



VACATION RENTAL LEASE AGREEMENT

Administrative Office
1213-C Duck Road
Duck, NC 27949

Phone: (877) 642-3224
Fax: (252) 441-9947

www.BrindleyBeach.com
rentals@brindleybeach.com

Property: MS31, Nannie's Sunset

Res #: 100290

Guest: Tim Watts
202 Meadows Drive
Forest, VA 24551

Phone: (540) 8740634

E-Mail: twattsfd@hotmail.com

Arriving: Saturday, March 19, 2022 at 4:00 p.m.*
**Unless otherwise advertised.*

Departing: Saturday, March 26, 2022 at 10:00 a.m.

MS31, Nannie's Sunset
932 South Harbor View, Corolla, NC 27927
Property Phone: (252) 597-1396

Bedrooms: 6
Bathrooms: 5
Check-In : Saturday

Total Rent:	\$ 1,551.00
Cleaning Fee:	\$ 235.00
Travel Insurance:	\$ 140.96
Tax:	\$ 227.72
Total Due:	\$ 2,013.72
Received on Account:	\$ 0.00
Payments Due 12/15/2021:	\$ 775.00
Due 30 Days Prior to Arrival:	\$ 1,238.72

Travel Guard Travel Insurance

Do you want Trip Insurance?

No, I decline the option to purchase travel insurance.

Available to U.S. Residents only. I have read and understand the [Certificate of Insurance](#), Terms and Conditions, and agree to the terms and conditions of the insurance coverage provided. Coverage is offered by Travel Guard Group, Inc. and limitations will apply: [click here](#) for full disclaimer.

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Initial here to confirm your travel insurance selection above.

Guest Initials:
tw

Add Early Check-In (initial)

A limited number of 1:00pm check-ins are offered at a cost of \$150 (plus tax). Certain homes cannot offer Early Check-Ins and you will be notified if we are unable to deliver this special service so you can plan your travel time accordingly.

Brindley Beach Vacations and Sales Vacation Rental Agreement

THIS IS A VACATION RENTAL AGREEMENT UNDER THE NORTH CAROLINA VACATION RENTAL ACT (HEREINAFTER, "VRA"). THE RIGHTS AND OBLIGATIONS OF THE PARTIES TO THIS AGREEMENT ARE DEFINED BY LAW AND INCLUDE UNIQUE PROVISIONS PERMITTING THE DISBURSEMENT OF RENT PRIOR TO TENANCY AND EXPEDITED EVICTION OF TENANTS. YOUR SIGNATURE ON THIS AGREEMENT, OR PAYMENT OF MONEY OR TAKING POSSESSION OF THE PROPERTY AFTER RECEIPT OF THE AGREEMENT, IS EVIDENCE OF YOUR ACCEPTANCE OF THE AGREEMENT AND YOUR INTENT TO USE THIS PROPERTY FOR A VACATION RENTAL.

This Vacation Rental Agreement, hereinafter "Agreement," is by and between Tenant and Brindley Beach Vacations & Sales (hereinafter, "Brindley Beach"), a corporation, and provides that for and in consideration of the rent set forth herein and other terms and conditions of this Agreement, Tenant does hereby rent the vacation rental property identified herein.

