RV Co-Ownership Preflight Checklist

12 questions to answer before sharing a camper with family or friends

Sharing an RV can make financial sense. It can also create real tension if expectations are vague. Before you share a camper, travel trailer, fifth wheel, or motorhome with family or friends, talk through these questions together.

The goal is not to make every arrangement formal or complicated. The goal is to avoid awkward surprises later.

1. Who is allowed to use the RV?

Decide who can reserve and use the RV.

- Owners only
- Immediate family
- Adult children
- Guests
- Friends of owners
- Anyone approved by the group
- Whether a primary owner needs to be present, or whether other people can take the RV on their own

2. Who is allowed to drive or tow it?

RVs have a learning curve. A small mistake can become expensive fast.

- Who is allowed to tow or drive
- Whether new users need a walkthrough first
- Whether anyone needs towing or backing practice
- Whether there are age, licence, or insurance requirements
- Whether guests can drive or tow

3. How will scheduling work?

A shared RV usually cannot be used by everyone at the same time.

- How reservations are made
- How far ahead people can book
- Whether bookings are first come, first served
- How holidays and prime weekends are handled
- Whether there are limits on consecutive weekends or long trips
- How cancellations work

4. What happens when two people want the same dates?

Scheduling conflict is one of the fastest ways for shared ownership to get personal.

- Who gets priority
- Whether holidays rotate
- Whether summer weekends are split fairly
- Whether unused time expires or rolls over
- Whether owners can trade dates

- Whether special events get priority

5. Who pays the fixed costs?

Fixed costs happen whether the RV moves or not.

- Loan payment
- Insurance
- Registration
- Storage
- Roadside assistance
- Annual inspections
- Winter storage
- Required memberships
- Whether these are split equally, by ownership percentage, or another formula

6. Who pays for trip costs?

Trip costs are tied to actual usage.

- Fuel
- Propane
- Campground fees
- Dump station fees
- Cleaning
- Tolls
- Mileage-related wear
- Supplies used during the trip
- What the group pays for and what the person using the RV pays for

7. Who pays when something breaks?

This is one of the hardest questions. Separate normal maintenance from damage caused by use or neglect.

- Normal wear and tear
- User-caused damage
- Mechanical failure during a trip
- Damage discovered after return
- Damage where fault is unclear
- Repairs below a small-dollar threshold
- Repairs that require group approval

8. What counts as normal wear and tear?

Normal wear should not become a personal accusation.

- Tyres wearing down over time
- Batteries aging
- Appliance failure
- Sealant and roof maintenance
- Brake wear
- Routine oil changes
- Small cosmetic wear from ordinary use
- Which costs belong to the group versus an individual user

9. What counts as user-caused damage?

Some problems happen because someone made a mistake or skipped a checklist.

- Backing into something
- Damaging stabiliser jacks
- Leaving tanks, valves, or batteries in the wrong state
- Forgetting to secure awnings
- Interior damage caused by pets, guests, or children
- Failing to report a problem
- Returning the RV dirty or with missing supplies
- Whether the user pays fully, partially, or up to a defined limit

10. What needs to happen before and after each trip?

A shared RV needs a clear handoff routine.

Pre-trip checklist	Return checklist
• Tyres checked • Lights checked • Hitch/towing setup confirmed • Insurance and registration available • Keys, manuals, and campground info ready • Supplies checked • Tanks and batteries checked • Existing damage reviewed	• Fuel/propane handled • Tanks emptied • Interior cleaned • Food removed • Trash removed • Damage reported • Supplies restocked • Keys returned • Photos uploaded if needed

The goal is to make every handoff boring and predictable.

11. Where will important records live?

Shared ownership gets messy when one person has all the information.

- Title or ownership documents
- Registration
- Insurance
- Loan or lien documents
- Maintenance records
- Repair invoices
- Manuals
- Warranty information
- Roadside assistance details
- Storage agreement
- Photos of damage
- Group rules or ownership agreement

12. How does someone exit the arrangement?

Many shared arrangements start with optimism and end without a plan.

- Can someone sell their share?
- Who gets first right to buy it?
- How is the RV valued?
- What happens if someone stops paying?
- What happens if one household uses it much more than others?
- What happens if the group decides to sell?

- How are remaining funds, debts, or repairs handled?

Final gut-check

Before sharing an RV, ask each person:

- Are we comfortable talking about money directly?
- Can we handle conflict without making it personal?
- Do we trust each other to report damage honestly?
- Are we willing to follow checklists?
- Are we clear on who pays for what?
- Do we have a plan if this no longer works?

If the answer is no, shared ownership may not be worth it.

If the answer is yes, write the basics down before the first trip.