



## Accidental Damage Coverage Insurance

We offer this service to our rental clients to protect them from accidental damage while staying at one of our cottages.

### 1. Explanation of insurance coverage

- 1.1 For a one time fee of \$45.00 the Accidental Damage Coverage Insurance will provide coverage for accidental damage taking place at the cottage during your stay (from 3 days to 2 weeks) for up to a total of \$3,000.00 in damages. *(Please check how much Accidental Damage Coverage Insurance will cost for your stay, if longer then 2 weeks.*
- 1.2 The coverage only applies to **accidental** damage. The renters have to report the damage immediately to Company staff prior to checking out of the cottage.

*A credit card number will still be required in case of long distance telephone calls, extra cleaning charges, garbage disposal, pet cleanup, etc.*

### 2. What can happen?

Life is life. The experience showed that the insurance claims ranged from a broken chair to a kitchen counter top being damaged by someone burning it with a hot casserole dish.

*Purchasing the Accidental Damage Coverage Insurance will give you peace of mind during your vacation.*

### 3. Terms of Coverage

- 3.1 As an enrollee under this plan, staying at a property rented to you by "Rent Cottage at Simcoe", you will not be obligated to pay, subject to the **conditions** referred to below, for damage to covered real or personal property of the cottage owner that is occupied by the Enrollee. If the Enrollee purchases this insurance, the Company waives the right to charge the Enrollee for theft or damages to the property as a result of your inadvertent acts or omission during the duration of the Stay.
- 3.2 The maximum limit of this waiver of liability is \$3000 aggregate per stay.

### 4. Conditions.

- 4.1 The plan takes effect upon check in or registration on the booked arrival date to a vacation home together with payment of the plan cost before check-in.
- 4.2 All coverage shall terminate upon normal check out time or the departure of the Enrollee, whichever occurs first.
- 4.3 **Coverage Fees are non-refundable.**
- 4.4 **Important notes:** Payments for the Accidental Damage Protection plan will not be accepted after the guest has entered the unit for the beginning of their stay.
- 4.5 The plan will not waive your liability for damage or theft resulting from:
  - 4.5-1 Intentional Acts, and omissions by an Enrollee and/or their guests. When the consequences to the Property could have been foreseen by a reasonable person including additional cleaning and/or maintenance resulting from abuse and/or neglect.
  - 4.5-2 Gross Negligence which, for the purposes of This Agreement, shall be defined as an act by a Enrollee and/or their guests in reckless or willful disregard as to the consequences to the Property including loss or damage by animals.\*
  - 4.5-3 Any cause, if the Enrollee does not report the damage immediately to Company staff prior to checking out of the cottage.
- 4.6 The Enrollee will be responsible for:
  - 4.6-1 Damages in excess of The Damage Coverage Amount.
  - 4.6-2 Future loss of rental income\*
- 4.7 Coverage does not apply for theft or damage of any property owned by or brought on to the premises by an Enrollee.
- 4.8 The insurance will waive your liability for damage or theft resulting from Acts of God, as a result of fire, flood, or other natural disasters, normal wear and tear.

\*In The event of loss or damage to the vacation accommodation caused by such acts or omissions by Enrollees and/or their invitee's, you will be entirely liable for such damages. Any of the aforementioned issues or damages may be debited from the credit card submitted by you to the Company.

### 5. Definitions

- 5.1 "Enrollee" - All registered guests shown on the property rental agreement, who have elected to purchase the Accidental Damage Coverage Insurance and have paid the required plan cost.
- 5.2 "Stay" - The stay at a vacation home from the date of Enrollee check-in to the date of check-out.

**6. Administrative Procedures**

- 6.1 All waivers of theft or damage will be administered by Company staff at the property.
- 6.2 Such staff will have the sole authority to determine the nature and extent of damages, necessary repairs and eligibility for the waiver of liability described herein.
- 6.3 The Enrollee must report in writing any theft or damage to the unit or its contents to staff by the time of checkout or any otherwise applicable damage waiver for such Enrollee will be void.
- 6.4 The Company manager has ultimate claim administration authority. In the event of any dispute relating to this waiver the Company may require such dispute be submitted to binding arbitration.

IF YOU ACCEPT THIS PROTECTION PLAN, THIS DOCUMENT BECOMES PART OF AND IS ATTACHED TO THE RENTAL AGREEMENT