



## The Fort Fiji Monthly Supplemental Protection Program™

### 1. Program Overview.

Under this Sandestin Golf & Beach Resort sponsored program, You, the Program Beneficiary, have elected to enroll in and be listed as participant in a Real Property Protection & Liability Program (the "Program"). When the monthly participation cost is paid by You or on Your behalf for a specific real property rental unit (a "Covered Unit"), this Program provides certain liability and real property damage protection to Your dwelling.

### 2. Coverage and Benefits.

A. General Provisions: The Fort Fiji Monthly Supplemental Protection Program™ covers Real Dwelling Property in the event a renter/guest unintentionally /accidentally causes damage to the Your real property. The amount of damage coverage extended to a renter/guest's Covered Booking varies depending upon the amount of desired coverage pre-selected by You.

The Program also provides protection for certain incurred liabilities arising from the renting of Real Property including 3<sup>rd</sup> Party Bodily Injury, Medical Payments arising from 3<sup>rd</sup> Party Bodily Injury, Damage to Premises of Neighboring adjacent units, and Damage to Tenant property in neighboring adjacent units.

Deductibles apply.

### B. REAL PROPERTY PROTECTION – Up to \$1,000,000

The Fort Fiji Monthly Supplemental Protection Program™ responds with repair or replacement cost protection against physical loss or damage to owner's real property when caused by a renter, for losses over 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.*

#### 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).*



**C. LIABILITY PROTECTION – Up to \$1,000,000**

The Fort Fiji Monthly Supplemental Protection Program™ provides protection in respect of the damages arising out of your vacation rental activity for which you become legally liable to third parties. The protection includes a defense at our insurer's expense by counsel of our insurer's choice.

The 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 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.

**D. MEDICAL EXPENSE - \$5,000/\$500 ANY ONE INDIVIDUAL**

The Fort Fiji Monthly Supplemental Protection Program™ also provides protection in respect to necessary medical expenses arising from your vacation rental activity as they relate to an accident causing bodily injury to a third party. Coverage is limited to \$500 per person and \$5,000 per incident. No deductible applies to this coverage feature.

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.

**3. Exclusions and Limitations.**

Coverage is only in effect if an initial program enrollment form is approved and the monthly subscription cost paid. Certain Program Terms and Limitations apply.

The Program covers unintentional accidental damage, so intentional acts by You or Your rental-guests are not covered.

The Program is not Travel Insurance, and offers no protection (or reimbursement) to guests for trip cancellation and interruption, transportation expenses or lost/stolen baggage.



The Program is not Renters Insurance and does not provide coverage for rental-guest personal property.

Real Dwelling Property loss as a result of mysterious disappearance and/or normal wear and tear is not covered. Theft of Real Dwelling Property without a valid police report is not covered. Personal Property including removable contents are not covered.

Other exclusions include damages caused by smoking, war/ acts of war, ordinance of law, fraud, commission of a crime, gross negligence or wanton destruction or property, intentional loss, damage caused by movement of a motorized vehicle, or Government action.

**4. Claims.**

Claims may be initiated by emailing [fortfiji.owners@insurestays.com](mailto:fortfiji.owners@insurestays.com).

**5. Coverage Term.**

The Fort Fiji Monthly Supplemental Protection Program™ Coverage term is calendar year per Covered Property, paid monthly.

**6. Program Subscription Fee.**

The monthly fees You remit for a Covered Property include Your premiums for participation as a beneficiary under this Program, technology fees, and administrative costs incurred by the Program sponsor.

**7. YOUR RESPONSIBILITIES AS PROTECTED OWNER**

You must give prompt notice of events or circumstances that might lead to a claim, such as a notice, demand, summons or complaint.

You must provide names and addresses of any claimants and available witnesses.

You must cooperate with Sandestin Golf & Beach Resort, TERN Financial, and/or their designee(s) in the investigation of a loss or claim.

You are responsible for notifying the police in case of loss by theft.

You must mitigate losses by taking reasonable care and action to protect damaged property from sustaining further damage.

You must accurately document damages, repairs and expenses with bills, receipts and photographs.

You must coordinate with Sandestin Golf & Beach Resort / their designee-provided adjuster. Beyond standard efforts to mitigate damages and losses, settlement or repairs made without prior approval by Sandestin Golf & Beach Resort/ it's designee may not be reimbursable.

**8. Recommendations to Program Participants.**

To help protect Your Real Property rental unit, below are listed some applicable program conditions and recommendations:

- a. Pet-related damages are excluded and claims not approved.
- b. It is recommended that You/Your designated property manager collect sufficient Pet Damage Deposits from renters, and plan to recover pet damage costs from those collected Deposits.



