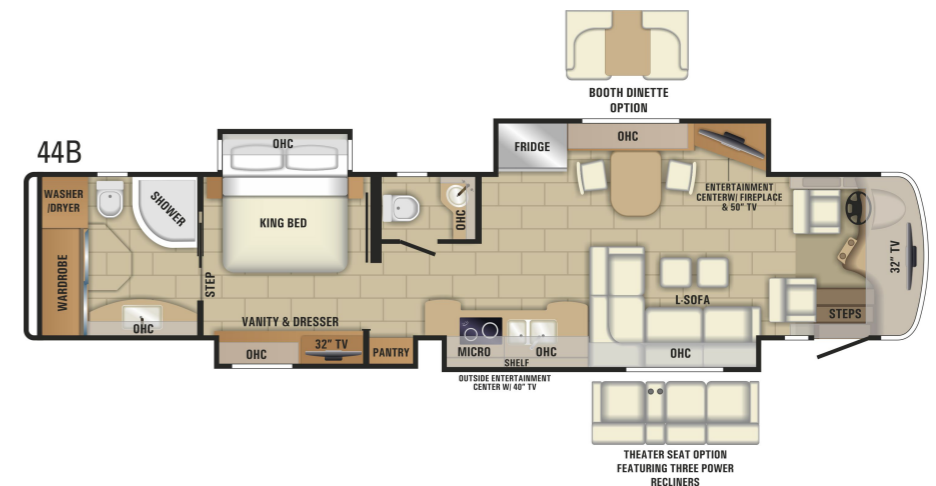
absolute

perfect for

our RV

lifestyle.

Make sure you choose a floor plan that suits you and are not pressured to buy from what the dealer has in stock.



Gas or Diesel

Now this to a large extent will depend on your budget, but the difference between driving a petrol coach and a diesel coach are as different as night and day.

Gas Coach

These are traditionally very noisy (compared to a Diesel Pusher) and very 'revvy'.

Our first RV, the Coachmen, was a gas coach (which we actually had converted to run on LPG due to the cost of fuel in Europe) and we can say for certain that we would NEVER buy another gas coach. Most gas coaches have the engine in the front (I think all gas coaches are front engine) so between you and the passenger you have a V8 6 litre engine revving itself to bits, plus apart from the noise you have the heat. Plus you have this enormous bump in the middle of your RV which underneath sits the engine.

For a start the cost of fuel at the pump is less for gas than it is for diesel. Gas also burns cleaner than diesel, so you are doing the environment a favour by choosing a gas motorhome.

Now I accept that these engine covers are well insulated, but heat rises and all of the heat from that massive engine has to go somewhere, and you will find that it's a bit like driving in a sauna (great in the winter).

The floor plans are also very different in a gas coach as the entry door cannot be at the front due to the engine location, so the door is halfway along the coach splitting up one side wall and limiting the useable floor space.

On the other hand, gas coaches are a lot cheaper to purchase than a diesel coaches. There will also be a difference in the servicing cost between gas & diesel, diesels generally being a little more expensive to maintain as the service intervals are more frequent.

Service intervals

Ideally, diesel engine maintenance and oil changes occur prior to long-term winter storage. However, if this did not take place in the fall, spring marks the time to ensure proper engine maintenance. Even if your coach has not traveled and reached the mileage noted in the operating manual, Cummins still recommend the following maintenance intervals for the engine:

- Engines 450 HP and below (ISB6.7 and ISL9) – once per year
- Engines 500 HP and above (ISX12 and ISX15) – every 6 months.

It is generally recommended that gas engines have the oil & filters changed every 3,000 miles, and on a major service the plugs will need changing and the timing will need checking.

An Important note on servicing

Do not presume that the dealership with all the flags flying and integral holiday park will be the best place to have your RV serviced. In fact it is quite the opposite. Normally it is the smaller workshops or truck workshops that have the better reputation as they have properly trained people who actually know what they are doing. I would strongly advise you to ask around regarding servicing. RV owners are only too please to steer you away from bad service locations and recommend the good ones.

We have a youtube video on our great-escape.us web site on one such dealer in Florida which achieved over 37,000 views within one week of going live. Of the 650 comments received about this particular dealership only 4 were positive! The dealer in question boasts about being the largest RV dealer in the world (...but in many people's opinion probably one of the worst!). So the message here is shop around, find a local dealership or truck workshop and go check them out. See if there are any RVs there being serviced and if the owner of the RV is there ask him/her if they have used this facility before.

DIESEL COACHES

Most diesel coaches are referred to as "diesel pushers" because the engine is in the back of the vehicle and it literally pushes the coach forward.

The chassis that hold these big heavy diesel engines have to be stronger and so you feel more stable when driving as these chassis have little or no twisting or rolling. They also weigh a lot more so it all feels generally a much more solid drive.

Diesel engines are also designed to have more torque and are low revving. The cab area (driving area) of a diesel RV is very quiet, spacious and smooth compared to that of its cheaper gas counterpart, and also very cool as the heat being produced from the engine is in the back.



and when you are driving is venting out the back of the coach instead of under the floor of your gas coach.

Diesel engines are built stronger and operate at much lower revs and therefore it is not uncommon for a diesel engine to last 200,000+ miles. So diesel engines are easier to maintain and last longer, but the downside is they cost more to buy.

