

TRIP CANCELLATION & TRAVEL INSURANCE PROGRAM



PLAY TRAVEL PROTECTION

Overview

Play Travel Protection is an important way to protect your vacation investment against unforeseen circumstances that may occur before or during your scheduled trip. Travel Protection and Cancel for Any Reason Travel Protection offered by InsureStays via RentalGuardian.com's integrated platform.

Standard Travel Protection

- ▶ Available to: US Travelers.
- ▶ Retail price: 7.0% x trip cost
- ▶ Covers 100% of trip costs if trip is cancelled or interrupted for one of 30+ reasons listed in the coverage.
- ▶ Coverage may be purchased at the following times:
 - At time of initial booking;
 - At any time WHEN 30 days or more from check in date.
 - At time of booking or within +5 days of booking WHEN less than 30 days from check in date.



Cancel for Any Reason Travel Protection

- ▶ Available to: US travelers ONLY (excluding: NH, NY & WA travelers)
- ▶ Retail price: 10.8% x trip cost.
- ▶ Covers 100% of trip costs if trip is cancelled or interrupted for one of 30+ reasons listed in the coverage & covers 60% of trip costs if trip is cancelled for a reason not listed in the coverage.
- ▶ Coverage may be purchased at the following times:
 - At time of initial booking;
 - Within 14 days of initial booking
 - No purchases allowed less than 30 days before check in date.

Reasons to Consider Travel Protection

Without travel protection, travelers run the risk of possibly losing part or all of their vacation investment if unforeseen circumstances like the following happen:

- ▶ Illness, injury or death to you, your traveling companions, or a family member not in the traveling party;
- ▶ Natural disasters like hurricanes or blizzards that cause a mandatory evacuation or cause your rental unit to be inaccessible or uninhabitable;
- ▶ Inclement weather causing delay or cancellation of travel;
- ▶ Unexpected work related activities like a job transfer, merger or acquisition;
- ▶ Road closures;
- ▶ You or Your Traveling Companion are hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action;
- ▶ Plus many, many additional covered reasons. 30+ trip cancellation reasons in all.
- ▶ IMPORTANT: Refer to your policy for specific coverage details.

Unique Coverage Reasons

- ▶ You or your traveling companion being involved in an auto accident in route to your destination;
- ▶ You or a Traveling Companion being required to work during the Trip;
- ▶ The primary or secondary school where You and/or a Traveling Companion(s) or Your or a Traveling Companion's Dependent Children attend must extend operating session beyond the pre-defined school year, and interferes with Your scheduled Trip dates;
- ▶ Death of Your cat or dog that occurs within seven (7) days prior to Your Trip Scheduled Departure Date as certified by a Veterinarian at the time of Loss preventing Your participation in the Trip;
- ▶ A closed roadway causing cessation of travel for You and/or a Traveling Companion for at least six (6) consecutive hours to or from Your Trip destination (substantiated by the Department of Transportation, state police, etc.);
- ▶ Reimbursement of prepaid ski-lift tickets if 50% or more of the trails are closed for 24 hours or more.
- ▶ IMPORTANT: Refer to your policy for specific coverage details.

Important Telephone Numbers

Documents and important phone numbers will be emailed to you once purchased. These important customer service and claims numbers are also listed below for your convenience.

Play Travel Protection:

- ▶ For US & Non US travelers from all 50 states
- ▶ For Claims questions: **833-610-0736** (Monday-Friday)
- ▶ For Policy & Coverage questions: **833-610-0736** (Monday-Friday)

Play Travel Protection (with) Cancel For Any Reason Option:

- ▶ For US travelers from all 50 states (less NY and WA)
- ▶ For Claims questions: **833-610-0736** (Monday-Friday)
- ▶ For Policy & Coverage questions: **833-610-0736** (Monday-Friday)

For Emergency services:

Inside the US or Canada: **833-425-5099** | Outside the US or Canada: **603-952-2684**

Products are offered by InsureStays (dba of Sandhills Insurance Group), via the RentalGuardian.com software distribution platform.

RentalGuardian.com is an online service/support distribution platform, and is not a licensed insurance agency, nor does it represent or sell insurance. This presentation is not intended to be an offer to solicit or sell RentalGuardian.com Recommended Platform Provider insurance programs in any jurisdiction where a RentalGuardian.com Recommended Platform Provider or their Underwriter(s) are not authorized or where such action would be unlawful. Only licensed insurance agents are qualified to evaluate the adequacy of your coverage or provide detailed explanation of coverage provisions, terms and conditions.