1. **PAYMENT and EXECUTED AGREEMENT.** The advance rent payment and this Agreement (fully executed and signed by the Tenant), must be received by Brindley Beach by **December 15, 2021** or your reservation will be cancelled and the designated term of tenancy will be made available to another party. If this Agreement, completely executed and signed by the Tenant, and the Advanced Payment, are not received by Brindley Beach by **December 15, 2021**, the Tenant's reservation will be cancelled without notice and the designated term of tenancy will be made available to others. Once this fully executed Agreement and advance rent payment are received, Brindley Beach will email Tenant confirming its receipt of this Agreement and the advanced rent payment. This confirmation shall serve as your receipt for the advance rental payment. The balance due on the rent must be received by Brindley Beach no later than 30 days prior to the check-in date. A final confirmation will be mailed once reservation is paid in full.
2. **METHOD OF PAYMENT.** The payments required herein must be made in U.S. funds and may be made by personal check, cashier's check, certified check, money order or credit card (Visa, MasterCard or Discover). A \$35.00 handling fee will be charged for all returned checks. **No company or personal checks will be accepted within the 30-day period prior to check-in and possession of property.**
3. **TRUST ACCOUNT.** Any monies paid by Tenant shall be deposited in a trust account with **Towne Bank**, Kitty Hawk NC. Tenant agrees that any monies paid may be deposited in an interest-bearing trust account and that any interest thereon shall accrue for the benefit of Brindley Beach, and shall be paid as it accrues and as often as is permitted by the terms of the account.
4. **DISBURSEMENT OF RENT AND THIRD PARTY FEES.** Tenant authorizes Brindley Beach to disburse up to fifty percent (50%) of the rent set forth herein to the Owner (or as the Owner directs) prior to Tenant's occupancy of the Premises, and the balance of the rent upon the commencement of the tenancy, a material breach of this Agreement by Tenant, or as otherwise permitted pursuant to the North Carolina Vacation Rental Act. Tenant also authorizes Brindley Beach to disburse prior to Tenant's occupancy of the Premises any fees owed to third parties to pay for any goods, services, or benefits procured by Brindley Beach for the benefit of Tenant, including, but not limited to any fees set forth herein payable to Brindley Beach for reservation, transfer or cancellation of Tenant's tenancy.
5. **TAXES.** State and County taxes shall be collected by Brindley Beach pursuant to North Carolina law. State and Currituck County Tax is currently 12.75% (6.75% Sales Tax and 6% Occupancy Tax). State and Dare County Tax is currently 12.75% (6.75% Sales Tax and 6% Occupancy Tax). All taxes are subject to change without notice. Taxes will be disbursed upon termination of tenancy or a material breach of this Agreement. Tax rates are calculated as of the time of this Agreement. Tenant shall be responsible for payment of all applicable taxes in accordance to the rates in effect at the time of occupancy.
6. **SECURITY DEPOSIT.** Any security deposit provided for herein may be applied to actual damages caused by Tenant as permitted under the Tenant Security Deposit Act. In addition, Brindley Beach may deduct from the security deposit the amount of any unpaid long distance or per call telephone charges and cable television charges that are not specifically described in this Agreement (including any addendum hereto) as being included with the Premises. Brindley Beach shall apply, account for, or refund Tenant's security deposit, less any applicable deductions, within 45 days following the end of the tenancy.
7. **TRIP CANCELLATION INSURANCE.** This coverage is **OPTIONAL**. Tenant understands and acknowledges that his/her decision to decline or purchase trip interruption insurance will affect Tenant's rights in the event of a mandatory evacuation. To accept coverage choose Yes, include the Travel Insurance and initial. To decline coverage choose No, I decline the option to purchase Travel Insurance and initial. **Please call Travel Guard directly at 1-877-249-5376 with any questions regarding coverage.**
8. **MANDATORY EVACUATION.** If State or local authorities order a mandatory evacuation of an area that includes the Premises, Tenant shall comply with the order. Upon compliance, Tenant will be entitled to a refund of the prorated rent for each night that Tenant is unable to occupy the Premises because of the order. However, Tenant will not be entitled to a refund if, prior to taking possession of the Premises: (i) Tenant refused insurance offered by Brindley Beach that would have compensated Tenant for losses or damages resulting from loss of use of the Premises due to a mandatory evacuation order, or (ii) Tenant purchased such insurance from Brindley Beach. If Tenant disregards any mandatory evacuation order and remains on the Premises, Tenant acknowledges and agrees that Brindley Beach has no obligation or responsibility to assist Tenant in any manner during the term of the evacuation order and Tenant assumes all risk of bodily harm and damage to Tenants personal property. **TENANTS DECISION NOT TO PURCHASE TRIP INTERRUPTION INSURANCE WILL NEGATIVELY AFFECT TENANT'S ENTITLEMENT TO A REFUND OF RENT IN THE EVENT OF A MANDATORY EVATUATION, INCLUDING ANY CREDIT CARD CHARGEBACK.**
9. **DAMAGES/ACCIDENTS.** Tenant shall notify Brindley Beach immediately as to any events or accidents that occur on the Premises during the term of occupancy that Tenant believes caused damage to the Premises or caused injury to Tenant or Tenant's guest. Tenant must notify Brindley Beach prior to checkout, or within 24 hours of the event or accident, whichever is sooner. Tenant shall inform Brindley Beach in writing of all events and accidents causing bodily injury to Tenant or Tenant's guest(s), including the suspected cause of the incident or accident and the injury sustained. If Brindley Beach determines that no intentional or wanton or willful misconduct was a cause of the property damage, Brindley Beach will repair/replace the property as needed, up to \$1500. Any damage or accident that exceeds \$1500 will be the responsibility of the Tenant. **DAMAGES MUST BE REPORTED IMMEDIATELY PRIOR TO CHECK-OUT. OTHERWISE, ALL COSTS TO REPAIR OR REPLACE PROPERTY WILL BE THE RESPONSIBILITY OF THE TENANT. ALL PET DAMAGE IS THE SOLE RESPONSIBILITY OF THE TENANT.**
10. **ARRIVAL/DEPARTURE.** Tenant does not have the right to occupy the rental property or use the pool/spa before 4:00 PM on check-in day, unless otherwise advertised. Guests must check-in at the appropriate advertised check-in location, unless otherwise advertised. Brindley Beach cannot guarantee the property will be ready at 4:00 pm, but we will make every effort to insure your property is ready on time. Departure is strictly at 10:00 am. This is a must, due to logistics of turnover.

