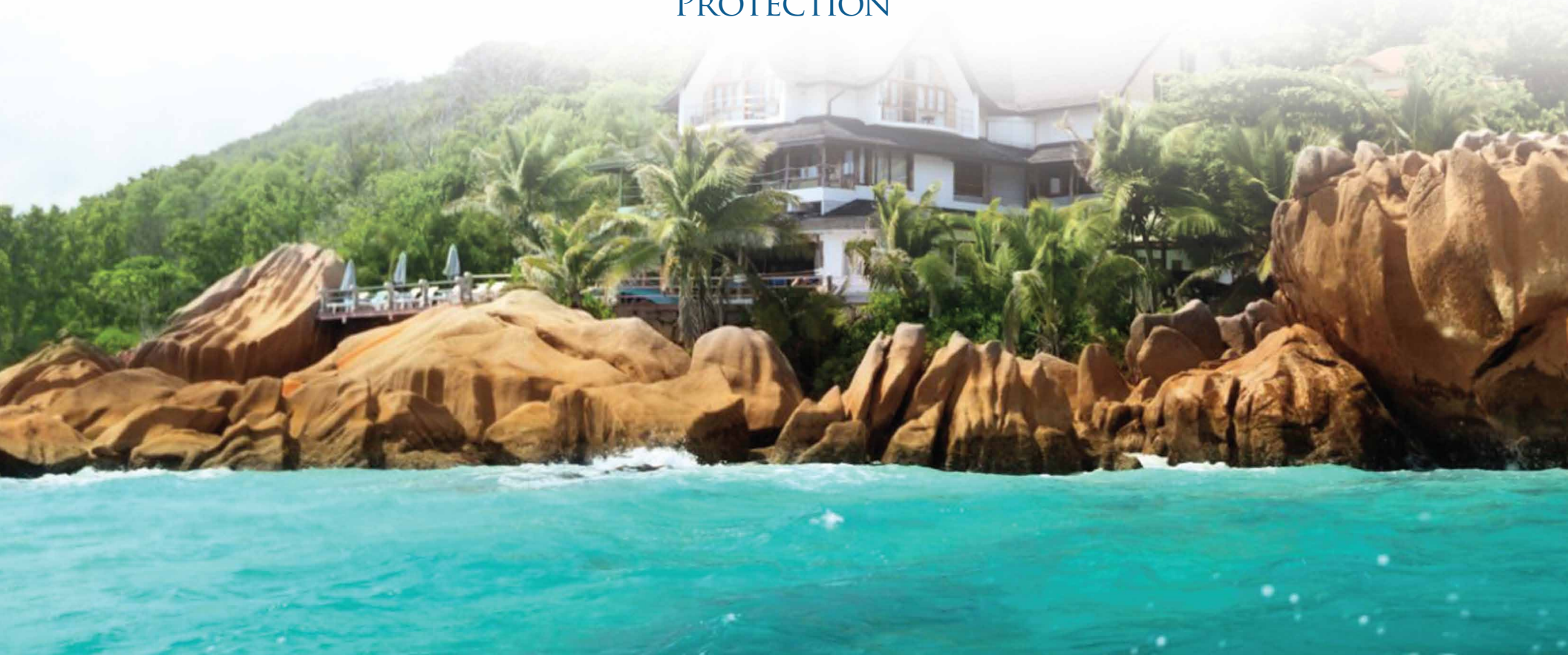




FORT FIJI

PROPERTY & LIABILITY
PROTECTION





- \$1,000,000 Real Property Protection
- \$1,000,000 Home Owner Liability
- \$10,000 Contents Protection

FORT FIJI PROPERTY & LIABILITY PROTECTION PROGRAM:

DAILY RATE : COVERAGE DURING PAID BOOKINGS

Now introducing the Fort Fiji Property & Liability Protection Program. This daily rate program protects both your real property as well as protects you from possible liabilities that may arise from vacation rental activities.

- \$1,000,000 Real Property Protection (\$10K deductible)
- \$1,000,000 Homeowner Liability Protection (\$10K deductible)
- \$10,000 Contents Protection (No deductible)



Coverage and Benefits

- **General Provisions:** The Fort Fiji Daily Rate Property Protection Program covers Real Dwelling Property in the event a renter/guest unintentionally /accidentally causes damage to the Your real property. The Program also provides protection for certain incurred liabilities arising from the renting of Real Property to travelers.

- \$0 deductible for Personal Property / Contents Protection
- \$10K deductible applies to Homeowner Liability & Real Property Protection





Coverage and Benefits

- **REAL PROPERTY PROTECTION** – Up to \$1,000,000: The Fort Fiji Daily Rate Property & Liability Protection responds with repair or replacement cost protection against physical loss or damage to owner's real property when caused by the short term tenant or renter, for losses over \$10,000.
- **LIABILITY PROTECTION** – Up to \$1,000,000: The Fort Fiji Daily Rate Property & Liability Protection Program provides protection in respect of the damages arising out of your vacation rental activity for which you become legally liable to third parties. The protection includes a defense at our insurer's expense by counsel of our insurer's choice.
- **CONTENTS ONLY PROTECTION - Up to \$10,000** : The Fort Fiji Property & Liability Protection Program responds with repair or replacement cost protection against physical loss or damage to owner's real property contents when caused by a renter, for losses up to \$10,000.

Examples:

- ✓ Accidental damage to furniture.
- ✓ Accidental damage to electronics or appliances.
- ✓ Wine spills on carpet.
- ✓ Accidentally broken a lamp.

Minimum claim is \$50.00.



OTHER IMPORTANT NOTICES:

The Fort Fiji Daily Rate Property Protection Program is supplemental program designed to respond where underlying Homeowners coverage does not, as evidenced by policy exclusions as they relate to short term rental activity and declined claims. It is not a replacement for homeowners insurance or commercial general liability insurance.

The Fort Fiji Daily Rate Property Protection Program only responds where the property owner has, at his/her sole cost and expense, obtained and kept in full force and effect, fire and property damage and liability insurance in an amount equal to that which would be maintained by a prudent property owner, acting reasonably, on the advice of professional insurance brokers.

Only a licensed insurance broker can analyze your personal insurance risk, discuss your insurance needs and advise you on insurance coverage. For questions on home insurance, it is highly recommended to consult a licensed professional.

CONTACT INFORMATION:

For Information or Support, call (843) 508-8215 or email fortfiji@insurestays.com.

For Claims, email stayclaims@insurestays.com.

**Disclosure:**

Products and insurance services are offered by InsureStays (dba of Sandhills Insurance Group), via the RentalGuardian.com software distribution platform. InsureStays (dba of Sandhills Insurance Group), NPN 16269113, is a fully licensed insurance agency headquartered in Pawleys Island, South Carolina, holding resident and non-resident insurance agency licenses throughout the United States.

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Get Started

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