



Rental Agreement: Disclaimer and Model Language for Retailers of Travel Insurance LIC TR RAL (Rev 02092019)

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

Dear Travel Retailer:

Thank you for your inquiry and your commitment to offering travel insurance in a compliant manner.

*You should add, in addition to any recommendations made by other qualified contractual/ legal professionals, in the booking cancellation terms and conditions section, a section substantively similar to the following:

[Licensed Agent/Agency (or Certified Retailer Name)] offers travel insurance to our guests.

Travel Insurance provides coverage for personal risks and expenses incidental to planned travel, including one or more of the following:

- Interruption, delay, or cancellation of a Planned Covered Trip
- Loss of or damage to baggage, luggage, or personal effects during a Planned Covered Trip or Event
- Damage to accommodations or rental vehicles
- Injury, illness, accident, disability, or death occurring during a Planned Covered Trip

Cost for the Standard Travel Insurance is 7% x trip cost. The upgrade to Cancel For Any Reason Travel Protection costs an additional 2.8% x trip cost (9.8% x trip cost in total). This coverage is available to all guests when rental deposit is paid, but coverage is only in effect when we have received your premium payment. Certain exclusions and limitations may apply if not purchased at the time of booking.

If you purchase travel insurance through us, we provide via email - to the email address provided to us by you - coverage information including the following:

- (a) A description of the material terms or the actual material terms of the insurance coverage.
- (b) A description of the process for filing a claim.
- (c) A description of the review and cancellation process for the travel insurance policy.
- (d) The identity and contact information of the insurer.

If you do not receive the coverage information, please email *[licensed agent/agency or authorized travel retailer email]* or call us at *[licensed agent/agency or authorized travel retailer email phone]*.

Visit [www.\[licensed agent/agency or authorized travel retailer name\].rentalguardian.com](http://www.[licensed agent/agency or authorized travel retailer name].rentalguardian.com) for a more detailed description of the coverage.



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All declining or cancelling of insurance coverage must be made in writing. You may review coverage and request a full premium refund for up to 10 days from email-receipt of your coverage document. If travel insurance is not declined in writing and a refund requested within 10 days, then coverage is considered accepted and the premium payment is non-refundable, except for residents of FL, IN, OK, VA (or any other jurisdiction) where pro-rata refunds may apply.

For more coverage information, please see the below plan contact information:

STANDARD TRAVEL PROTECTION:

Play Travel Protection underwritten by Nationwide® Mutual (US Residents): go online to <http://insurestays.com/ptnw/>.

Berkshire Hathaway Travel Protection (US Residents): For more Information, go online to <http://insurestays.com/vacation-protection-plan/>.

Global Holiday Vacation Protection (Non US Residents): For more Information, go online to <https://insurestays.com/global-holiday-vacation-protection/>.

CANCEL FOR ANY REASON TRAVEL PROTECTION:

Play Travel Protection underwritten by Nationwide® Mutual (US Residents): go online to http://insurestays.com/ptnw_cfar/.

Berkshire Hathaway Travel Protection (US Residents): For more Information, go online to <http://insurestays.com/vacation-protection-cfar/>.

For a complete list of phone numbers for the above providers, please visit <http://insurestays.com/travel-protection-contact-numbers/>.

GENERAL NOTICE & DISCLOSURE

1. Travel Insurance provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this insurance coverage with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker.



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2. (i) Purchasing travel insurance is not required in order to purchase any other product or service offered. (ii) If not individually licensed, no employee of *[your company name]* is qualified or authorized to: (a) answer technical questions about the benefits, exclusions, terms and conditions of any of the insurance offered by Us; (b) evaluate the adequacy of the prospective insured's existing insurance coverage.

NOTICE TO TEXAS RESIDENTS

See <http://insurestays.com/travel-insurance-disclosures/>

NOTICE TO ALABAMA, ARIZONA, AND CALIFORNIA RESIDENTS

See <http://insurestays.com/travel-insurance-disclosures/>

**NOTICE TO RETAILER*

We provide general guidance regarding insurance sales and compliance practices; we comment only on those aspects of your business related to basic insurance sales, service, and compliance practices. It is your responsibility as an authorized travel retailer of InsureStays to adhere to the Sales & Service Guidelines provided to you by us and to update your sales and service information and communications as needed and directed.

As an insurance agency, InsureStays does not provide legal advice, real estate advice or accounting advice. You should consult a qualified attorney, the real estate board, or an accountant for such advice.