



Vacation Rental Guest License Agreement

Contact us: Reservations may be made in our office, via telephone or on our website. Our office is located at 38 Center Street, Folly Beach, SC. We can be reached at (843) 588-6699 or Toll Free at (800) 951-2470. You can also request rental information at our website, www.AvocetProperties.net or via e-mail, follybeach@AvocetProperties.net.

Party Size: For the safety of all our guests the maximum number of occupants allowed per party is listed in the property description. Please choose a property large enough to accommodate all members of your group comfortably. When making reservations, provide the total number of adults and children in your group.

You must be a minimum of 25 years of age in order to rent property from Avocet Properties. Persons under 25 years of age must be accompanied by an adult, parent or guardian during their stay. Valid identification will be requested upon check-in. Any reservation obtained under false pretense will be subject to forfeiture of payments and not be allowed to check-in or possibly asked to vacate the premises.

Rental Rates/Seasons*: During the Summer Season our properties are rented Saturday-to-Saturday with a few exceptions. Partial weeks may be booked during the Summer Season no earlier than 7 days prior to the requested arrival date and are based solely upon availability. Partial week reservations are accepted during the Fall, Winter, Spring Seasons with a two night minimum. The Seasons are as follows:

Spring	March 28 - May 29
Summer	May 30 - August 28
Fall	August 29 - October 30
Winter	October 31 - March 26, 2010

*Holiday rates are slightly different, additional rate seasons may apply.

Taxes & Fees: Each reservation is subject to a 16.5% State Sales and Accommodation taxes and fees.

Accidental Damage Waiver: Guests are required to pay a non-refundable \$50 damage waiver. This fee is automatically included in your rental fees at the time of booking. The waiver does not cover intentional acts that may cause damage or any deliberate violation of a stated Avocet policy. The damage waiver covers up to \$2,000 of damage per stay. All damage must be reported to our office prior to your departure. Avocet will assess the nature of the damage and respond accordingly. If damage is not reported, this waiver is void.

Damages: Any damages, outside of what is deemed normal wear and tear, are the responsibility of the guest. A credit card is required to guarantee against damage or excessive cleaning. Should the guest not report damages prior to their departure or should Avocet deem the damage to be intentional, the guest's credit card will be charged for the repair, replacement and/or cleaning.

Events: We have a few homes that allow events to be hosted in them at an additional fee. Please inquire about event homes when making a reservation. Otherwise, no parties or large gatherings are permitted in our homes at anytime. We reserve the right to refuse rental, cancel an existing reservation or terminate occupancy without refund if, in our opinion, your actions will result detrimental to the property.

Payments: A 50% advance deposit of the total rental amount including taxes, housekeeping and reservation fee is due within 5 days from the time you make your reservation. Payments can be made via cash/travelers cheque, personal check, cashier's check or money order. We also accept Visa, MasterCard and Discover credit/debit cards. Personal checks are not accepted inside 30 days of your arrival date. Payment confirmation can be e-mailed, faxed, or mailed.

Travel Insurance: To better serve our guests, Vacation Rental Insurance is available for purchase through our office at the rate of 6.5% of your total vacation cost. Avocet Properties is only the supplier and the actual policy is between the guest and CSA Travel Protection. Travel Insurance is optional and offers a wide coverage for all members of your party. We strongly recommend purchasing this policy. You can find additional information and detailed description of coverage at the end of this agreement. If you would like to purchase Travel Insurance, please contact our office directly and we will be happy to assist you.

Cancellations: Notice of cancellation must be in writing. Your advance payment is refundable if the cancellation is received 60 days or more prior to your arrival date. There is a non refundable \$100 cancellation fee. Cancellations made inside 60 days of the arrival date lose their first payment. Refunds are not given for inclement weather, road or airport closings, late arrivals, or early departures. Changing a reservation in any way, such as dates or property, is considered a cancellation and the same terms apply.

Hurricane Policy: If mandatory evacuation of the island is ordered by a Governmental Agency, refunds will be prorated based on the nights left of your stay. Only those nights affected by the mandatory evacuation are eligible. If a hurricane occurs prior to your arrival, and we are unable to provide you with accommodations, refunds will be issued to the reservation holder.

