

The StayProtected Program™



STAYMARQUIS
RENT WITHOUT RESERVATION



PROPERTY PROTECTION

The StayProtected Program™ responds with first dollar repair or replacement cost protection against physical loss or damage to owner's real and personal property when caused by a renter, with a \$25,000 limit subject to a minimum claim of \$50 and a maximum of \$5,000 for any one item.

Examples of types of property the program does NOT protect:

Land, water, air, electronic data, animals, motor vehicles, aircraft, watercraft (and their respective parts and equipment), property of the renter, credit cards, debit cards bank notes, securities, firearms, and precious metals and property relating to the any business you engage in other than vacation rentals through StayMarquis.

Examples of causes of loss NOT protected:

Wear and tear, mechanical or electrical breakdown, war, terrorism, nuclear reaction, radioactive, contamination, intentional or expected loss, smoking, neglect, criminal acts, government action, seepage and/or pollution and/or contamination, pathogenic, biological or chemical materials and microorganisms (mold).

LIABILITY PROTECTION

The StayProtected Program™ provides protection in respect of the damages arising out of your StayMarquis vacation rental activity for which you become legally liable to third parties. The protection features a limit of \$1,000,000 including legal defense at our insurer's expense by counsel of our insurer's choice.

The StayProtected Program™ includes a neighbor and tenant's liability feature that responds to occupant-caused damage for which you are legally liable when the consequences of such damage spread from your property to the property of neighbors and co-tenants.

The StayProtected Program™ has a limited scope. For example, it does NOT respond to claims that:
Are expected or intended by you;

- Arises out of an illness, sickness or disease;
- involve the delivery of professional services;
- Involve an aircraft, motor vehicle or watercraft.

MEDICAL EXPENSES

The StayProtected Program™ also provides protection in respect of the necessary medical expenses as they relate to an accident causing bodily injury to a third party.

Examples of types of expenses this feature protects:

Reasonable first aid charges, medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services.

This protection feature does NOT protect:

You, your employees or anyone on the premises without permission.

YOUR RESPONSIBILITIES AS PROTECTED OWNER

- Give prompt notice events or circumstances that might lead to a claim, such as a notice, demand, summons or complaint;
- Provide names and addresses of any claimants and available witnesses;
- Cooperate with us in the investigation of a loss or claim;
- Notify the police in case of loss by theft;
- Protect damaged property from sustaining further damage;
- Accurately document damages, repairs and expenses with bills, receipts and photographs.

IMPORTANT NOTICES:

- This is a general outline of the terms and conditions of the StayProtected Program™. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual StayProtected Program™. The specific limits, terms and conditions themselves must be read for those details and will be made available to plan participants once logged in.
- The StayProtected Program™ is supplemental program designed to respond where underlying Homeowner's coverage does not, as evidenced by policy exclusions as they relate to short term rental activity and declined claims. It is not a replacement for homeowner's insurance. The StayProtected Program™ is excess over any other valid and collectible primary homeowner's insurance.
- The StayProtected Program™ doesn't apply to you if:
 - you are not the register homeowner, and
 - you have not purchased standard homeowners insurance.
- This coverage is only applicable for our private family homes, to confirm if coverage applies to your property, please contact StayMarquis .
- Only a licensed insurance broker can analyze your personal situation, discuss your needs and advise you on insurance coverage. For questions on home insurance, it is highly recommended to consult a licensed professional

✦ The StayProtected Program™ is supported by an insurance policy effected with certain Lloyd's Underwriters through TERN Financial Group Inc , a Lloyd's Approved Coverholder acting as agent for the Underwriters.