



## Rental Agreement: Disclaimer and Model Language for Retailers of Travel Insurance LIC TR RAL (Rev 02162021)

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

Dear Travel Retailer:

Thank you for your commitment to adhere to the InsureStays Travel Retailer Training Module and to offer 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 sub-section substantively similar to the following, ending with #####.

### TRAVEL PROTECTION

*[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

The retail premium charge for the Standard Travel Protection is 7% x trip cost. The upgraded protection adding the Cancel For Any Reason Benefit (CFAR) adds an additional 3.8% x trip cost (10.8% x trip cost in total). This coverage is available when your rental deposit is paid, but coverage is only in effect when we have received your premium payment. Eligibility requirements apply. Additional exclusions and limitations may apply if not purchased at the time of booking.

***If you purchase our recommended travel protection, we or the travel protection provider will send 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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If you wish to cancel your travel insurance policy, your request must be made in writing. You may review the travel protection coverage documents, and if not satisfied, return the policy with a request for a full premium refund for up to 10 days from email-receipt of your coverage document. If the purchased 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 any state or jurisdiction where pro-rata refunds may apply.

For more coverage information, please see the below links to plan details:

### STANDARD TRAVEL PROTECTION:

Play Travel Protection for US residents, underwritten by Nationwide® Mutual: go online to <https://insurestays.com/ptnw/>.

Play Travel Canada for certain Canadian residents underwritten by Old Republic Insurance Company of Canada: go online to <https://insurestays.com/ptca-oric/>

Global Holiday Vacation Protection for certain Non-US, Non-EU residents: go online to <https://insurestays.com/global-holiday-vacation-protection/>.

### CANCEL FOR ANY REASON (CFAR) TRAVEL PROTECTION:

Play Travel Protection plus CFAR for US residents, underwritten by Nationwide® Mutual: go online to [https://insurestays.com/ptnw\\_cfar/](https://insurestays.com/ptnw_cfar/).

For a complete list of phone numbers for the above providers, please visit <https://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.
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.



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**NOTICE TO TEXAS RESIDENTS**

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

**NOTICE TO ALABAMA, ARIZONA, AND CALIFORNIA RESIDENTS**

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

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**\*NOTICE TO AUTHORIZED TRAVEL RETAILER FROM INSURESTAYS**

*We provide general guidance regarding insurance sales and compliance practices; we comment only on those aspects of your business related to 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/or as directed by us.*

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

*InsureStays is a dba of Sandhills Insurance Group, LLC, NPN 16269113. InsureStays is a licensed insurance agency headquartered in Pawleys Island, South Carolina, holding resident and non-resident insurance agency licenses throughout the United States. Sandhills Insurance Group, LLC does business under the following names:*

- *Sandhills Insurance Group*
- *InsureStays*
- *In California, dba InsureStays Insurance Agency, LLC*
- *In Florida, dba InsureStays Agency*

*Authorized retailers of InsureStays can download a copy of our travel retailer training guide at <https://insurestays.com/travel-retailer-training-guide>. In depth training videos powered by RentalGuardian® can be accessed at <https://www.rentalguardian.com/how-to-videos/>.*