Integrating RV Covers into Financing

Transforming Protection into Profit

A simple addition to your F&I process that delivers substantial per-unit profit while enhancing customer satisfaction and vehicle longevity.

The Big Opportunity

The RV industry operates on remarkably thin margins of just **3.3%** within a **$4.8 billion** market. However, dealers who integrate covers into their financing packages are transforming their profit structures.

3-4x

More Covers Sold

When presented as part of financing rather than an afterthought

$400

Added Profit Per Unit

Direct contribution to your bottom line

Customer Satisfaction

Leading to improved retention and referrals

United Covers Advantage

Our Lifetime Warranty provides extra protection that practically sells itself—customers recognise genuine value when they see it.

Why Customers Say Yes

Buyers want comprehensive protection for their investment, but they're resistant to large one-time purchases after committing to an RV.

1

Boomer Buyers (55+)

Represent **39% of all RV sales**

- Financially established, value protection
- More concerned with quality than price point
- Appreciate long-term investment protection

2

Younger Buyers

Now account for **28% of the market**

- Cost-conscious but value-driven
- Receptive to monthly payment solutions
- Research-oriented, appreciate tangible benefits

RV holidays are already **75% cheaper** than traditional vacations, making protection that preserves this value highly attractive—especially when **built into affordable monthly payments**.

The Canadian Reality

Harsh Climate Makes Covers Essential

In Canada, recreational vehicles face extreme weather challenges that dramatically accelerate deterioration:

5-6 Months

Average time RVs sit unused in snow, ice, and damaging UV exposure each year

Second-Largest

RVs typically represent the second-largest purchase most families make after their home

10:1 ROI

A $499 cover (<1% of RV cost) prevents $5,000+ in weather-related damage

⚠ Lifetime Warranty Advantage

United Covers' Lifetime Warranty means the cover will outlast the financing term—providing protection throughout ownership.

Why Financing Works

$499 One-Time Purchase

Creates hesitation and purchase resistance after major RV investment

Financing Conversion

RV loans span **2-20 years**, secured by the vehicle that buyers want to protect

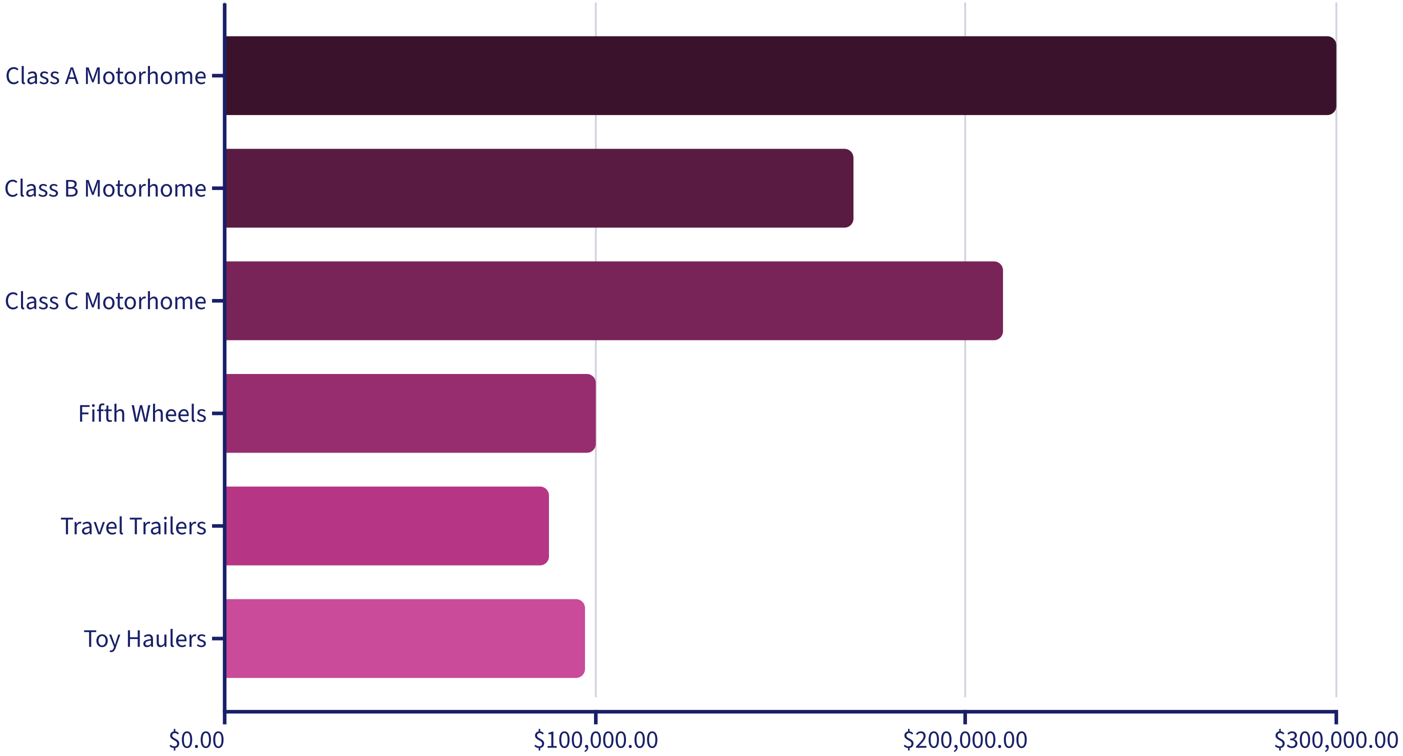
$18/Month Solution

On a 7-year $70K loan, makes protection an easy "yes" during F&I presentation

> When positioned as standard protection within financing, cover acceptance rates approach **90%** compared to **25%** when offered as a separate purchase.

What RVs Cost: Protection Perspective

These substantial investments justify comprehensive protection strategies—especially when that protection costs less than 1% of the vehicle's value.



Value Proposition

A $499 cover represents:

- 0.17% of a Class A Motorhome
- 0.29% of a Class C Motorhome
- 0.5% of a Fifth Wheel
- 0.57% of a Travel Trailer

Yet protects the entire investment.

Dealer Playbook & Economics

Simple Implementation Process

01

Present cover as a **standard protection item** during F&I presentation, not as an optional accessory

02

Add directly into financing paperwork with minimal monthly payment impact

03

Order from United Covers (stock in-store or arrange direct shipping to customer)

04

Ensure customer receives cover before their first storage season

Financial Impact

$350

Per-Unit Profit

Average dealer margin on each cover sold

$87.5K

Annual Profit

For a dealership selling 250 RVs per year

Zero risk: Compact packaging, flexible inventory options, and dealer-controlled pricing with stronger trade-ins & repeat sales.