

For the Owner

You have been enrolled in the Short Term Accommodations Insurance Program (the "Insurance Program"), a unique insurance product designed to protect vacation rental owners against guest-caused damage. The Insurance Program also covers a vacation rental owner's personal liability related to losses that occur during the rental period. As you may know, traditional homeowner's insurance policies may not cover property and liability claims that arise from vacation rental activities. Also, your guests have been enrolled in the Insurance Program as a condition of the rental agreement with Rent Like a Champion (RLAC). Below you will find a list of some of the benefits, exclusions, terms and conditions of the Insurance Program. Should you have any questions, you may email VACRENTALinsurance@assurant.com

Description of Coverage and Benefits

The Insurance Program consists of limited personal liability insurance offered to guests while the guest is occupying the owner's home during the rental period. The Insurance Program covers a guest's liability in the event a guest negligently (accidentally) causes damage to your personal property or your home. The amount of liability coverage extended to a guest is \$50,000 in damage to your personal property and \$1,000,000 in damage to your home, which would include the structure - such as the roof, walls, windows, flooring and systems. A guest's family members and invitees are also protected under the Insurance Program.

The Insurance Program also consists of limited personal liability insurance offered to you while the guest is occupying your home during the rental period. The Insurance Program covers your liability in the event of bodily injury or property damage sustained by a guest, a guest's family members or their invitees if you are negligent in the maintenance and safety of the home. Certain liability coverage is also extended to you for property damage to adjacent or neighboring structures as a result of your negligence.

Description of Exclusions and Limitations

Coverage is only in effect for the rental period time frame, and is limited to losses that occur on the vacation rental property. Damage to your property caused by uninvited guests is excluded. Guests are not covered for bodily injury losses to a third party caused by a guest - a guest's liability coverage is limited specifically to damage to your property caused by the guest. This is not travel insurance, and offers no protection (or reimbursement) to your guests for trip cancellation and interruption, transportation expenses or lost/stolen baggage.

Property damage you may sustain as a result of natural disasters (earthquakes, floods, hurricanes, hail damage or wind damage) or other weather-related events are not covered by the Insurance Program. Also, property loss to you as a result of mysterious disappearance and normal wear and tear is not covered.

How do I Submit a Claim?

If you become aware of a loss or incident at your rental home that occurred during a rental period and that may be covered by the Insurance Program, please immediately contact RLAC so that a claim can be submitted.

Additional Information

The description above is only a broad, general summary of the Insurance Program. The terms and conditions of the insurance policy will govern the claims adjudication process and all other issues in connection with the Insurance Program, including the additional limitations and exclusions. For additional information on coverage limits and terms specific to your property, please contact RLAC.

The Insurance Program is offered by a subsidiary underwriting entity of Assurant, Inc., with administrative office located in Miami, Florida. Assurant, Inc. is a premier provider of specialized insurance products and related services in North America and select worldwide markets. Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has approximately \$30 billion in assets and \$6 billion in annual revenue. www.assurant.com

For the Renter (Damage and Liability)

In conjunction with the Rent Like A Champion (RLAC) process you have been enrolled in the Short Term Accommodations Insurance Program (the "Insurance Program"). Below you will find a list of some of the benefits, exclusions, terms and conditions of the Insurance Program. Should you have any questions, you may email VACRENTALinsurance@assurant.com

Description of Coverage and Benefits

The Insurance Program consists of limited personal liability insurance offered to guests while the guest is occupying the owner's home during the rental period. The Insurance Program covers a guest's liability in the event a guest negligently (accidentally) causes damage to the owner's personal property or the owner's home and is legally liable to the owner for the damage. The amount of liability coverage extended to a guest is \$50,000, in damage to the owner's personal property and \$1,000,000 in damage to the owner's home, which would include the structure - such as the roof, walls, windows, flooring and systems. A guest's family members and invitees are also protected under the Insurance Program.

Description of Exclusions and Limitations

Coverage is only in effect for the rental period time frame, and is limited to losses that occur on or at the vacation rental property. Damage to an owner's property caused by uninvited guests is excluded. Guests are not covered for bodily injury losses to a third party caused by a guest - the liability coverage is limited specifically to damage to the owner's property caused by a guest. This is not travel insurance, and offers no protection (or reimbursement) for trip cancellation and interruption, transportation or lost/stolen baggage.

How do I Submit a Claim?

If you or one of your guests cause damage to the owner's property or damage to the home, please immediately contact RLAC so that a claim can be submitted under the Insurance Program. Failure to do so may result in a claim or demand from the owner against you for the damage, and you would be without coverage under the Insurance Program.

Additional Information

The description above is only a broad, general summary of the Insurance Program. The terms and conditions of the insurance policy will govern the claims adjudication process and all other issues in connection with the Insurance Program, including the additional limitations and exclusions.

This Insurance Program is offered by the Assurant Specialty Property companies, with its administrative office located in Miami, Florida. Assurant Specialty Property is part of Assurant, Inc., a premier provider of specialized insurance products and related services in North America and select worldwide markets. Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has approximately \$30 billion in assets and \$6 billion in annual revenue. www.assurant.com