Most people who own a diesel coach would say "*Once you have driven a diesel pusher you would never go back to a gas engine*".

Drive both Gas & Diesel

Arrange with your local RV dealer to drive a gas coach of your liking and then straight afterwards get out of one and get into the other. Drive the diesel coach of your choice, you will see what I mean then. You won't want to get back into the gas coach.

Try and avoid driving a coach that you clearly cannot afford and have no intention of buying, as it will make you green with envy and anything else you drive will in comparison feel pretty poor.

Tag axel

Most coaches over 40' will have a tag axel and it is generally considered that driving a coach with a tag produces a more stable, smoother ride. Well I would say that is probably true, but for me personally there is not a mind-blowing improvement in the ride (*although that said, I suppose if I went back to a non-tag I would probably really notice the difference.*)



Let's explain exactly what a tag axel is. It is a trailing axel that is mounted directly behind the drive axel and is a non-driven axel (free wheeling) that generally has one wheel on each side. It follows a dual-tired drive axel that has two wheels on each side.

So let's look at the advantages and disadvantages of a tag axel.

Advantages

- A More stable ride
- Additional braking power (two additional wheels with brakes)
- The ability to carry more weight GVWR(10,000 lbs - 20,000 lbs)
- Increased towing weight
- Less overhang at the rear of the vehicle
- Looks great!

Disadvantages.

- Another set of tires & brakes to repair & replace
- Additional wheels to clean
- Tire wear could be considerable on the tag
- Slightly less MPG

Types Of Tag Axel

Now after reading the previous section you would have thought "yep I know all about tag axels now" ...wrong! There are different types of tag axels all of which have different characteristics. So let's have a look at these:

Steerable tag

This is the best and most expensive tag as it does actually steer the rear tag wheels when you are making a turn, which achieves two things:

1. Far less drag on the tires
2. Much better turning ability

Retractable tag

This is where the whole axel lifts up off the ground so when manoeuvring in tight turns the wheels are not being scuffed to bits. You see these on a lot of trucks when the load being carried is not heavy enough to require the use of the extra axel. This saves wear and tear.

Standard tag

This is the tag that we have on our 2016 Entegra Anthem. This tag does not lift and does not steer. However, the air can be dumped from this axel reducing the weight of the RV, meaning that scuffing is reduced. On our particular RV, even though there is a facility to dump the air automatically from the tag when reversing, the tag dump air release switch has to be physically held down when carrying out tight forward steering



Tag Axel Dump Switch

Vehicle Weight

This is an area that does not usually get the attention that it deserves. One of the often-overlooked numbers is the vehicles gross axle weight rating, or GAWR.

You should be aware of your gross axle weight rating. A good place to begin is learning the GAWR definition. A vehicle's GAWR is the specific weight determined by the manufacturer to be the maximum allowable weight that can be placed on an individual axle. Front and rear axles have individual gross axle weight ratings [source: Ford Motor Company]. You can think of the GAWR as a weight limit for each of your vehicle's axles - a weight limit determined by the manufacturer. A vehicle's axles should never be loaded beyond the manufacturer's listed GAWR.

Some RVs manufactured have so little difference in the unloaded (dry weight) and the fully loaded weight that by the time you add all of your bits and pieces you'll be over the designed weight limit.

Safety is the primary reason for manufacturers to place a limit on how much weight each axle can carry.

Overloading a vehicle of any kind - including a trailer - is dangerous.

Heavy loads are always difficult to control on the road, but if that heavy load is unevenly distributed between the axles or even overloaded on one side of an axle, the problem will only be magnified.

Here is just a sample of what can go wrong if, for example, too much weight is placed on the rear axle of a vehicle:

The vehicle's overall handling will be greatly affected because the steering will be less responsive. The vehicle's brakes will not be as effective. The rear tires may not be able to handle the extra weight, potentially causing a blow out situation. Overloaded and overstressed components within the vehicle's rear suspension system could bend or even break, causing you to lose control on the road. As you can see, there are an assortment of problems that can result from overloading. Again, for safety's sake, the GAW should never surpass the GAWR on any vehicle.

Gross Axle Weight (GAW) is the actual weight placed on a single axle.

Assuming a well-balanced vehicle, the GAW is then evenly distributed to all tires on that axle.

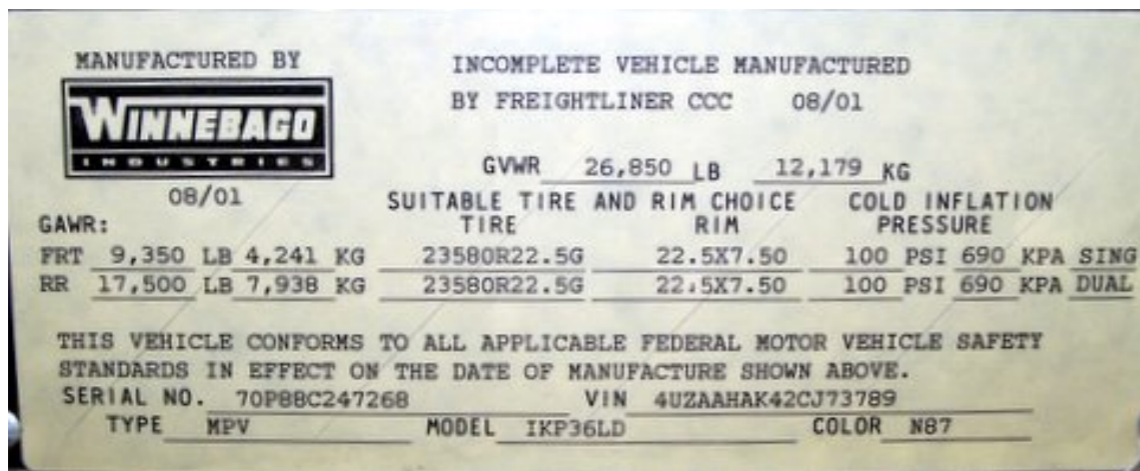
In addition to the axle weight rating, the GAW must be within the tire weight ratings as well. To determine the amount of weight placed on each tire, divide the GAW by the number of tires on the axle.