Smoking: Unless indicated otherwise, most homes are non-smoking and prohibit smoking anywhere on the premises. Evidence of smoking in non-smoking homes will incur a fine of \$500. Please tell your vacation specialist your preference at the time of booking.

Pets: We offer a great selection of pet friendly homes. Please notify your vacation specialist if you plan to bring your pet. There is a non-refundable fee of \$125 per pet for pet friendly homes. Pets in a non pet friendly home will result in a \$125 fine per pet and immediate termination of occupancy without a refund.

Linens: Linen service is included in your rental rate. All beds will be made with linens. 2 bath towels, 1 hand towel, 1 wash cloth per person will be provided. 2 kitchen towels will also be supplied for the property.

Check In Procedure: Check In begins at 3pm on the day of your arrival in our office located at 38 Center St. on Folly Beach. We can not guarantee early check ins, however if you arrive early we will do our best to accommodate your request. For after hour check in procedure, please call our office during business hours to obtain instructions.

Check Out Procedure: Check Out is at 10 am on the morning of your departure. Please vacate the home and return all keys to our office by 10am to allow us proper time to prepare the home for the next arrival. Prior to departing the rental, please load and start the dishwasher, remove all trash and place it in trash containers. Failure to depart on time, return all keys, return all furniture to its original place or remove trash can result in a fine by Avocet Properties.

Furnishings: All homes are privately owned and reflect the individual owner’s personal taste. All homes are equipped with basic items such as TV, phone, bed spreads, pillows, mattress pads, cookware, flatware, microwave, toaster blender and coffee maker. Specialty items vary. Prior to departure return all furniture to its original position. Some homes come equipped with an outdoor grill. Whether one is provided, you rent one or bring one GRILLING ON DECKS OR PORCHES IS PROHIBITED.

Housekeeping: Departure housekeeping is included in your rental rate for full week reservations. Guests are required to remove all food products from the pantry, fridge and freezer. We also ask that you wash dishes or start the dishwasher, take the trash to the street and move all furniture back to its original place. We’ll take care of the rest!

Phones: Local calls and emergency dialing are permitted from the property, however long distance service is not provided.

Housekeeping Equipment: All equipment should be in working order. PLEASE NOTIFY US PROMPTLY SHOULD YOU ENCOUNTER ANY PROBLEMS. We make every effort to have repairs made as soon as possible. We strongly encourage you not to adjust the settings on the refrigerator and be sure not to run the HVAC system with the windows open. A reduction in rent or a refund will not be issued for any mechanical failures of appliances or HVAC systems. Every precaution has been taken to assure accuracy of a properties description and/or contents; however, we reserve the right to make necessary changes.

Parking: Cars parked on the street must have all tires off the pavement. Some gated communities have a restriction on the number and type of vehicles allowed and some complexes require parking passes.

Personal Items Left Behind: Avocet Properties is not responsible for lost or misplaced items. However, if notified we will exhaust all avenues to search for the missing items and return them at the guest’s expense.

Disclosures: Avocet Properties is the agent of, and represents exclusively, the owners of the rental property listed. Every effort has been made for the accuracy in our brochure and any other printed or visual materials; however, Avocet Properties is not responsible for errors or omissions. Rates, property description and rental conditions are subject to change without notice.

We look forward to having you and hope you enjoy your time at Folly Beach!!!

I have read and agree to the above conditions of the Avocet Properties Guest License Agreement and attest that I am over 25 years of age. I also agree that if I require a pet friendly, smoking or event home, I have disclosed that information and am aware of the fees associated with those and penalties for not disclosing such requests.

Date _____ Reservation # _____ Number in Party _____

Signature of Reservation Holder _____



Can You Afford to Say “NO” to Travel Protection?

Don't miss this FINAL OPPORTUNITY to travel well and travel wisely – before you even leave!

Put a reliable CSA Travel Protection plan atop your checklist of things to pack. Why? Because the unexpected – hurricanes and other severe weather, illness, flight delays, or the most unforeseen occurrences – can turn the best of times into troubled times.

This CSA Travel Protection plan combines excellent value with essential coverages, 24-hour emergency assistance and personal services. You receive the comfort and security you need — before, during and after your trip. See the back panel for specific details about how CSA protects your travel investment.

