

## **ACCIDENTAL PROPERTY PROTECTION (CONTENTS)**

Our properties and their contents are valuable and reasonable care should be taken with them during their rental. If, during a renter's occupancy, renter or a member of renter's party or renter's guest causes any damage to real or personal property of our rental property as a result of unintentional accidental acts or omissions, renter must notify our property management office at that time, and before check-out. Renter is liable to us for any damages caused by renter or a member of renter's party or renter's guest that are not reimbursed to us or exceed the maximum per-incident limit of our coverage, and the credit card on file and/or any collected security deposit will be charged. If renter wishes to pay a refundable (net of any damage reimbursement) security deposit, renter must notify us before check-in. Special or large event or pet deposits may be charged in certain situations

## **Acts Typically NOT Protected**

- Acts of God
- Gross Negligence
- Intentional acts of a Covered Guest
- Willful Destruction of Property
- Normal Wear and Tear
- Theft
- Covered guest's personal property
- Additional Cleaning Fees
- Property damage by any motorized vehicle
- Damage caused by Pets
- Special Event or Large Parties
- Any breach of Rental Agreement

Cabo Platinum provides Accidental Property Protection in partnership with INSURE STAYS and RENTAL GUARDIAN.









# **Property Protection Program: Contents Only**

**Contents-Only Property Protection** provides protection for most guest-caused accidental contents damages to a Covered Unit during a Covered Stay including flooring, carpeting, dry-wall, appliances, furniture and other items that are part of the Covered Unit. If accidental damage should occur during a Covered Stay, Property Managers receive reimbursements covering the costs of repair and/or replacement of the damaged items.

This Property Protection Program has a limited scope. For example, it does NOT respond to all types of property.

#### Examples of types of property the program does NOT protect:

Land, water, air, electronic data, animals, motor vehicles, aircraft, watercraft, property of Rental-Guests, credit/debit cards, bank notes, securities, firearms, fine arts of any kind, precious metals and property relating to the any business.

## **Building Contents**

This program provides protection against direct physical loss to the contents of the Covered Unit.

## Examples of causes of loss NOT protected:

Wear and tear, mechanical or electrical breakdown, water/surface water, earth movement, course of construction, war, terrorism, nuclear reaction, radioactive, contamination, intentional or expected loss, malicious mischief, neglect, animals, birds, rodents, infestation and animal secretions, government action, seepage, settling and/or pollution and/or contamination, pathogenic, biological or chemical materials and microorganisms (mold); acts of God; theft without a valid police report; property damage resulting from any motorized vehicle or watercraft operated by a rental-guest; loss of use of the covered property; theft or damage of any property owned by or brought onto the premises by a Rental-Guest.

#### YOUR RESPONSIBILITIES AS PROTECTED GUEST

- Report any accidental damage to the Property Manager when they occur;
- Verify damages when requested to do so by our staff;
- Notify the police in case of loss by theft;
- Take reasonable actions to protect damaged property from sustaining further damage.

## **IMPORTANT NOTICES:**

This is a general outline of the terms and conditions of The Property Protection Program. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the program.

#### TERMS OF COVERAGE

- 1. This Property Protection Program takes effect upon check-in or registration on the booked arrival date to a Covered Unit, together with receipt of payment of the Program Fee at or before check-in.
- 2. This Property Protection Program shall terminate upon normal check out time of the Covered Unit or the departure of the Rental-Guest, whichever occurs first.

## NOTICE REGARDING FEES: PROGRAM FEES ARE NON-REFUNDABLE.

**IMPORTANT PAYMENT NOTICE:** Payments for this program will not be accepted after the Rental-Guest has entered the Rented Unit for the beginning of their Stay.

#### **DEFINITIONS**

<u>Covered Stay</u>: the rental-period at a Covered Unit from the date of Rental-Guest's check-in to the date of check-out (maximum 90 days).

<u>Rental-Guest (Guest)</u>: all registered guests and all persons booked to share the same unit of accommodations and for whom the required fee has been paid.

Covered-Unit: a managed rental unit approved by the Property Manager and booked for your Covered Stay.

Property Manager: the company or authorized representative offering this Property Protection Program.

<u>Program Fee</u>: charge applied to reservation for program cost and fees for administrative support provided by the Property Manager.