



GUEST CONTENTS SAMPLE SUMMARY

HG GCS (Rev 12122024)

InsureStays Insurance Agency, LLC
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Pawleys Island, SC 29585
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PROGRAM OVERVIEW

Your Property Manager offers a Contents Damage Protection Program (aka the “Program”) . This program waives your responsibility for specified accidental damage to your rented unit that occurs during your covered occupancy up to the limits outlined in your agreement. Your Property Manager is responsible for filing all Program claims on your behalf as a Rental-Guest and you may be notified in writing of any such claim. As a Rental-Guest, your verification may be required in certain cases.

As a Rental-Guest you are responsible for the cost of repair of all damages that exceeds the limit of the Accidental Rental Damage Program. The amount you pay for the Property Protection Contents Program includes any related insurance, technology-support, service, and claims adjudication costs, along with administrative fees charged by Your Property Manager for making this coverage available.

This Program does not apply to intentional damage, those damages resulting from the negligence of a Rental-Guest, or damages from non-compliance with the terms of this agreement. Determination of actual damages will be at the sole discretion of your Property Manager or the Program underwriter. Security deposits (if applicable) may be applied to actual damages caused by the Rental-Guest as permitted by law.

YOUR RESPONSIBILITIES AS PROTECTED GUEST

Report any accidental damage(s) to the Property Manager when they occur;

- Verify damage(s) when requested to do so by Property Manager staff or Program representative;
- Notify Property Manager or the police in case of theft of Covered Unit property during your Protected Stay;
- Take reasonable actions to help timely protect damaged property from sustaining further damage.

DURATION

1. The Program takes effect upon check-in or registration on the booked arrival date to a Contracted Unit, together with receipt of payment of the Program Fee at or before check-in.
2. The Program shall terminate upon normal check-out time of the Protected Stay or the departure of the Rental-Guest, whichever occurs first.

DEFINITIONS

Protected Stay: the rental-period at a Contracted Unit from the date of Rental-Guest’s check-in to the date of check-out.

Rental-Guest (Tenant): all registered guests and all persons booked to share the same unit of accommodations and for whom the required fee has been paid.

Contracted Unit: a managed rental unit of accommodations approved by the Property Manager and booked for your Covered Stay.

Property Manager: the accommodations provider offering this Property Protection Program.

Program Fee: charge applied to reservation for Program cost and fees for administrative support provided by the Property Manager.

Rental Agreement: Signed lease agreement between Rental-Guest and Property Manager for a contracted Unit.



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DISCLAIMERS

The below disclaimers apply to the Property Protection Contents Program:

- The Program is not travel insurance and offers no protection (or reimbursement) to Rental-Guests for trip cancellation and interruption, transportation expenses, and baggage damaged while in transit.
- Specific coverage terms, conditions, benefits, exclusions and limitations expressly stated in the Rental-Agreement provided by your Property Manager and not contained herein may apply.

GENERAL EXCLUSIONS & LIMITATIONS

The following are excluded from the Program:

- Damage arising from gross-negligence, malicious intent, or illegal acts by the Rental-Guest;
- Damage to or theft of Rental-Guest property
- Theft of Covered Unit property without a valid police report;
- Damage caused by movement of motorized vehicles including but not limited to automobiles, boats, and ATVs;
- Property loss as a result of mysterious disappearance;
- Damage to “common areas” or equipment not part of the contracted Unit;
- Damage arising from Your direct violation of your Rental Agreement.

Limitations The following limitations apply:

- Pet-related damage: there is no Program obligation for pet-related damages unless Your Contracted Unit is specified as pet-friendly in your Rental Agreement; pet-related damages arising from or related to violations of your Rental Agreement are excluded from coverage.

NOTICE:

PROGRAM FEES ARE NON-REFUNDABLE. Payments for this protection Program will not be accepted after the Rental-Guest has entered the Rented Unit for the beginning of their Stay.

Attention Property Manager: This document is not a contract of insurance nor is it intended to modify any contract of insurance. Neither RentalGuardian nor InsureStays provide legal or contract advice. Please consult a qualified professional for advice on contracting or other legal matters.