Interested in protecting your vacation?

It's easy! The cost of the CSA Travel Protection Plan is very affordable. If you wish to purchase the travel protection plan, simply contact your vacation rental company.

CSA Helping Travelers: A True Story

“I was very pleased with the competitive pricing of CSA, the ease of application and the timely manner in which my claim was processed. I will definitely use your service again. I didn't think anything would happen, but it was nice to know I was covered for the 'unexpected.'”

- Linda Russell, March 31 2007

Questions About Coverage?

Call CSA toll-free at 866-999-4018 and reference your vacation rental company.

CSA Travel Protection Customer Service Hours:

5 a.m. - 7 p.m. Monday through Friday Pacific
6 a.m. - 3 p.m. Saturday and Sunday Pacific





CSA

TRAVELPROTECTION®

Insurance Coverage*

Underwritten by Stonebridge Casualty Insurance Company

Coverage	Overview
Trip Cancellation/ Trip Interruption 100% of Reservation Cost	Provides reimbursement for unused, nonrefundable payments if your trip must be canceled or interrupted. Trip interruption also provides reimbursement for additional transportation costs. Covered reasons include: mandatory hurricane evacuations; sickness, injury or death; extension of school year; armed service leave revocation; involuntary termination of employment or other specific reasons listed in the Certificate of Insurance.
Travel Delay \$600 (\$200 Daily Limit)	Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation if you are delayed 12 hours or more during your trip due to a covered reason.
Baggage Delay \$200	Provides reimbursement for the emergency purchase of necessary items if baggage is delayed for more than 24 hours.
Travel Accident \$100,000	Provides coverage for loss of limb or life in the event of an accident while traveling, or within 180 days of that event.
Emergency Assistance (Emergency Medical Transportation) \$50,000	If you become sick or injured on a trip, benefits are provided such as: arrange transportation to the nearest suitable medical facility; help you return home, if medically necessary; provide round-trip economy air fare for a companion to visit you if you are hospitalized for more than 7 days.

* Benefits and services are described on a general basis. For more information on policy benefits and exclusions please contact CSA for a sample policy/certificate of insurance. Insurance coverage provided to all travelers listed on the policy, who must be residents of the United States or non-residents traveling to the United States.

24-Hour Emergency Assistance Services

Provided by CSA's Designated Provider

All it takes is a free phone call from anywhere in the world for immediate aid 24/7.

- Medical Referral
- Traveling Companion Assistance
- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Embassy and Consular Services
- Worldwide Medical Information
- Interpretation/Translation
- Emergency Message Relay
- Pet Return
- Vehicle Return

Concierge Services

Provided by CSA's Designated Provider

Provides assistance with arranging sporting, amusement park and entertainment ticketing, fine dining reservations, golf tee times and special events.

Identity Theft Resolution Services

Provided by CSA's Designated Provider

Identity Theft Resolution Services

Included for six months starting on the scheduled departure date.

Note: Identity Theft Resolution does not provide assistance for thefts involving non-US bank accounts.

Pre-Existing Medical Conditions

Pre-Existing Medical Conditions are accepted if your guests are not disabled at the time they pay for the plan cost, and if the plan is purchased by final trip payment.

10-Day Free Look

We stand behind our products and services. We offer a 10-day Free Look on our travel protection plans. You'll have that ability to cancel your coverage and receive a full refund if you aren't completely satisfied — as long as you haven't left for your trip.

This plan is administered by CSA Travel Protection and Insurance Services. Travel Insurance Is Underwritten By: Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHCS000. In CA, CT, HI, NE, NH, PA, TN and TX, Policy/Certificate Form series TAHCS100 and TAHCS200. In IL, IN, KS, LA, OR, OH, VT, WA and WY, Policy Forms TAHCS100IPS and TAHCS200IPS.



Vacation Rental Insurance

Description of Coverage

PLAN CODE 320CSA

This is a brief Description of Coverage. **This is not your Policy/Certificate of Insurance. Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Individual Policy in the following states: IL, IN, KS, LA, OR, OH, VT, WA, and WY or your Certificate of Insurance for all other states.** Your Individual Policy or Group Policy will govern the final interpretation of any provision or claim.

