



PROPERTY DAMAGE PROTECTOR

CERTIFICATE OF INSURANCE

Product ID: 001001782

**For Customer Service Call:
1-800-310-2431**

**For Emergency Assistance
during Your Trip Call:**

1-800-654-1908
(From U.S.)

1-804-281-5700
(Collect)

Insurance benefits are underwritten by BCS
Insurance Company. Plan administered by World
Access Service Corp.

Access America is a service mark and a
division of World Access Service Corp.

CERTIFICATE OF INSURANCE

This Certificate of Insurance describes all of the travel insurance benefits, underwritten by BCS Insurance Company and herein referred to as the Company. Please refer to Your Schedule of Coverage. It provides You with specific information about the program You purchased. Please contact Access America immediately if You believe Your Schedule of Coverage is incorrect.

*Indicates insurance coverage provided under a Master Policy and issued by BCS Insurance Company.

SATISFACTION GUARANTEE

Within 10 days of purchasing the program, We will process a full refund of premium to You, as long as You have not already departed on Your Trip or filed a claim. No refunds shall be paid to You after 10 days of purchasing the program.

**PLEASE READ THIS CERTIFICATE CAREFULLY FOR
FULL DETAILS.**

PROGRAM FEATURES TABLE OF CONTENTS

- Part I. Definitions
- Part II. Schedule of Coverage
- Part III. Effective Date
- Part IV. Termination Date
- Part V. General Program Exclusions
- Part VI. Description of Travel Insurance Benefits
- Part VII. General Provisions Related to Insurance Benefits
- Part VIII. Claim Filing Procedures

Signed for BCS Insurance Company, 2 MidAmerica Plaza,
Suite 200, Oakbrook Terrace, IL 60181.

Part I. DEFINITIONS

Coverage Period means the time during which benefits are payable hereunder, beginning on the effective date and ending on the termination date.

Covered Rental Unit means a rental property owned by someone other than You or Your Traveling Companions or Your Family Members or Your Traveling Companions' Family Members and where You have paid a rental fee to the property owner, or Realtor or Property Manager.

Family Member means Your spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; nephew; legal guardian; ward; or business partner.

Scheduled Departure Date means the date You have selected to begin travel for which paid travel arrangements have been made.

Traveling Companion is a person traveling with You who shares the same accommodations as You.

Trip means:

1. a period of round-trip travel to a destination that is at least 50 miles from Your main place of residence; and
2. is not to obtain health care or treatment of any kind.

We, Us or Our refers to Access America and World Access Service Corp.

You or Your refers to the renter of the property, who has purchased the insurance; and Traveling Companion, as defined.

Part II. SCHEDULE OF COVERAGE

The following maximum level of coverage is available for Access America Property Damage Protector policies.

1. Rental Property Damage Protection Coverage:
\$3,000 per policy

Part III. EFFECTIVE DATE

Insurance shall be effective at 12:01 A. M. on the date the scheduled Trip begins.

In no event will coverage be effective if all premiums due have not been received prior to the Scheduled Departure Date.

Part IV. TERMINATION DATE

Coverage ends at midnight on the date of return selected or the 121st day of the Trip, whichever is earliest. If return is sooner than the date selected, coverage ends upon vacating premises. The day You depart and the day You

return are counted and included as separate days when determining duration of coverage.

Part V. GENERAL PROGRAM EXCLUSIONS

These exclusions apply to all program benefits and services. In addition to any exclusions that apply to a particular benefit, no coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. Intentionally self-inflicted harm, suicide or attempted suicide, by You, a Traveling Companion or a Family Member;
2. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto, of You, a Traveling Companion or a Family Member;
3. Alcohol or substance abuse or use; or conditions or physical complications related thereto, of You, a Traveling Companion or a Family Member;
4. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest;
5. Nuclear reaction, radiation or radioactive contamination;
6. Natural disasters;
7. Terrorism;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You, Family Members, or Traveling Companions, whether they are insured or not; or
11. Any expected or foreseeable events.

These programs do not cover You:

1. If the purpose of the travel is to receive medical care, medication or treatment;
2. If the stated Trip departure and return dates do not reflect Your intended departure and return dates;
3. If the tickets and rental contract do not indicate the travel dates;
4. If You give incorrect data or facts; or
5. If the loss is not submitted to Us within 90 days from the date of loss, except as otherwise prohibited by law.

Maximum Limit of Liability:

All limits are applied per Trip. The Company's maximum limit of liability resulting from same occurrence will be \$2,500,000 under all of Our programs. If loss for all insureds for such an occurrence exceeds \$2,500,000, We will pay each insured that portion of the benefits stated which \$2,500,000 bears to the total loss of all persons the

Company insures under all travel and flight insurance in force, under all of Our programs. The Company will pay no more than \$250,000 per occurrence, under Our programs, to or on account of any person insured under Our programs.

