

FOR THE HOST

As a valued customer to Join-a-Join you have been enrolled in the **Accommodations Protection Program** (the "Program"), a unique insurance product designed to protect short-term home rental owners against guest-caused damage.

The Program covers a short-term home rental Host's personal liability related to losses that occur during the short-term rental period. As you may know, traditional homeowner's insurance policies may not cover property and liability claims that arise from commercial activities such as short-term home rental activities (refer to your homeowner's insurance policies for details).

The Program will be extended to your guests as part of the short-term rental agreement with **Join-a-Join**. Below you will find a summary of the benefits, exclusions, terms and conditions of the Program. **Should you have any questions, you may contact Join-a-Join.**

Summary of Coverage

The Program consists of :

- Limited personal liability insurance offered to you while the guest is occupying your home during the rental period. The Program covers your liability in the event of bodily injury or property damage sustained by a guest, a guest's family members or their invitees if you are legally obligated to pay. Certain liability coverage is also extended to you for property damage to adjacent or neighboring structures if you are legally obligated to pay.
- Limited personal liability insurance offered to guests while the guest is occupying the Host's home during the short-term rental period. The Program covers a guest's liability in the event a guest causes damage to your personal property or your home.

Description of Benefits

The amount of liability coverage extended to a guest is:

- **up to \$5,000** in damage to your personal property (content); and
- **up to \$25,000** in case of bodily injury and third-party property damage. A guest's family members and invitees are also protected under this Program.

Exclusions and Limitations

Coverage is only in effect for the short-term rental period time frame, and is limited to losses that occur on the vacation rental property. Damage to your property caused by uninvited guests are excluded. Guests are not covered for bodily injury losses to a third party caused by a guest. Guest's liability coverage is limited specifically to damage to your property caused by the guest, the guests personal property is not covered under this program. This is not a travel insurance, and offers no protection (or reimbursement) to your guests for trip cancellation and interruption, transportation expenses or lost/stolen baggage.

Property damage you may sustain as a result of natural disasters (earthquakes, floods, hurricanes, hail damage or wind damage) or other weather-related events are not covered by the Program. Also, property loss to you as a result of mysterious disappearance and normal wear and tear is not covered.

How do I Submit a Claim?

If you become aware of a loss or incident at your rental home that occurred during a rental period and that may be covered under the Program, please immediately contact **Caribbean American Property Insurance Company** to submit your claim form.

Additional Information

The description above is only a broad, general summary of the Program. The terms and conditions of the manuscript insurance policy will govern the claims adjudication process and all other issues in connection with the Program, including the additional limitations and exclusions. For additional information on coverage limits and terms specific to your property, please contact **Join-a-Join**.

The Program is offered by **Caribbean American Property Insurance Company** a subsidiary entity of **Assurant Services of Puerto Rico, Inc.**, with administrative office located at Torre Chardón, 350 Carlos Chardón Ave., Suite 1101, San Juan, Puerto Rico.