



Property Protection Program “Contents-Only” Terms and Conditions

PPP-CO-TC (Rev 01102020)

InsureStays
PO Box 4443
Pawleys Island, SC 29585
(843) 286-5144
www.insurestays.com

PROPERTY PROTECTION PROGRAM TERMS & CONDITIONS

PROGRAM OVERVIEW

Your Property Manager offers a Property Protection Contents Program. This Damage Protection program covers accidental damage to your rented unit that occurs during your covered occupancy up to the limits outlined in your agreement. Your Property Manager is responsible for filing all program claims on your behalf as a Rental-Guest and you may be notified in writing of any such claim. As a Rental-Guest, your verification may be required in certain cases.

As a Rental-Guest you are responsible for the cost of repair of all damages that exceeds the coverage limit of the Accidental Rental Damage Program. The amount you pay for the Property Protection Contents Program includes any related insurance, technology-support, service, and claims adjudication costs, along with administrative fees charged by Your Property Manager for making this coverage available.

This program does not cover intentional damage, those damages resulting from the negligence of a Rental-Guest, or damages from non-compliance with the terms of this agreement. Determination of actual damages will be at the sole discretion of your Property Manager or the program underwriter. Security deposits (if applicable) may be applied to actual damages caused by the Rental-Guest as permitted by law.

YOUR RESPONSIBILITIES AS PROTECTED GUEST

- Report any accidental damage(s) to the Property Manager when they occur;
- Verify damage(s) when requested to do so by Property Manager staff or program representative;
- Notify Property Manager or the police in case of theft of Covered Unit property during your Covered Occupancy;
- Take reasonable actions to protect damaged property from sustaining further damage.

TERMS OF COVERAGE

1. The Property Protection Program takes effect upon check-in or registration on the booked arrival date to a Covered Unit, together with receipt of payment of the Program Fee at or before check-in.
2. The Property Protection Program shall terminate upon normal check-out time of the Covered Stay or the departure of the Rental-Guest, whichever occurs first.

DEFINITIONS

Covered Stay: the rental-period at a Covered Unit from the date of Rental-Guest’s check-in to the date of check-out.

Rental-Guest (Tenant): all registered guests and all persons booked to share the same unit of accommodations and for whom the required fee has been paid.

Covered Unit: a managed rental unit of accommodations approved by the Property Manager and booked for your Covered Stay.

Property Manager: the accommodations provider offering this Property Protection Program.

Program Fee: charge applied to reservation for program cost and fees for administrative support provided by the Property Manager.

Rental Agreement: Signed lease agreement between Rental-Guest and Property Manager for a Covered Unit.



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ASSUMPTIONS

The below assumptions apply to the Property Protection Contents Program:

- The Program is not travel insurance and offers no protection (or reimbursement) to Rental-Guests for trip cancellation and interruption, transportation expenses, and baggage damaged while in transit.
- Specific coverage terms, conditions, benefits, exclusions and limitations expressly stated in the Rental-Agreement provided by your Property Manager and not contained herein may apply.

GENERAL EXCLUSIONS & LIMITATIONS

General Exclusions The following general exclusions generally apply:

- Damage arising from gross-negligence, malicious intent, or illegal acts by the Rental-Guest;
- Damage to or theft of Rental-Guest property
- Theft of Covered Unit property without a valid police report;
- Damage caused by movement of motorized vehicles including but not limited to automobiles, boats, ATVs;
- Property loss as a result of mysterious disappearance;
- Damage to “common areas” or equipment not part of the Covered Unit;
- Damage arising from direct violation of your Rental Agreement.

Limitations The following limitations apply:

- Artwork: Damages to works of art have \$1,000 maximum benefit.
- Pet-related damage: No pet damages are covered unless pet coverage is specifically specified in your Rental Agreement; pet-related damages arising from or related to violations of your Rental Agreement are excluded from coverage.

IMPORTANT NOTICES: *PROGRAM FEES ARE NON-REFUNDABLE. Payments for this program will not be accepted after the Rental-Guest has entered the Rented Unit for the beginning of their Stay.*