Part VI. DESCRIPTION OF TRAVEL INSURANCE BENEFITS (what is covered)

The following insurance benefits are designed to protect You against situations or losses that result from sudden and unexpected conditions or events. **The benefits do not cover conditions or events that, on the date of purchase, are either known to You or likely to occur.**

Rental Property Damage Protection Coverage The Rental Property Damage Protection Coverage provides a benefit, up to \$3,000 to pay for losses due to theft or damage to covered rental or personal property of the owner of a Covered Rental Unit while located within the Covered Rental Unit that is being occupied by You and Your Traveling Companions.

The maximum limit of this coverage is \$3,000 aggregate per stay. Per item sub-limits of \$1,000 apply to covered losses due to theft or damage to electronics, appliances, and artwork.

Damage or theft resulting in losses above these amounts or for losses, which are not covered, are Your responsibility. Coverage is provided for the contents of the Covered Rental Unit as provided by the property owner, or the property owners' Realtor or Property Manager.

The program will pay the lesser of:

1. The cost to repair the item; or
2. The cost to replace the item, up to the limit of coverage, as is practicable and at the insurer's discretion.

The Rental Property Damage Protection Benefit will not include liability for damage or theft resulting from:

1. Acts of God;
2. Intentional acts of You or Your Traveling Companions;
3. Gross negligence or willful and wanton conduct;
4. Any loss, if You or Your Traveling Companions do not take reasonable and prudent measures to protect the property within the Covered Rental Unit;
5. Any loss, if You or Your Traveling Companions do not report the damage to the Realtor or Property Manager, representing the rental unit, in writing using the

- notification forms provided, by the time of Your vacating the rental property;
6. Normal wear and tear;
7. Theft without forced entry;
8. Theft without a valid police report that must be filed within 24 hours of the occurrence; or
9. Damages caused by any pet or other animal allowed onto the premises by You or Your Traveling Companions

This benefit does not apply for theft or damage of any property owned by or brought onto the premises by You or Your Traveling Companions and does not cover loss of use of the Covered Rental Unit.

Claim payments will be made directly to the property owner or Realtor or Property Manager on Your behalf. No coverage will be provided for losses due to any General Program Exclusions.

Part VII. GENERAL PROVISIONS RELATED TO INSURANCE BENEFITS

1. All information in this Certificate with regard to the insurance benefits is subject to the terms and conditions of the Master Policy underwritten by BCS Insurance Company.
2. All suits, actions or legal proceedings arising from the programs, benefits, or services provided through the programs (collectively "Controversies") may be submitted to binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of Your entire claim to World Access Service Corp. No action in any form can be brought after three years from the date Your claim was submitted to World Access Service Corp.
3. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of this Certificate.
4. Claims must be submitted to World Access Service Corp. within 90 days from date of loss, except as otherwise prohibited by law.
5. In the event that You are covered under another policy issued by the Company that provides the same or similar coverage, the Company will adjust Your claim by applying terms and conditions from the coverage that pays the most. Any premium paid for duplicate coverage will be refunded.

Subrogation: The Company or We have the right to recover any payments We have made from anyone who may be responsible for the loss. You and/or any person to whom We make a payment must sign any papers and do whatever is necessary to transfer this right to Us. You and/or any person to whom We make a payment agree(s) to cooperate with Us and to do nothing after the loss that will adversely affect Our rights or those of the Company.

Part VIII. CLAIM FILING PROCEDURES

Please contact Your Property Manager or property owner to notify them of the damage and to complete the appropriate claim form. If You have questions about the claims process, please contact Us at **1-800-310-2431**. All benefits will be paid in United States dollars.

We will need certain information from You in the event You need to file a claim. This documentation will include, but is not limited to, the following:

1. General Documentation

- a. Receipts and itemized bills for all expenses.
- b. Original of any refunds or expense allowances received from Your tour operator, travel agency, Common Carrier or other entity.

2. Rental Property Damage Protection Coverage Claims

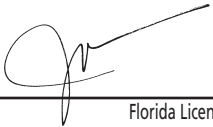
- a. Notification form provided to property owner, Property Manager or Realtor.
- b. Original police report.
- c. Proof of ownership indicated by receipts and list of stolen or damaged property.

California Residents: Please note that We are doing business in California as WASC Insurance Agency and Our California License # is OBO1400.

Massachusetts Residents Only: This Certificate is governed by the laws of Massachusetts.

Texas Residents: Please be advised that this optional coverage may duplicate coverage already provided by Your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage.

Notice to Florida Residents: The benefits of the Policy providing Your coverage are governed primarily by the law of a state other than Florida.



Florida Licensed Agent

BCS PRIVACY POLICY:

Policies and practices with respect to disclosing your nonpublic personal information:

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law.

Categories of nonpublic personal information that we collect:

We collect nonpublic personal financial information about you from the following sources:

1. information we receive from you on applications or other forms;
2. information about your transactions with us, our affiliates, or others, and;
3. information we receive from a consumer reporting agency.

Policies we maintain to protect the confidentiality and security of nonpublic personal information:

We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information. We restrict access to your nonpublic personal information to employees who need it to provide information or services to you.