You may see the more specific RGAW, when referring to the rear axle, or FGAW, when referring to the front axle.

GAWR: Gross Axle Weight Rating

Overloading

Overloading a vehicle or trailer can have serious consequences. I have recently been told a story by a reader of this book whereby a friend had overloaded the trailer hitch (ignoring the plate showing 15,000 lbs maximum towing) and attached a triple stacking car hauler. The end result was that the trailer's weight ripped off the trailer hitch from the chassis and the triple stacking car trailer finished up in a swamp.



The vehicle weight is listed for a reason. Stick to it.

Brakes

Now you may or may not know that there is also a difference in braking systems available, these are not an option so you don't have a say in which system your coach has, but it is probably best to know what and why there is a difference.

There are fundamentally two types of braking system on the market.

- Hydraulics (same as we have in our cars)
- Air Brakes (as used by all heavy goods vehicles)

So what is the difference? Well quite a lot....

Hydraulics : uses compressed hydraulic fluid to force a brake piston out making the brake pad/shoes expand slowing thus stopping the vehicle.

If you had a leak with one of your brake lines you will lose your brakes and your only form of stopping would be your park-brake (as this is operated by a cable so would not be effected by brake fluid loss).

Air brakes: this system still has pistons on the brake drums but works in completely the opposite way to hydraulics braking systems.

So if you had an air leak on your braking system, unlike the hydraulic system, your brakes would be forced on, so therefore a much safer system especially on big heavy 15-20 ton RV's

When you apply the brakes on an air brake system you are actually allowing a small quantity of air out of the piston housing (where the very strong spring is housed),

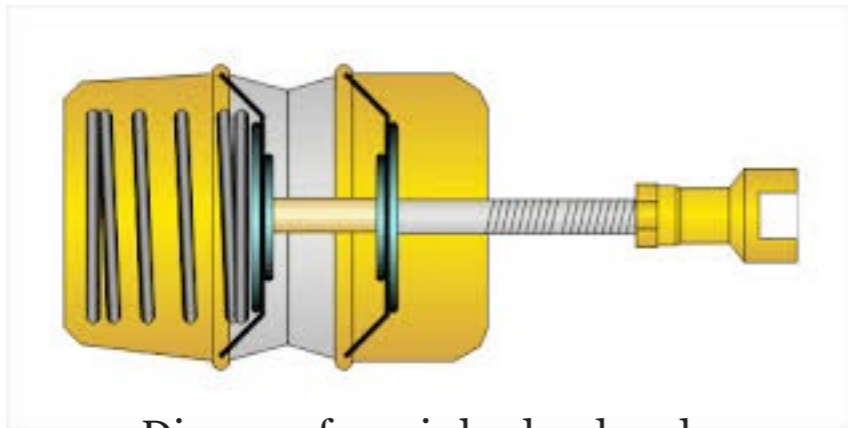


Diagram of an air brake chamber

which is when you hear the "pirt-churr" noise. That is why when you start a diesel engine up you

have to make sure that your air pressure is up to the correct level, otherwise you will not be going anywhere.

Most gas coaches have hydraulic brakes and most diesel coaches have air brakes.

I am sure that one system isn't any better at stopping than the other but if you jump on the pedal with air brakes it is like an on/off switch.

They will be full on and your wheels will probably lock up. By comparison with hydraulic brakes you will have to keep the pressure on as it is only the force of your foot on the pedal that is stopping the vehicle. We have had air brakes on our last two RVs, and again (going back to the shopping list) would not choose a vehicle without airbrakes.

Advantages of air brakes

- The supply of air is unlimited, so the brake system can never run out of its operating fluid, as hydraulic brakes can. Minor leaks do not result in brake failures.
 - Air line couplings are easier to attach and detach than hydraulic lines eliminating the risk of air getting into hydraulic fluid since there is no hydraulic fluid. Air brake circuits on trailers can be easily attached and removed by operators with appropriate training.
 - Air not only serves as a fluid for transmission of force, but also stores potential energy. So it can serve to control the force applied. Air brake systems include an air tank that stores sufficient energy to stop the vehicle if the compressor fails.

- Air brakes are effective even with considerable leakage, so an air brake system can be designed with sufficient "fail-safe" capacity to stop the vehicle when leaking.



Warranty

Warranty is a big consideration when buying such an expensive vehicle and most manufactures offer a 1 year warranty on the body (the part they build plus all of the appliances they have installed) whilst the chassis has typically a 3 year warranty (which is offered independently by the chassis manufacture).