Important: Keep this document and carry a copy with you when you travel. If you need to cancel your Trip, contact the company you booked with immediately to cancel your reservation.

FOR CERTIFICATE/POLICY INQUIRIES, REQUESTS,
CUSTOMER SERVICE CALL:

(866) 999-4018

FOR EMERGENCY ASSISTANCE
24 HOURS A DAY DURING YOUR TRIP, CALL:

IN THE U.S.
(866) 922-0278

COLLECT WORLDWIDE
(202) 974-6480

SCHEDULE OF COVERAGES AND SERVICES

INSURANCE COVERAGE

(Underwritten by Stonebridge Casualty Insurance Company)

Coverages	Maximum Limit per Reservation
Trip Cancellation	100% of Reservation Cost*
Trip Interruption	100% of Reservation Cost*
Travel Delay	\$600 (\$200 Daily Limit Applies)
Baggage Delay	\$200
Accidental Death & Dismemberment	\$100,000
Emergency Assistance	\$50,000 (Emergency Medical Transportation)

*The maximum Trip cost this plan covers is \$30,000.

DESCRIPTION OF 24-HOUR EMERGENCY ASSISTANCE SERVICES

(PROVIDED BY CSA'S DESIGNATED PROVIDER)

AVAILABLE SERVICES

Various 24-Hour Emergency Assistance Services are provided along with the CSA Travel Protection plans. A description of all 24-Hour Emergency Assistance Services is contained in this document. The 24-Hour Emergency Assistance Services are only available to persons whose primary residence is in the United States or Canada. This plan is administered by CSA Travel Protection and Insurance Services.

HOW TO CALL THE 24-HOUR EMERGENCY HOTLINE

If you need emergency help for an available service, you can call toll-free 24 hours a day to (866) 922-0278 from within the United States, or call collect to (202) 974-6480 from around the world.

AVAILABILITY OF SERVICES

You are eligible for informational and concierge services at any time after you purchase this plan.

The Emergency Assistance Services become available when you actually start your trip.

Emergency Assistance, Concierge and Informational Services end the earliest of: midnight on the day the program expires; when you reach your return destination; or when you complete your trip.

The Identity Theft Resolution Services become available on your scheduled departure date for your trip. Services end 180 days (six months) from the date of your scheduled departure date for your trip.

EMERGENCY ASSISTANCE SERVICES

- Medical Referral
- Traveling Companion Assistance
- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Embassy and Consular Services
- Worldwide Medical Information
- Interpretation/Translation
- Emergency Message Relay
- Pet Return
- Vehicle Return

IDENTITY THEFT RESOLUTION SERVICES

- ID Theft Resolution Kit
- Assistance with filing a police report
- "Fraud alert" placement
- "Security Freeze" placement
- Assistance with disputing fraudulent charges or accounts
- Assistance with different types of ID Theft
- Assistance with replacement of lost/stolen documents or cards
- Assistance with ID Theft measures, specific to the state of residency
- Report ID Theft to FTC
- Opt-out services

CONCIERGE SERVICES

- City profiles
- Epicurean needs
- Event ticketing
- Flowers and gift baskets
- Golf outings and tee times
- Hotel accommodations
- Meet-and-greet services
- Personalized retail shopping assistance
- Pre-trip assistance
- Procurement of hard-to-find items
- Restaurant reviews and reservations
- Rental car reservations
- Airline reservations

INSURANCE COVERAGE

Underwritten by Stonebridge Casualty Insurance Company

Coverage is provided to all persons occupying the property listed on the reservation confirmation. This plan is available to U.S. residents. It is also available to non-U.S. residents for travel to the U.S. (if the plan is purchased through a U.S. vacation rental company). You must purchase this plan with or before your final payment for your vacation rental, to qualify for the Pre-Existing Condition Exclusion Waiver. There is no coverage unless payment has been made for this plan. There is no coverage unless your loss was caused by an unforeseeable event that occurs while coverage is in effect.

