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.

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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.

Nationwide®

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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