Entegra do offer (at the moment) a 2 year bumper to bumper warranty which I believe is the longest in the industry. But having a 2 year warranty all sounds great but in our experience it takes weeks and weeks (sometimes months) to get these claims approved and repaired from a dealer. By contrast Newmar only offer a 1 year warranty but warranty claims are dealt with immediately. So you see all is not what it seems.

Repairs on RVs outside of the warranty period can be very expensive but I am a firm believer that if you maintain your vehicle correctly your vehicle should be reliable and fairly inexpensive to operate apart from regular servicing. If these vehicles are so unreliable that you need to have all manor of extended warranties on the engine, chassis and body, then ask yourself the question “should I be buying one”?

Warranty Examples



- 12-month/15,000-mile basic limited warranty
- 36-month/36,000-mile limited warranty on structure
- 10-year limited parts-and-labor warranty on roof skin



The Entegra Coach limited warranty covers your coach for two years, or the first 24,000 miles of use, whichever occurs first. In addition, it covers the structural integrity for five years.



Newmar motorhomes are supported by a one-year, unlimited-mile expressed limited warranty and a five-year limited structural warranty.

Key Items To Negotiate In An Extended Warranty Policy



This is an area that you could write a completely separate book on. It is an absolutely huge and complicated subject. Extended warranties are not for everyone. They can be a complete waste of money, or they can be

extremely helpful and they can also be everything in between.

Read the fine print on every contract

Assuming you have decided to go ahead on a warranty purchase start looking around and getting quotes on policies. Get several quotes and then get a copy (and read) each of the contracts before you sign. You want to treat an extended warranty like insurance which means you should look to get all your “big ticket” items covered (the ones you cannot afford to fix on your own),

but you ALSO need to be aware of the fine-print and the exclusions. The 2 most important “must have” items in an extended warranty are as follows:

Since RVs are extremely complicated machines with thousands of interacting parts, our recommendation is to go for an exclusionary policy. They are more expensive,

- Exclusionary Policy – Extended warranties come as either “inclusionary” or “exclusionary” policies. Inclusionary are the most common kind (also the cheapest) and will only cover the specific items listed on the contract. In other words if it is not on contract it is not covered. This sounds great in principle, but can be a real “gotcha” if some non-covered part you did not even know about causes your claim to be denied. Exclusionary policies are the other way around. They only list items which are NOT covered on the policy.....by contrast everything else IS covered.

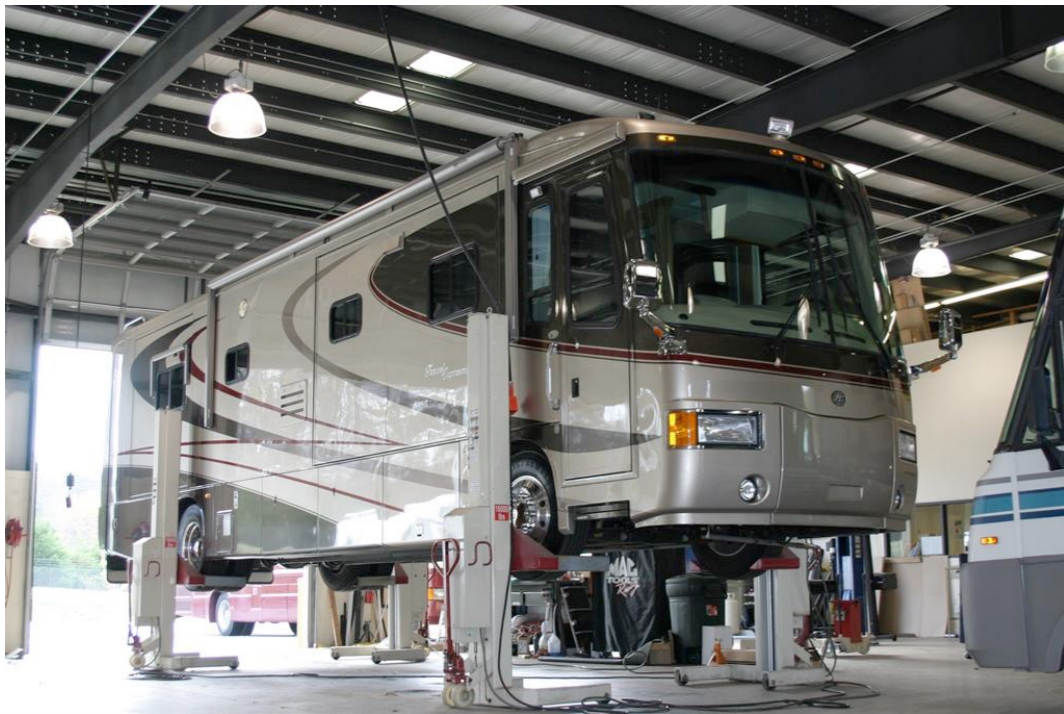
- Consequential Damage – One of the biggest potential bummers in a warranty claim can be denial of a big ticket item due to damage from a non-covered part. Imagine a non-covered part (say some type of gasket) blows and damages a big, expensive covered part (say, your transmission)..

Dealer sold (high profit) warranties.

