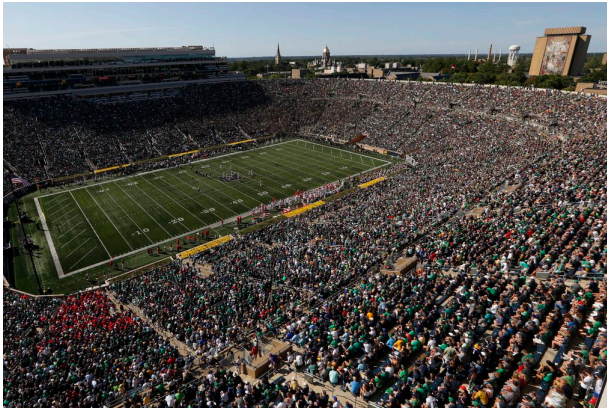




# RLAC Protection Program



## PROPERTY PROTECTION

The RLAC Protection Program™ responds with first-dollar repair or replacement cost protection against physical loss or damage to owner's personal property (i.e. contents) when caused by a renter, with a \$20,000 limit subject to a minimum claim of \$50 and a maximum of \$5,000 for any one item, and up to \$1MM in respect of renter-caused real property (i.e. building) damage excess of \$5,000.

### 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 RLAC.*

### 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 RLAC Protection Program™ provides protection in respect of the damages arising out of your RLAC Protection Program 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 RLAC Protection 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 RLAC Protection Program™ has a limited scope. For example, it does NOT respond to claims that:

- Are below five thousand dollars (\$5,000);
- 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 RLAC Protection Program™ also provides protection in respect of the necessary medical expenses as they relate to an incident 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 RLAC Protection Program™. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual RLAC Protection 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 RLAC Protection 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 RLAC Protection Program™ is excess over any other valid and collectible primary homeowner's insurance.
- The RLAC Protection Program™ doesn't apply to you if:
  - A. you are not the register homeowner, and
  - B. you have not purchased standard homeowner's insurance.
- 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 RLAC Protection 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.