



## Property Protection Contents Only – Description Outline for Lease Agreement

P3-CO-LA (Rev 01102023)

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

[PMC Name] offers Accidental Rental Damage Protection for a charge of [\$xx.xx]\* Tenants may decline the purchase of this program by agreeing to pay a security deposit of [\$xxxx.xx]^ . Please notify [PMC Name] in writing if you elect to pay the security deposit in lieu of purchasing the damage protection program.

This Damage Protection program covers up to [\$xxxx.xx]! in accidental damage to your rented unit that occurs during your covered occupancy. [PMC Name] is responsible for filing all program claims on behalf of tenants and the tenant may be notified in writing of any such claim. Tenant verification may be required in certain cases.

Tenant will be 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 Accidental Rental Damage Protection program includes any related insurance, technology-support, service, and claims adjudication costs, along with administrative fees charged by the [PMC Name] for making this coverage available.

This program does not cover intentional damage, those damages resulting from the gross negligence of tenant, or damages from non-compliance with the terms of this agreement. Determination of actual damages will be at the sole discretion of [PMC Name] or program underwriter. Security deposits are refundable within [xx]^ days from the departure date. Security deposits may be applied to actual damages caused by the tenant as permitted by law.

### YOUR RESPONSIBILITIES AS PROTECTED GUEST

- Report any accidental damage to the Property Manager when they occur;
- Verify damages when requested to do so by our staff;
- Notify the police in case of loss by theft;
- 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 Unit or the departure of the Rental-Guest, whichever occurs first.

**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. This is a general outline of the terms and conditions of The Property Protection Program. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the program. Please see detailed program description at [insurestays.com/contents-guest](http://insurestays.com/contents-guest).*

\*\*\*\*\*FOR PMC's ONLY\*\*\*\*\*

! Available limits are \$500; \$1,000; \$1,500; \$3,000, and \$5,000.

\* Prior written approval by InsureStays is required to charge guests amounts higher than RentalGuardian disclosed SRP.

^ Neither InsureStays nor RentalGuardian provide advice regarding the management, legality, or timing of security deposits and return of security deposits. Please consult with qualified counsel regarding local and state ordinances that may affect security deposits.