Unless you have consequential damage the warranty company can legally deny your claim. This is a situation you never want to be in.

Even if you decide to buy an inclusionary policy, make sure consequential damage is part of the policy

New RVs typically have a “breaking in” period which will often require lots of trip to the shop. If you are buying a brand new RV it should come with a manufacturer-backed warranty for at least a year, and that is the warranty you should use before shopping for one on your own. If you are buying a “new to you” used RV you may be able to negotiate a 1-year repair plan backed by the shop



Cooking

Gas or Electric

This of course is a major consideration and I think that most people would prefer a gas stove top and an electric oven. Gas stove tops are fairly expensive to install compared to electric as they require an external tank (*normally 15-20 gallons of LPG*) which in itself is a major safety



consideration.

If you choose LPG (gas) for your cooking you will also by default have LPG (gas) heating and hot water plus the fridge

will also run on LPG gas when you are not plugged into a campsite hook up.

BBQ

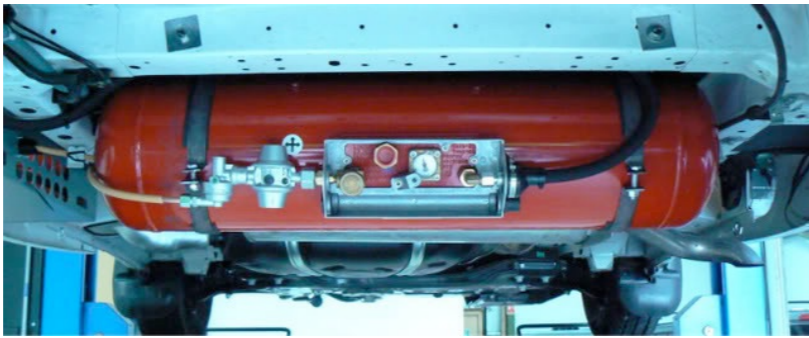
A lot (if not all) of the high end coaches are now fitted with Electric stove tops and gas in not an option. They say this is for safety reasons but it is probably also down to cost. If you are always going to have electric available to plug into then an all electric coach is absolutely fine. If on the other hand you will be boon-docking (dry camping) then you will have to have your generator running to be able to cook, but to be fair most of the time in our RV (*weather permitting*) we BBQ outside.



Cooking Safety

I have to say that having a 30 gallon tank of LPG gas bolted between the frame rails of my RV would put the fear of God into us, as there is so much bumping, twisting and shaking when driving that it would be very easy for a pipe to fracture and allow gas to seep out. Our first coach had this system and it was always at the back of my mind that if we ever had a crash or drove over something by

accident it would be ‘curtains’ as we were basically



driving (and sleeping) on top of 30 gallons of very volatile, highly explosive gas!

So for us even with the small drawback connected with electric cooking it is in our opinion a far better, cleaner and safer way to cook. But all that said if you are looking at the Entegra, Tiffin, Newmar, Fleetwood and Winnebago ranges you probably do not have a choice anyway.

Building your list

| REQUIREMENTS | YES/NO |
|---------------------------|--------|
| 2-4 weeks a year | |
| 2-4 weeks twice a year | |
| 6 months or more | |
| Full timing | |
| Gas Engine | |
| Diesel Pusher | |
| Tag Axel | |
| Floor Plan | |
| Gas / Electric | |
| 1st choice model (so far) | |
| 2nd choice model (so far) | |

By now your list should be taking shape, you will start to see how we came to our decision to purchase the make and floor plan that we finally decided on.

Research

Try to establish a list of makes and models you are interested in. By now with the aid of our good friend Google it is possible to do so much research that you will know more about your chosen model than the sales person (which believe me isn't difficult!) Also a great source of information are the RV Forums. I use IRV2.com. Here you can read the comments of owners by brand who are having issues and you will soon get a feel for the problem models to possibly avoid.

Now if you have your heart set on a particular make and you are reading loads of bad comments you need to take this up with the sales person of your chosen dealership (*of course most of these people will bluff their way out of these questions just to get your money so tread carefully*). Also ask the same questions to three or four different dealers and see if they all come up with the same answers.

Our manufacturer list was quite short and consisted of: Entegra, Newmar, Tiffin and Fleetwood in that order of preference. Entegra was at the top of our list because of what they offered inside the RV and their price point. They do seem to offer more 'bling for your buck'.

Factory Tours

Now before you push the button and commit to buying I would seriously go on a factory tour of the 2 -3 manufacturers that are on your shortlist.

Entegra Coach, Inc

903 S. Main St.

PO Box 460

Middlebury, IN 46540

(800) 517-9137

Tiffin Motorhomes

105 2nd St NW,

Red Bay,

AL 35582

FREE TOURS ARE OFFERED:

Monday thru Friday, 9:30 a.m.

Newmar Corporation

355 Delaware St

Nappanee, IN 46550

Factory tours are given twice a day, Monday through Friday at 10 a.m. and 1 p.m. Eastern Standard time.

Please arrive 15 minutes before the hour and check in at the tour area located in building nine on Cheyenne Street.

How to purchase if you are a non US resident

This section is for those people who are considering a purchase of an RV but are not resident in the USA. I did a lot (*and I mean a lot*) of research with regards to Vehicle Registration, Insurance, Money Transfer and RV Storage. So let's look at these one at a time, and if you are contemplating a purchase then this will be very useful information.