YOUR SATISFACTION IS GUARANTEED

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your application date or receipt of this document, whichever is later. A letter indicating your desire to cancel should be sent to the vacation rental company. If you haven't already left on your Trip, you will receive a full refund of your plan cost. **After this 10-day free look period, the payment for this plan is non-refundable.**

EFFECTIVE DATES OF INSURANCE

Trip Cancellation and Trip Interruption Effective Dates of Coverage

Trip Cancellation coverage will take effect at 12:01 A.M. Standard Time on the day after the date your premium is received by the vacation rental company. Trip Interruption coverage will take effect on the Scheduled Departure Date of the Trip.

Coverage for Travel Delay, Accidental Death and Dismemberment, Emergency Assistance, and Baggage Delay will take effect on the later of:

1. the date the premium has been received by the vacation rental company; or
2. the date and time you start your Covered Trip; or
3. 12:01 A.M. Standard Time on the Scheduled Departure Date of your Trip.

All coverages automatically end on the earlier of:

1. the date the Covered Trip is completed; or
2. the Scheduled Return Date of the Trip; or
3. your arrival at the return destination on a roundtrip, or the destination on a one-way trip; or
4. cancellation of the Covered Trip.

COVERAGE AND BENEFITS

The following coverage and benefits are a sample of the listed coverage and benefits in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy>. do or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

This plan covers you for certain unforeseeable events that occur while your coverage is in effect. They include:

Pre-Departure Trip Cancellation Benefits

If you are prevented from taking your Trip for one of the covered reasons below, we will reimburse you, up to the amount in the Schedule, for the amount of prepaid, forfeited, non-refundable payments or deposits that you paid for your Trip.

Post-Departure Trip Interruption Benefits

If you are delayed beyond the Scheduled Departure Date or are unable to continue your Covered Trip for one of the covered reasons below, we will reimburse you, less any refund paid or payable, for unused land or water travel arrangements, plus one of the following additional transportation expenses:

1. from the point you interrupted your Trip to the next scheduled destination where you can catch up to your Trip or to the final destination of your Trip.
2. expenses incurred by you to reach the next scheduled destination where you can catch up to your Trip if you leave after the Scheduled Departure Date of your Trip.

Reasons for Cancellation and Interruption:

1. Trip Cancellation or delayed arrival at your destination due to Sickness, Injury or death of you, your Family Member or Traveling Companion that occurs before departure on your Trip. The Sickness or Injury must commence while coverage is in effect, require the examination by a Physician, in person, at the time of Trip Cancellation or delay and, in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Trip or delay your arrival on your Trip.
2. Trip Interruption due to Sickness, Injury or death of you, your Family Member or Traveling Companion. The Sickness or Injury must commence while you are on your Covered Trip, require the examination by a Physician, in person, at the time of Trip Interruption and, in the written opinion of the treating Physician, be so disabling as to prevent you from continuing your Trip.

The following reasons apply to you, a Family Member traveling with you, or a Traveling Companion and must occur while coverage is in effect:

3. mandatory evacuation or public official evacuation advisements where there is no mandatory evacuation issued by local government authorities at your destination due to adverse weather or natural disaster. In order to cancel or interrupt your Covered Trip, you must have 4 days or 50% of your total Covered Trip length or less remaining on your Covered Trip at the time the mandatory evacuation ends;

4. being directly involved in a documented traffic accident while en route to your vacation rental;
5. interruption of water, electric, sewage or gas services at your destination or interruption of road service, due to inclement weather or natural disaster so as to prohibit you from reaching your destination, for more than 24 hours and only for up to 15 days from interruption of services or to resumption of services, whichever comes first;
6. being called into active military service in the event of a natural disaster;
7. the primary/secondary school where you attend extends its operating session beyond its pre-defined school year. Your Trip must fall within the extension period;
8. being hijacked, quarantined (except as a result of a pandemic or epidemic), required to serve on a jury, or required by a court order to appear as a witness in a legal action;
9. your primary residence is made Uninhabitable by fire, flood or natural disaster;
10. Common Carrier delays resulting from inclement weather, mechanical breakdown or organized labor strikes;
11. arrangements cancelled by an airline resulting from inclement weather, mechanical breakdown, or organized labor strikes;
12. a documented theft of passports or visas;
13. a transfer of employment of 250 miles or more;
14. a Terrorist Act, which occurs in your departure city or in a city that is a scheduled destination for your Trip, provided the Terrorist Act occurs within 7 days of the Scheduled Departure Date of your Trip;
15. your involuntary termination of employment or layoff that occurs more than 15 days after your effective date and was not under your control. You must have been continuously employed with the same employer for 5 years prior to the termination or layoff.
16. your or your Traveling Companion's or traveling Family Member's approved, written military leave involuntarily revoked as a result of being temporarily or permanently reassigned, being called to active military reserve or an extension of deployment beyond a defined tour of duty within 30 days of your departure date. All leave must be approved prior to the Policy effective date. Full or partial mobilization or mass reassignment of Armed Forces, invocation of the War Powers Act, base or unit mobilization is not covered.