- c. Special-event rules vary widely, so special-event-related damages (from wedding parties, dances, excess-capacity gatherings, et. al.) are generally excluded and claims not approved.
- d. It is recommended that you collect large-group or special-event Damage Deposits, and plan to recover related damage costs from those collected Deposits.
- e. Under-25 rental rules vary widely across the industry, so damages from gross negligence in rental practice are rarely approved.
- f. It is recommended that You/Your designated property manager collect Security Deposits and/or Evidence of Insurance from high-risk renters, where allowed and permissible by local, state, and federal law.
- g. Costs for damage to older, fragile or worn facilities/flooring are often age-depreciated; claims administrators generally do not approve full-new-price payment for older items or facilities.

**9. Not A Maintenance Program.**

The Program is not a security-deposit waiver; it is a Program backed by a contractual liability insurance covering Sandestin Golf & Beach Resort and supported by participating underwriters that reimburses for certain real property damage and liabilities. The Program is not a property or facility maintenance or replacement program; claims for the costs of repair or replacement of aged, fragile, worn-out, dilapidated, substandard-condition, or under-maintained real and personal property are typically denied.

**10. Claims Adjudication.**

Neither program sponsor Sandestin Golf & Beach Resort, technology service provider RentalGuardian.com nor insurance agency Sandhills/InsureStays have any claims adjudication authority: claims adjudication is entirely the responsibility of the Program underwriter and its designated third-party administrators.

**11. Rights of Inspection, Verification, Recovery, Salvage.**

Underwriters and/or their designated agents reserve the right to physically inspect claimed damages/losses, verify claimed damage/losses with renters/guests, and/or physically take possession of and salvage replaced and claim-reimbursed items.

**12. Effective Date, Termination & Cancellation**

8.a. Effective Date: Coverage begins on the date listed on Your Evidence of Protection (Coverage Effective Date). Coverage shall not be made retro-actively effective, no exceptions.

8.b. Termination: To terminate participation in the program, please contact Sandhills/InsureStays by phone at (843) 508-8215 or by email at [fortfiji.owners@insurestays.com](mailto:fortfiji.owners@insurestays.com).

8.c. Cancellation: Sandestin Golf & Beach Resort reserves the right to cancel Your participation in the program with 10 days written notice.

**13. Re-enrollment**

Terminating and cancelled participants must wait 12 calendar months before re-enrolling in the program. Special requirements for re-enrollees may apply.



## **NOTICE TO PROGRAM PARTICIPANTS**

Property Coverage MUST be purchased and enrollment reported/submitted and approved via approved means PRIOR to check-in, preferably no later than 3- 5 days prior to check-in. NO upon-check-in, late, or after check-in reporting or payment can/will be accepted in any form at any time, NO exceptions whatsoever. This is a strict guideline.

If the technology-enabled, online supports/ enrollment tools are unavailable or inaccessible to You for some reason, you must contact Sandhills/InsureStays by phone at (843) 508-8215.

Neither You nor Sandestin Golf & Beach Resort can bind or alter coverage via voice mail.

This Program covers the Program Participant and is not transferable to any other person, entity, property, or location.

## **CONTACT INFORMATION**

For Information or Support, call Sandhills/InsureStays at (843) 508-8215 or email [fortfiji.owners@insurestays.com](mailto:fortfiji.owners@insurestays.com).

For Claims, email [fortfiji.owners@insurestays.com](mailto:fortfiji.owners@insurestays.com).

To apply for coverage, go to [sandestin.fortfijipermonth.com](http://sandestin.fortfijipermonth.com)

## **OTHER IMPORTANT NOTICES:**

The Fort Fiji Monthly Supplemental Protection Program™ is supplemental program designed to respond where underlying Homeowners 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 homeowners insurance. The Fort Fiji Monthly Supplemental Protection Program™ is excess over any other valid and collectible primary homeowner's insurance.

The Fort Fiji Monthly Supplemental Protection Program™ only responds where the owner has, at his/her sole cost and expense, obtained and kept in full force and effect, fire and property damage and liability insurance in an amount equal to that which would be maintained by a prudent homeowner, acting reasonably, on the advice of professional insurance brokers.

Only a licensed insurance broker can analyze your personal insurance risk, discuss your insurance needs and advise you on insurance coverage. For questions on home insurance, it is highly recommended to consult a licensed professional.

The Fort Fiji Monthly Supplemental 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.