We have met a lot of people from Holland, Ireland, France, England, Denmark and of course Canada who are doing the same as us. They purchase an RV and then travel the States visiting all of the great sites that this great country has to offer.

A lot do store their RV and head back to their country for several months as we do, so their RV becomes a sort of holiday home on wheels.

So this section will be particularly useful if you fall into this category.



Registration (LLC)

Now this is where we do have the advantage when purchasing compared to someone buying who is a US resident (*but there is a down side later on so don't get too excited*). As a non US person with no official address in the US the only way to be able to purchase and register a vehicle is to form an LLC (*Limited Liability Company*).

This is a perfectly legal route to go down and thousands of people every year chose this method. The advantage is that you can choose a state that does not have sales tax, thereby saving a heap of money on the purchase.

However if you are a US citizen and want to create an LLC in another state to purchase your vehicle other than the state you live in, this is seen to be tax avoidance.

There is some confusion over this so please check it out if you live in one state and want to set up an LLC (*for the sole purpose of purchasing an RV*) as this section is mainly aimed at those of us who reside outside of North America.

How to purchase if you are a non US resident

There are, as you would expect, a good number of insurance companies out there that will offer you insurance for your RV & tow car but most will not touch you the moment you mention you have a non US driving licence.

We found that Progressive Insurance is probably your safest bet, but here is the down side, be prepared to pay around 30-40% more on your insurance premium because of your non US driving licence. And don't even think about trying to get a US driving licence, it is virtually impossible without a Social Security Number. But hey you have just saved \$30k in sales tax so a few hundred every year on Insurance you can live with. Also bear in mind that your vehicle has to meet the minimum insurance requirements of the state that it is registered in.

We have so far in the past two years had insurance with:

[Progressive](#)

Money Transfer

For us this was probably the most worrying and frustrating time and process. We were converting GBP to USD and at the time, the UK pound was falling like a brick from a plane, so we bit the bullet, made the exchange and lost a whopping \$20,000.

Another thing worth knowing is that in the UK (*and maybe it is the same in other countries*) you have to make the money transfer to your RV dealer or your US bank account whilst you are physically in your country of residence. I think this is due to the sum involved but it is better to be pre-warned.

Just imagine arriving at the dealership so that you can physically be there to authorise your money transfer to actually pay for your RV. This is perfectly understandable when transferring a large sum of money, just in case the dealer had gone bankrupt or didn't exist in the first place (*you can never be too careful these days*). At which point the person on the phone from your bank politely informs you that you can only authorise this transfer if you are still within the country you reside.

Creating an LLC

LLC stands for Limited Liability Company. Forming an LLC is the simplest way of structuring your business to provide personal liability protection and in this case the means to have a legal entity.

Your LLC will actually own the RV and you will own the LLC. If you register your RV in a state like Montana which has no sales tax, you will not have to pay any sales tax on your vehicle irrespective of what state you purchase the vehicle in.

So these are the steps for setting up an LLC:

Choose a name for your LLC

Find a Lawyer to form this for you (*or as we did....*)

Find a company that specialises in doing all the leg work for you.

We are going to use the specialist LLC formation company for this example as it is by far the easiest and least expensive.

If you Google “LLC agent in state XXXXX” for whatever state you have chosen then a whole list will appear of both LLC formation companies and Lawyers offering the same service (*but for more money*)



Where to start

I would start by making contact with the very friendly staff at : All Day \$49 Montana Registered Agent LLC. After this they will do everything you need to set up and start your LLC. They will even arrange for your number plates to be made and mailed to wherever you want.

We have been using All Day \$49 Montana Registered Agent LLC since we purchased our Entegra and I can honestly say that their service, attitude and efficiency is faultless. We have recommended All Day \$49 Montana Registered Agent LLC to countless people and all have been happy with the outcome.



Montana LLC Agent

Is your affordable and dependable Montana registered agent service and Montana LLC provider.

- Why is MT Registered Agent Service Better?
- Its \$49 a year, from the date you sign up. Way less than others.
- The price never goes up. It's our legal name: All Day \$49 Montana Registered Agent LLC.
- We have no additional fees.
- We immediately scan all legal documents received into your online Montana registered agent account, and store for your convenience.
- We forward your Montana titles, plates, and any DMV originals to you for no additional cost.
- We send you report reminders and how-to links to file the \$20 report yourself and save.
- We can file your annual report for you automatically for a \$25 fee.
- Our vast resources in your agent account make operating in Montana easier for you.
- We are Montana Resident Agent experts. This is all we do. It's not a side business.
- Commercial location. Many MT Agents operate out of homes and residential addresses.
- This is our actual business! You're not a line item in addition to something else. You're it.

PERSONAL, HEALTH & RV INSURANCE



A money saving tip with RV your insurance:

The USA operates a system whereby the state that your vehicle is registered in sets the minimum insurance requirements. If you have just purchased an expensive RV you will want the fully comprehensive cover and collision damage etc. But a good tip is when you return home from your travels remove all of the collision and uninsured driver parts of the policy and just keep the bare minimum insurance requirements while your vehicle is in storage. You will save a fortune.

We used to pay around \$3,000 for our RV insurance per year which now reduces dramatically because we change the vehicle's cover when the vehicle is in storage.