Travel Delay Coverage and Benefits

If your Trip is delayed for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule, for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while you are delayed. We will not pay benefits for expenses incurred after travel becomes possible.

Covered events for Travel Delay Benefits include:

Common Carrier delay; loss or theft of your passports, travel documents or money; quarantine (except as a result of a pandemic or epidemic); hijacking; natural disaster; inclement weather; a documented traffic accident while you are en route to your destination; unannounced strike; civil disorder; your, your traveling Family Member's, or Traveling Companion's Sickness or Injury; your traveling Family Member's or Traveling Companion's death.

Baggage Delay

We will reimburse you, up to the amount in the Schedule, for the cost of additional clothing and personal articles purchased by you, if your Baggage is delayed for 24 hours or more during your Trip. We will also reimburse you up to \$25 to expedite the return of your Baggage.

Accidental Death & Dismemberment Benefits

We will pay this benefit up to the amount in the Schedule if you are injured in an Accident, which occurs while you are on a Covered Trip, and suffer one of the losses listed in your Policy or Certificate of Insurance within 180 days of the Accident.

Note: Maximum Percentage of Principal Sum Payable is 100% for the loss of Life, Both Hands, Both Feet, Sight of Both Eyes, One Hand and One Foot, One Hand and Sight of One Eye, One Foot and Sight of One Eye. Maximum Percentage of Principal Sum Payable is 50% for the loss of One Hand, One Foot or Sight of One Eye.

Emergency Assistance Benefits

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you while on a Covered Trip.

1. Physician-ordered emergency medical evacuation to the nearest suitable Hospital.
2. non-emergency medical evacuation to your primary or secondary residence when deemed necessary by a Physician.
3. economy-class round-trip airfare to the Hospital for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days.
4. economy-class airfare to your primary or secondary residence including escort expenses, if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult.
5. economy-class airfare to your primary or secondary residence from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets.
6. repatriation expenses for preparation and air transportation of your remains to your primary or secondary residence.

Emergency Assistance Benefits are subject to the following:

Covered Expenses will only be payable at the Usual and Customary level of payment; benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Trip; and benefits payable as a result of incurred expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. Covered Expenses items 1, 2 and 4 above are subject to the program medical advisor's prior approval.

GENERAL PLAN EXCLUSIONS

The following exclusions are a sample of the listed exclusions in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

The following exclusion applies to Accidental Death and Dismemberment coverage:

We will not pay for a loss caused by or resulting from Sickness of any kind.

The following exclusion applies to all coverages except Baggage Delay:

We will not pay for loss or expense caused by or incurred resulting from a Pre-Existing Condition, including death that results therefrom. This exclusion does not apply to benefits under Covered Expenses item 1, 2 or 6 of the Emergency Assistance Benefits coverage.

Pre-Existing Condition means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member who is scheduled or booked to travel with you: 1) received, or received a recommendation for, a diagnostic test, examination or medical treatment; or 2) took or received prescription drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is in effect under the Policy.

Pre-Existing Condition Exclusion Waiver

The Pre-Existing Condition exclusion will be waived provided you meet all of the following:

1. the payment for this plan is received with or before the final payment for your vacation rental; and
2. you are not disabled from travel at the time you make your plan payment.