SCHEDULE OF BENEFITS

All references to currency are in United States dollars.

| BENEFITS | LIMITS |
|--|---|
| Trip Cancellation | 100% of Trip Cost up to \$100,000 |
| Trip Interruption | 100% of Trip Cost up to \$100,000 |
| Trip Delay | \$600 (\$200 per day maximum, Minimum 6 hours delay) |
| Baggage/Personal Effects | \$1,000 |
| Baggage Delay (Outward Journey Only) | \$1,000 (\$200 per day maximum, Minimum 12 hours delay) |
| Accidental Death & Dismemberment | \$25,000 |
| Emergency Accident and Sickness Medical Expense | \$25,000 |
| Emergency Medical Evacuation/Repatriation of Remains | \$250,000 |
| Sports Equipment Rental | \$1,000 |
| **Optional CFAR | 60% reimbursement |
| Emergency Travel Assistance with Limited Concierge | Included |

- *Up to the lesser of the Trip Cost paid or the Trip Cancellation Benefit amount.
- * This Program is for US Residents traveling to US-based and international locations (not subject to published travel restrictions).
- * Maximum Trip Cost is \$100,000.
- * Maximum Length of Trip is ninety (90) days.
- * The Pre-existing Condition Exclusion applies to Trip Cancellation, Trip Interruption, Trip Delay, Accident and Sickness Medical Expense: A Loss caused by or resulting from a Pre-existing Condition(s) shall be Excluded, unless: (a) the Policy is purchased within fourteen (14) days of Your initial Trip deposit; (b) the booking for the Covered Trip must be the first and only booking for this travel period and destination; and (c) You are not disabled from travel at the time You pay the premium.
- ** This Benefit is NOT available to residents of New York, New Hampshire, or Washington.

**This extra coverage is optional and must be shown on your Confirmation of Benefits/Coverage Verification. If You are prevented from taking the Covered Trip for any reason not otherwise covered by this Policy, We will reimburse You or Your designated representative for 60% of the prepaid, forfeited, non-refundable Payments or Deposits paid to the Travel Supplier for the Covered Trip arrangement(s) provided the following conditions are met: (a) This coverage was purchased within fourteen (14) days of the date the initial Payment or Deposit is paid and insures the cost of any subsequent arrangement(s) added to the same Covered Trip within fourteen (14) days of the date of Payment or Deposit for any subsequent Covered Trip arrangement(s); and (b) This insurance coverage is purchased for the full cost of all non-refundable prepaid Covered Trip arrangements; and (c) You or Your designated representative cancels the Covered Trip no less than two (2) days prior to the Scheduled Departure Date.

This Schedule is only a partial summary of your coverage benefits, and may vary by state. Your coverage benefits, including any exclusions, conditions and limitations, are described in full in the policy document, a copy of which will be emailed or mailed to you upon purchase (click "View Sample Certificate of Coverage" below to view a sample). If you do not receive a copy, or want a replacement, please call (843) 286-5144 or email your request to playtravel.nw@insurestays.com. This Program is provided only via licensed agents or authorized referral affiliates.

Plan Cost: 7.00% of Reservation Total (Travel Protection Plan only); 10.80% of Reservation Total (Travel Protection Plan with optional CFAR, in states where available).

Play Travel Protection is distributed exclusively through InsureStays.com's network of agents, agencies, and authorized travel retailers. See www.insurestays.com.



Providing Insurance Protection since 1925, Nationwide Insurance is an industry leading policy provider, partnering with Play Travel Protection to bring you the best protection for your PLAY, TRAVEL, AND STAY!

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RentalGuardian.com is an online service/support distribution platform, and is not a licensed insurance agency, nor does it represent or sell insurance. This presentation is not intended to be an offer to solicit or sell RentalGuardian.com Recommended Platform Provider insurance programs in any jurisdiction where a RentalGuardian.com Recommended Platform Provider or their Underwriter(s) are not authorized or where such action would be unlawful. Only licensed insurance agents are qualified to evaluate the adequacy of your coverage or provide detailed explanation of coverage provisions, terms and conditions.

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PLAY TRAVEL MORE THAN 30 COVERED REASONS

The Company will reimburse You, up to the Maximum Benefit shown on the Confirmation of Coverage, if You are prevented from taking Your Trip for any of the following reasons that are Unforeseen and takes place after the Effective Date:

- √ ¹Your Sickness, Accidental Injury or death, that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your participation in the Trip;
- √ Sickness, Accidental Injury; or death of a Family Member or Traveling Companion, booked to travel with You, that results in medically imposed restrictions as certified by a Physician preventing that person's participation in the Trip;
- √ Sickness, Accidental Injury or death of a non-traveling Family Member;
- √ You or a Traveling Companion being hijacked, Quarantined, required to serve on a jury, subpoenaed, or the victim of felonious assault within ten (10) days of departure;
- √ Having Your principal place of residence made Uninhabitable by:
 - √ Fire
 - √ Flood
 - √ Volcano
 - √ Earthquake
 - √ Hurricane
 - √ Or other natural disaster;
- √ Burglary of Your principal place of residence within ten (10) days of departure;
- √ You or a Traveling Companion being directly involved in a traffic accident substantiated by a police report, while en route to departure;
- √ You or a Traveling Companion has a transfer of employment of two hundred fifty (250) miles or more;
- √ If within ten (10) days of Your departure, a politically motivated Terrorist Attack occurs within a fifty (50) mile radius of the territorial city limits of the foreign city to be visited by the program for which You have registered and if the United States Government issues a travel warning indicating that Americans should not travel to a city named on the itinerary;
- √ Strike that causes complete cessation of services for at least forty-eight (48) consecutive hours;
- √ ²Weather at the departure site that causes complete cessation of services of the Common Carrier for at least forty-eight (48) consecutive hours and prevents You from reaching Your destination;
- √ ³Weather that causes complete cessation of services for at least forty-eight (48) consecutive hours or Your destination is rendered Uninhabitable on the Scheduled Departure Date by a natural disaster (such as hurricane);
- √ After two (2) years of continuous employment at the same company, You are terminated or laid-off, from full time employment by that company within 30 days of the date of Your Trip;
- √ Natural disaster at the site of Your destination that renders Your destination accommodations Uninhabitable;
- √ ⁴You or a Traveling Companion is delayed or has arrangements cancelled by a Common Carrier due to delays resulting from Inclement Weather, mechanical breakdown, or organized labor Strikes that affect public transportation;
- √ Your arrival on the Trip being delayed due to a Hazard that causes You to lose 50% or more of the scheduled Trip duration;
- √ ⁵You or a Traveling Companion being required to work during the Trip;
- √ You or a Traveling Companion's company being made unsuitable for business by fire, flood, burglary, vandalism or other natural disaster and You or a Traveling Companion is responsible for policy and decision making with the company and is directly involved as a member of the disaster recovery team;
- √ ⁶You or a Traveling Companion's company being directly involved in a merger, acquisition, government required product recall or Bankruptcy proceedings;
- √ You or a Traveling Companion has a previously approved military leave revoked or experience a military re-assignment;
- √ The primary or secondary school where You and/or a Traveling Companion(s) or You or a Traveling Companion's Dependent Children attend must extend operating session beyond the pre-defined school year, and interferes with Your scheduled Trip dates;
- √ Mandatory evacuation (or public official evacuation advisements where there is no mandatory evacuation) issued by local government authorities at Your Trip destination due to hurricane or other natural disaster;
- √ Death of Your cat or dog that occurs within seven (7) days prior to Your Trip Scheduled Departure Date as certified by a Veterinarian at the time of Loss preventing Your participation in the Trip;
- √ The unit remains Uninhabitable within seven (7) days immediately prior to and including Your scheduled arrival date from the date of documented fire, flood, volcano, earthquake, hurricane, or other natural disaster;
- √ The unit on Your scheduled arrival date or during the course of Your Trip becomes inaccessible for forty-eight (48) consecutive hours at the direction of local authorities due to closure of local roadways or local municipality as a result of fire, flood, volcano, earthquake hurricane or other natural disaster;
- √ A closed roadway causing cessation of travel for You and/or a Traveling Companion for at least six (6) consecutive hours to or from Your Trip destination (substantiated by the Department of Transportation, state police, etc.).



¹A Physician must advise to cancel the Trip on or before the Scheduled Departure Date.

²This benefit will not apply if the potential natural disaster has been forecasted or a storm has been named prior to purchase of this coverage.

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⁴This benefit applies provided that:

1. the scheduled carrier connecting times must be no less than ninety (90) minutes; and
2. the scheduled time between arrival at the scheduled Trip departure city and the scheduled Trip departure is four (4) hours or longer;

⁵Proof of requirement to work, such as a notarized statement signed by an officer of Your or a Traveling Companion's employer must be presented

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***Schedule of Benefits**

| BENEFITS | LIMITS |
|---|---|
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| Trip Interruption | 100% of Trip Cost up to \$100,000 |
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| Emergency Accident and Sickness | \$25,000 |
| Medical Expense | |
| Emergency Medical | \$250,000 |
| Evacuation/Repatriation of Remains | |
| Sports Equipment Rental | \$1,000 |
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** This Benefit is **NOT** available to residents of New York, New Hampshire, or Washington.

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Deposits paid to the Travel Supplier for the Covered Trip arrangement(s) provided the following conditions are met: (a) This coverage was purchased within fourteen (14) days of the date the initial Payment or Deposit is paid and insures the cost of any subsequent arrangement(s) added to the same Covered Trip within fourteen (14) days of the date of Payment or Deposit for any subsequent Covered Trip arrangement(s); and (b) This insurance coverage is purchased for the full cost of all non-refundable prepaid Covered Trip arrangements; and (c) You or Your designated representative cancels the Covered Trip no less than two (2) days prior to the Scheduled Departure Date.

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Plan Cost: 7.00% of Reservation Total (Travel Protection Plan only); 10.80% of Reservation Total (Travel Protection Plan with optional CFAR, in states where available).

While on your trip: 24/7 Emergency Travel Assistance Call:

- 24/7 Emergency Assistance:
 - Within U.S./Canada: [\(833\) 425-5099](tel:(833)425-5099)
 - Outside U.S./Canada: [\(603\) 952-2684](tel:(603)952-2684)
- Claims questions:
 - Within U.S./Canada: [\(833\) 610-0736](tel:(833)610-0736)
 - Outside U.S./Canada: [\(843\) 494-5909](tel:(843)494-5909)
- Policy & Coverage questions:
 - Within U.S./Canada: [\(833\) 610-0736](tel:(833)610-0736)
 - Outside U.S./Canada: [\(843\) 494-5909](tel:(843)494-5909)