Shop Around

It is definitely worth shopping around for insurance every year as policies change and companies that last year had high premiums this year want to attract more RV clients so offer better prices.

Unfortunately most people of course cannot be bothered to do this exercise as it is very time consuming and you have to answer the same question over & over again, so most people tend to stick with the company they already have.

Health Insurance

When you consider the age group of people who buy RV's worth upwards of \$250k, it is fair to say they are either retired or close to *retirement age (of course there are a exceptions). Therefore medical insurance is a must as none of us know what might be around the corner....

Health insurance for the “non US citizen”

This, I would say, is mandatory (or should be) because if something serious happens whilst you are on your vacation of a lifetime, you will need insurance to cover these expenses. The alternative is to take a chance but if you are unlucky and have to have hospital treatment, you may well be selling your lovely new RV to pay for your medical expenses.

Health insurance for the “US citizen”

Not all US medical insurance will cover you if you are out of the state you reside in, so best check that you can get a "bolt-on" to cover you whilst you are visiting other US states and Canada for extended periods of time.

**The typical RVer was 48 years old in 2011, one year younger than the 49 years recorded in 2005 and 2001. Median income of RVers: \$62,000. 39% of RVers had children under 18 living at home. RV owners aged 35-to-54 posted the largest gains in ownership rates, rising to 11.2% in 2011 from 9.0% in 2005.*

Source: rvia.org

Storing your RV

Now of course buying, registering and insuring your RV is only part of the joy of ownership. Whether like us you live abroad, or your home is in the USA but you have no space for your RV there, you will need somewhere safe and secure to store your prized possession during the periods you are not using it, or you are out of the country.



So again do the research. There is no point in storing your RV in a town or state that is prone to hurricanes,

has excess humidity or is subject to snow. We have found that NIRVC (National Indoor RV Centres) are by far the best facility around as they offer indoor storage with full plug in and they will prepare your RV so that when you arrive back you literally drive away and start your holiday. Their service can include full pre-arrival valeting and is the most impressive service we have come across so far.

Types of storage

- Indoor heated -A/C (with or without electric)
- Partial covered -with or without electric (normally without)
- Outdoor - without electric

Prices are normally charged per foot and to give you an example of cost, will range from \$300- 1,000 per month for a 45' RV

Prepare to be amazed!

Virtually every single place we contacted about storage was completely full, so if you are serious about buying an RV make some enquiries beforehand as this could cause you a real issue if you cannot find anywhere to leave it. You may be lucky enough to be able to park your RV at your home. You will need to check this as a lot of neighbourhoods do not allow this, or if they do it will be for a maximum of no more than a couple of days.

Doing the deal

So having done all your research on make, model, floor-plan and pretty much made up your mind on the colour. Now you need to see it in the flesh and take it for a test drive. But where should you do this?

Well you could just go to your nearest dealer and arrange a test drive, or you could spend a little extra time working out who you actually want to buy from.



The forums again will come up with a wealth of information on dealers. The dealer we begrudgingly purchased from would not even give us a test drive; they told us "if you're going to visit another dealership, get them to give you a test drive." We were so surprised and angry with this attitude, especially having travelled literally thousands of miles from Europe, that we wrote to their CEO and were offered a very good price as compensation which was too good to turn down. However we do still regret buying from the Florida dealership that we purchased from.

Choosing the dealer

Which ever dealer you choose, the salesperson you will be dealing with is programmed to persuade you to write a cheque for as little as \$500 to reserve that special RV (because "I doubt there will be anymore available in that beautiful colour for a while" or "that's everyone's favourite floor-plan" or "the demand for this particular model is so high"). It is all part of the physiological game that once you have paid a deposit you feel committed in some way to complete the purchase.

Do not rush into writing that deposit cheque. Rest assured RVs are being churned out like chocolate bars at Hershey's and the colour, floor plan and model will be available and more than likely in stock at another dealership. Even if you have found your perfect RV be prepared to walk away, that sales person will be calling you before the days out.

Some idea of cost

So if you think “*well I’ve bought the RV, so we all good* “ Wrong. Yes the major purchase is out of the way but there is so much more to get you on the road. I have listed below just some of these, which are mandatory even if your RV is new or used, some of these items only apply to used RVs.

| | |
|--|----------|
| • RV registration. | \$350 |
| • RV insurance | \$2,500 |
| • <i>Tow car (toad) purchase</i> | \$1,000 |
| • Toad registration | \$200 |
| • Toad insurance | \$1,000 |
| • <i>Toad Towing frame (including install)</i> | \$1,400 |
| • <i>Toad electrics for towing</i> | \$400 |
| • <i>Toad braking system</i> | \$1,500 |
| • <i>*Extended warranty*</i> | Optional |