The following exclusions apply to all coverages:

We will not pay for any loss under the plan caused by, or resulting from:

1. your, your Traveling Companion's, or Family Member's suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO & MO);
2. mental, nervous, or psychological disorders;
3. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
4. normal pregnancy or resulting childbirth or elective abortion;
5. participation as a professional in athletics;
6. participation in organized amateur and interscholastic athletic or sports competition or events;
7. riding or driving in any motor competition;
8. declared or undeclared war, or any act of war;
9. civil disorder (does not apply to Travel Delay);
10. service in the armed forces of any country;
11. nuclear reaction, radiation or radioactive contamination;
12. operating or learning to operate any aircraft, as pilot or crew;
13. mountain climbing, bungee cord jumping, skydiving, parachuting, hang gliding, parasailing or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
14. any unlawful acts, committed by you, a Traveling Companion or Family Member traveling with you (whether insured or not);
15. any amount paid or payable under any Worker's Compensation, disability benefit or similar law;
16. a loss or damage caused by detention, confiscation or destruction by customs;
17. Elective Treatment and Procedures;
18. pandemic and/or epidemic;
19. medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment;
20. Financial Insolvency of the person, organization or firm from whom you directly purchased or paid for your Covered Trip, Financial Insolvency which occurred, or for which a petition for bankruptcy was filed by a travel supplier;
21. business, contractual, or educational obligations of you, a Family Member, or Traveling Companion;
22. failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements;
23. a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

DEFINITIONS

The following definitions are a sample of the defined terms in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

ACCIDENT means a sudden, unexpected, unintended and external event, which causes Injury.

BAGGAGE means luggage, personal possessions and travel documents taken by you on the Covered Trip.

COVERED TRIP (or TRIP) means: 1) A period of round-trip travel away from Home to a destination outside your city of residence; the purpose of the trip is business or pleasure and is not to obtain health care or treatment of any kind; the trip has defined departure and return dates specified when the Insured enrolls; the trip does not exceed 180 days.

FAMILY MEMBER includes your or your Traveling Companion's dependent, spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster child, or ward.

FINANCIAL INSOLVENCY means the total cessation or complete suspension of operations due to insolvency, with or without the filing of a bankruptcy petition, whether voluntary or involuntary.

INJURY means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician.

PHYSICIAN means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member.

SCHEDULED DEPARTURE DATE means the date on which you are originally scheduled to leave on your Covered Trip.

SCHEDULED RETURN DATE means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

SICKNESS means an illness or disease of the body, which requires examination and treatment by a Physician, and commences while the plan, is in effect.

TRAVELING COMPANION means a person whose name(s) appear(s) with you on the same Covered Trip arrangement and who, during the Covered Trip, will share Accommodations with you in the same room, cabin, condominium, apartment unit, or other lodging.

USUAL AND CUSTOMARY CHARGE means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 100th percentile and the Anesthesia Relative Value Guide.

WHERE TO PRESENT A CLAIM

All claims should be presented to the Program Administrator:

CSA Travel Protection

P.O. Box 939057

San Diego, CA 92193-9057

(800) 541-3522 (Toll-Free)

CLAIMS AND GENERAL PROVISIONS

The following provisions are a sample of the provisions in your Policy or Certificate of Insurance and are described on a general basis only. **Please visit <http://www.vacationrentalinsurance.com/certpolicy.do> or call (866) 999-4018 to obtain your Policy or Certificate of Insurance**, which will govern the final determination of any provision or claim.

Concealment or Fraud We do not provide coverage if you have intentionally concealed or misrepresented any material fact or circumstance relating to the coverage.

Notice of Claim We must be given written notice of claim within 90 days after a covered loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. Notice may be given to us or to our authorized agent. Notice should include the claimant's name and enough information to identify him or her.

Proof of Loss Written proof of loss must be sent to us within 90 days after the date the loss occurs. We will not reduce or deny a claim if it was not reasonably possible to give us written proof of loss within the time allowed. In any event, you must give us written proof of loss within twelve (12) months after the date the loss occurs unless you are legally incapacitated.

Duplication of Coverage You may only purchase one plan from us for each Covered Trip. If more than one plan is purchased for any Trip, the maximum limit of coverage payable will be from the plan with the highest level of benefit. We will refund plan payments received for any other plan for the specific Trip.

Our Right to Recover From Others We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us.

TRAVEL INSURANCE IS UNDERWRITTEN BY:

Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS.