



## Stay Fire Island's Stay Protected Program

<b>PROPERTY PROTECTION</b>	<p>In partnership with Rental Guardian, the Stay Fire Island StayProtected Program responds with first dollar repair or replacement cost protection against physical loss or damage to owner's real and personal property when caused by a renter, with a \$25,000 limit per rental subject to a minimum claim of \$25 and a maximum of \$5,000 for any one item.</p>
<b>YOUR RESPONSIBILITIES AS A PROTECTED OWNER</b>	<ul style="list-style-type: none"> <li>- Give prompt notice events or circumstances that might lead to a claim, such as a notice, demand, summons or complaint;</li> <li>- Provide names and addresses of any claimants and available witnesses;</li> <li>- Cooperate in the investigation of a loss or claim; - Notify the police in case of loss by theft.</li> <li>- Protect damaged property from sustaining further damage;</li> <li>- Accurately document damages, repairs and expenses with bills, receipts and photographs.</li> </ul>
<b>EXCLUSIONS</b>	<p>Damage related to intentional destructive loss, deferred or faulty maintenance, wear and tear, war or warlike operation, governmental action, nuclear hazard, smoking, uninsured periods, loss that cannot be tied to an insured rental, damage not caused by the guest. Damage to any motor vehicle, watercraft, hovercraft or aircraft.</p>