

**Cashiers Resort Rentals
Vacation Rental Property Protection Plan
Membership Program 0410112007**

Part 1

**Vacation Rental Property Protection Evidence of Coverage
Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604**

DEFINITIONS:

- We, Us, Our, or Company means Virginia Surety Company, Inc.
- You, Your, or Member means the tenant who has:
 1. Entered into and signed the vacation rental property agreement with the Policyholder for the rental of the vacation property;
 2. Elected to enroll in and has purchased the Vacation Rental Property Protection Plan provided through the Policy; and
 3. Had the required insurance premium paid to the Company when due.Member also includes all other persons authorized to use the vacation rental property during the Stay.
- Damage means loss caused by the Members inadvertent acts or omissions or by an accident to the real or personal property of the Owner where the property is located within the vacation rental property.
- Gross negligence means a conscious and voluntary act or omission by the Member whereby this act or omission is both likely and foreseeable to result in Damage to the real or personal property of the Owner.
- Owner means the legal and deeded owner of the vacation rental property occupied by the Member.
- Stay means the duration of time that begins at the actual check-in time at the vacation rental property and ends at the scheduled check-out time.
- Policyholder means Cashiers Resort Rentals.
- Administrator means Coordinated Benefit Plans, Inc., P.O. Box 20594, Tampa, Florida, 33622-0594, (800) 753-1000.

COVERAGE AGREEMENT:

- Upon payment to Us of the required insurance premium, We will pay, up to the limit of liability, for theft or Damage caused by a Member to real or personal property of the Owner at the vacation rental property occupied by the Member during a Stay.
- This Evidence of Coverage is not transferable to another person or entity.

COVERAGE LIMITATIONS/LIMIT OF LIABILITY:

- The maximum limit of liability for this insurance is \$3,000 aggregate per Stay.
- This coverage is not available for a Stay greater than ninety (90) days.
- This Evidence of Coverage must be issued to You prior to Your completing check-in and entering the vacation rental property.

COVERAGE PERIOD:

- This insurance is effective during Your Stay and continues until Your scheduled check-out time from the vacation rental property.

EXCLUSIONS:

This insurance coverage does not provide any benefit payments for:

- Direct or indirect loss resulting from any Acts of God (including, but not limited to, flood, hurricane, lightning, and earthquake).
- Intentional acts of a Member,
- Gross negligence or willful and wanton conduct;
- Theft or Damage not reported in writing on the required claim form to the vacation rental property staff prior to the scheduled check-out time of Your Stay;
- Normal wear and tear,
- Theft without a valid police report;
- Damages caused by any pet or other animal brought onto the vacation rental property by a Member;
- Loss of use of the covered vacation rental property;
- Theft or damage of any real or personal property owned by or brought onto the vacation rental property by a Member;
- Damage resulting from any motorized vehicle or watercraft operated by a Member.

HOW TO FILE A CLAIM:

- Contact the vacation rental property staff to request the required claim form. You must submit the following documentation in writing to the vacation rental property staff prior to the scheduled check-out time of Your Stay: 1. Completed and signed claim form; 2. Any other documentation that may be reasonably requested to validate a claim.
- The Administrator has the ultimate claim administration authority.

GENERAL PROVISIONS:

- Concealment or Misrepresentation: Your coverage shall be void if whether before or after a loss, You have concealed or misrepresented any material fact or circumstances concerning this coverage, the Loss, or if You commit fraud or swear falsely in connection with any of the foregoing.
- Arbitration: In the event of a disagreement between You and Us concerning coverage, either party may make a written demand for arbitration. This must be done within sixty (60) days after the Stay. A majority decision will be binding.
- Non-Refundable Premium. Once Your Stay commences, any and all insurance premium paid is considered fully earned and will not be refunded under any circumstances.
- This insurance does not provide any liability protection for any property that is owed by or brought on to the vacation property rental unit by a Member.

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PART 2 ASSISTANCE SERVICES

ASSISTANCE SERVICES

In the event You require Assistance Services while traveling to or from Your scheduled Stay at Your rental property, the following services are provided to You and Your Covered Guests. The Assistance Services shall end once You have returned to Your scheduled origination point as specified on Your itinerary or travel tickets or the date Your scheduled Stay is completed.

24 Hour Emergency Assistance Services

pre-Trip Assistance Included
Traveler's Assistance Included
Legal Assistance Included
Medical Assistance Included
Emergency Cash Transfer Included

Roadside Assistance (\$50 per breakdown) included

**EMERGENCY ASSISTANCE SERVICES
FOR EMERGENCY ASSISTANCE PLEASE CONTACT
ON CALL INTERNATIONAL TOLL FREE AT:
886-448-1931**

EMERGENCY ASSISTANCE

A 24-hour emergency telephone assistance service is available for Covered Guests so that, in the event of an emergency during Your Stay, English speaking help and advice may be furnished to You.

PRE -TRIP ASSISTANCE

Pro-Trip information: On Call can provide You with updated information on passport, visa and vaccination requirements, as well as cultural and exchange rate information.

Health Hazards Advisory: On Call can provide You with up-to-date travel advisories.

Weather Information: On Call maintains current information regarding weather conditions for both domestic and international travel destinations, which are available through On Call's operation center.

