



Rental Agreement: Model Disclosure for InsureStays Travel Retailers

LIC TR RAMD (Rev 01042024)

InsureStays Insurance Agency, LLC
PO Box 4443 | Pawleys Island, SC 29585 | (843) 286-5144 | <https://www.asurestays.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 accordance to any recommendations made by other qualified contractual/ legal professionals, in the booking cancellation terms and conditions section, disclosure substantively similar to the following:

TRAVEL PROTECTION

[Licensed Agent /Authorized Retailer Name (aka "Company 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 for such unforeseen events as
- Loss of or damage to baggage, luggage, or personal effects during a Planned Covered Trip or Event
- Emergency medical evacuation and repatriation of remains

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 you have made your premium payment. Eligibility requirements apply. Additional exclusions and limitations may apply if not purchased at the time of booking.

If you purchase our offered 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 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; and
- (d) The identity and contact information of the insurer and/ or the licensed travel insurance producer.

If you do not receive the coverage information, please email *[Company email]* or call us at *[Company phone]*.

Visit [www.\[companyname\].rentalguardian.com](http://www.[companyname].rentalguardian.com) (i.e., *Your RentalGuardian-provided microsite*) for a more detailed description of the coverage.

Travel Protection Coverage Cancellation

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.



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Travel Protection Coverage Information

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

Play Travel Protection for US residents, underwritten by Nationwide® Mutual: go online to [\[Company Name.rentalguardian.com\]](#)

Play Travel Protection with CFAR “Cancel for Any Reason” Benefit for US residents, underwritten by Nationwide® Mutual: go online to [\[Company Name.rentalguardian.com\]](#)

Play Travel Canada for certain Canadian residents underwritten by Northbridge Insurance Company of Canada: go online to [\[Company Name.rentalguardian.com\]](#)

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

GENERAL NOTICE & DISCLOSURE

- 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.
- (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 [\[Company Name\]](#) 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.
- [\[Company Name\]](#) is an authorized travel retailer and referral provider of Sandhills Insurance Group LLC, dba in California InsureStays Insurance Agency and dba in various states InsureStays and InsureStays Agency; mailing address is PO Box 4443, Pawleys Island, SC 29585. Phone is (843) 286-5144. Visit www.insurestays.com for more information.

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 offers, 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*
- *In New York under the approved name Sandhills Insurance Agency*

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