One off purchase \$8,350

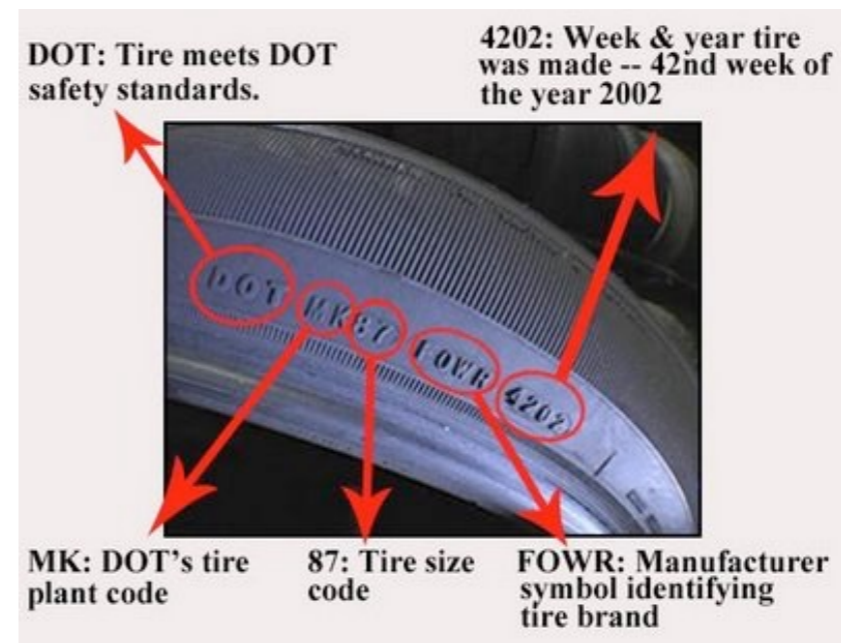
| | |
|--|---------|
| • Satellite TV install | \$1,500 |
| • Satellite TV subscription | \$1,200 |
| • Mobile phone data & voice per line | \$1,200 |
| • Cell phone booster | \$600 |
| • Wifi booster | \$600 |
| • Annual RV repair/maintenance (\$5,000) | \$2,000 |
| • Annual Toad maintenance | \$500 |

| | |
|--|---------|
| • Generator maintenance | \$350 |
| • Tire replacement (age not mileage) (\$4000) every 5 years) | \$800 |
| | ----- |
| | \$7,800 |

(including tire change every 5 years

So you can see that not taking into account the cost of fuel, DEF or camping . Living in an RV is not by any means cheap or free as some people think. If you are aware of these costs and budget for them then things should be fine.

A note on tires



If you are buying new or used it's worth checking the tire dates stamped on the tires. It's not unheard of buying a brand new RV with 2-3 year old tires. So check this out.

If you not happy asked to have new tires fitted on your new vehicle. They will moan but they will simply back these to the chassis manufacture.

What discount should you expect

The ball-park discount figure on a mid to high end RV is 30% from MSRP (Manufacturer's Suggested Retail Price). The salesperson may show you a whole ream of paperwork showing what they paid and that they would be losing money if they sold the vehicle to you at such a price, but remember, the salesman is not your friend and you should take all of this with a pinch of salt.



We managed to negotiate 33.3% discount and some free goodies included in our deal (although we all know, nothing is actually free) so we were generally pleased with the price we paid. That said, we met a couple who had managed to negotiate a discount of 33% and they didn't have to write to the CEO complaining!

It took a lot to earn it, so don't just give it away!



Spot the game

One of the things that always make me laugh is the little charade that all sales people play out to catch their pray (you) by suggesting (insisting) that they introduce you to their CEO (as this always does the trick).



All you should be interested in is the final price that you want to pay. It doesn't really matter if they wheel out Donald Trump to talk with you if they are not going to give you an additional discount to get to your target price it is all a wasted exercise.

I have seen this scenario so many times and people are really fooled by this gimmick. So my advice is to walk away and make them do the work, but make sure they know that you will be walking straight into another dealer and the one who gives you the price that you think is fair (based on at least 30% off MSRP) is the one who will get your business.

Your dream RV will be waiting in another dealership so stop worrying that you may have lost that one in a million deal.



First drive of our new RV



The first drive of your new RV will hopefully be a memorable one and the first of many happy days behind the wheel. Just take it easy, and remember at first to allow a week or so not that far from the dealership that you purchased from so that if there are any problems, large or small, you will not be too far away and they may even send someone out to you (*I have heard of a few of the better dealers who do this*)

All that is left to say is that every day you will learn something more about your expensive home on wheels!

So let the journey begin.....

On the road

Before you hit the road I would strongly suggest that you take a driving course on how to drive a large vehicle. I actually took my HGV (heavy goods vehicle) licence in the UK in the period before my RV was ready. It doesn't really matter if you do the final test at the end of the course, but there are so many factors you should know about driving and manoeuvring a large vehicle.

I have found this information and knowhow absolutely invaluable.

There are many aspects of driving an average SUV or a car that are completely different to a large, long, heavy vehicle like your new RV. With a price tag of just shy of 1/2 million dollars wouldn't you want to know how to drive this vehicle properly? After all, scrapes and body damage are not cheap to repair.



People quite often scrape the rear side panels of their new RV due to finding out the hard way the turning circle required on a large, rigid vehicle.

A good rule of thumb

If you are a new driver try and remember that you DO NOT start the turn until your rear wheels are level to the obstacle around which you are turning. Remember at all times mirrors, mirrors, mirrors. Think of most other road users as idiots and you should be OK.

Some impatient car drivers will try and pass on the inside and undertake you, it happens all of the time, so be very aware of your surroundings and allow for the rear end to swing out a little as well. Take everything slowly and you will be fine. Do not get harassed by the pressure from other drivers.

Let 'em wait!



Don't be a statistic