TRAVELER'S ASSISTANCE

On Call's multilingual staff can assist You in solving a variety of unexpected complications during Your Stay, such as delivery or re-routing of misplaced luggage when checked with a common carrier or lost or stolen tickets or belongings.

LEGAL ASSISTANCE

Locating Local So: During the course of Your Stay, should any problems arise requiring legal assistance or You are arrested, detained or involved in an automobile accident, On Call can assist in contacting a local attorney or the appropriate consular officer. On Call will maintain communications with You, Your family, and employer until legal counsel has been retained by You.

Bail Bond Services: On Call can assist in securing bail bond services in all available locations.

MEDICAL ASSISTANCE

Medical Referrals: Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when You suddenly need medical or dental care. If a medical emergency arises during Your stay, On Call will assist You in finding local medical care, English speaking Physicians, dentists and medical facilities worldwide. On Call can also assist You in confirming coverage and, if required, help You arrange immediate settlement of medical expenses resulting from an injury or sickness during Your covered Stay.

Replacement of Medication and Eyeglasses: On Call will arrange to fill a prescription that has been lost, stolen, or requires a refill, subject to local law, whenever possible. On Call will also arrange for shipment of replacement eyeglasses or other necessary personal medical items that may have been forgotten, lost or depleted while traveling. Costs for shipping of medication or eyeglasses, or a prescription refill, etc., are Your responsibility.

Medical Insurance Assistance: On Call can assist You by coordinating notifications to Your home Physician, medical insurers or managed care organizations and arrange Emergency Evacuation services. On Call can also assist You in verifying policy enrollment, confirming coordination of multiple insurance benefits, and handling claims paperwork flow.

EMERGENCY CASH TRANSFER

If You need emergency cash during Your Stay, On Call Assistance can help arrange a fund transfer through Your credit cards, family, friends, employer or similar source if You need cash while on Your Stay.

ROADSIDE ASSISTANCE SERVICES

ROADSIDE ASSISTANCE TERMS AND CONDITIONS

Roadside Assistance Services are provided under this Plan 24 hours a day, 365 days a year while You are on a covered Stay. Please refer to the attached Explanation of Roadside Assistance Services which outlines the terms and conditions that apply. If you did not receive a copy of this attachment, please contact The Property Management Company for a copy.

EXPLANATION OF ROADSIDE ASSISTANCE SERVICES

Emergency Roadside Assistance

Services are available 24 hours a day, 365 days a year while You are on a covered Stay. You will only have to pay for any non-covered expenses or covered costs in excess of your \$50 per occurrence maximum. Service must be covered under the terms and conditions of this contract while You are on a scheduled Stay and is available only for the specific Covered Vehicle registered as part of this Agreement.

- All of the services provided are described herein and are applicable throughout the United States and Canada.
- All 24 Hour Roadside Assistance services are provided by Brickell Financial Services Motor Club, Inc. dba Road America Motor Club, administrative offices at 3081 Salzedo Street, Coral Gables, FL 33134. For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services Motor Club. For California customers, services are provided by Road America Motor Club, Inc.

Just call the TOLL-FREE Number, 1-866-530-8886, and a service vehicle will be dispatched to Your assistance. Important: Please be with Your Covered Vehicle when the service provider arrives, as they cannot service an unattended Covered Vehicle. Note: Only one service call for the same cause will be covered during any seven-day period.

Covered Services include:

- (1.) Towing Assistance - When towing is necessary, Your Covered Vehicle will be towed to the nearest qualified service facility.
- (2.) Flat Tire Assistance - Service consists of the removal of the flat tire and its replacement with the spare tire;
- (3.) Fuel, Oil, Fluid and Water Delivery Service - An emergency supply of fuel, oil, fluid and water will be delivered if You are in immediate need. You must pay for the fluid when it is delivered (up to 3 gallons of fuel will be provided at a charge).
- (4.) Lock-out Assistance - If Your keys are locked inside a compartment of Your Covered Vehicle, assistance will be provided to supply assistance in gaining entry into the locked compartment.
- (5.) Battery Assistance - If battery failure occurs, a jump start will be provided to start Your Covered Vehicle.
- (6.) Collision Assistance - If Your Covered Vehicle is involved in a collision, towing assistance will be provided when needed to direct the vehicle to the nearest qualified repair facility.

The following items are not included as part of the emergency roadside assistance services:

Cost of parts, replacement keys, fluids, cost of fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency mounting or removing of any tires, snow tires, off-road tires, or similar items. Tire Repair at any location other than a roadside disablement site. Service for any Vehicles in tow. Any and all taxes or fines. Damage or disablement due to fire, flood, terrorism or vandalism. Winching, Extrication, Towing from, service or repair work performed at a service station, garage or repair shop. Service on a Covered Vehicle that is not in a safe condition to be towed. Non-emergency towing or other non-emergency service. Impound towing or towing by other than an authorized service provider, Vehicle storage charges; a second tow for the same disablement. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Service shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered Vehicle in the commission of a felony. Repeated service calls for a Covered Vehicle in need of routine maintenance or repair. Only one disablement for the same cause during any seven-day period will be accepted. Services obtained independently of Road America. This is not a Reimbursement Service.