11. **EARLY CHECK-IN.** A limited number of 1:00pm check-ins are offered at a cost of \$150 (plus tax). Certain homes cannot offer Early Check-In and you will be notified if we are unable to deliver this service so you can plan your travel time accordingly.
12. **PETS.** Absolutely no pets in non-pet rental properties. There is a non-refundable pet fee on rental properties that allow pets. Rental properties allowing pets are designated in the property descriptions. Pets are limited to two (2) domestic, housebroken and nondestructive dogs (NO CATS or other pets) with a weight limit of sixty (60) pounds each (except as otherwise noted). Please remember, your pets are in unfamiliar surroundings and should not be “locked up” or left unattended. Non-compliance will result in the VRA expedited eviction procedure. If you are not planning to bring a pet, you may initial to decline the pet fee.
13. **OCCUPANCY.** Signatory of this lease must be at least 24 years of age and be present during the entire term of the lease. Any Tenant found to be in breach of this contract will be subject to the NCVRA expedited eviction procedures. Unless otherwise stated, occupancy of the Premises shall be limited to two persons per bedroom, including family, children and Tenant guests. Bedding arrangements in the Premises are portrayed only to illustrate possible sleeping arrangements and may not be taken as a representation of permitted occupancy. Tenant agrees to be responsible for ensuring that maximum permitted occupancy of the Premises is not exceeded during the term of this Agreement, and should contact Brindley Beach with any questions regarding permitted occupancy of the Premises.
14. **ACCOMMODATIONS.** Rental properties offered for rental are individually owned and reflect the tastes of each Owner. Reasonable efforts have been made to assure accurate descriptions. Brindley Beach shall not be responsible for changes made by Owners or printing errors.
15. **NON-SMOKING PROPERTY.** If the Premises was/is advertised as being “NON-SMOKING”, this means that smoking is prohibited anywhere within the confines of the Premises. If a rental property is advertised as “NON-SMOKING”, Tenant acknowledges and agrees that such reference does not mean others have not smoked on or in the Premises and is not a representation or warranty about air quality. If it is determined by Brindley Beach that Tenant (or Tenant’s guest(s) smoked on the Premises, Tenant's breach of this provision shall be considered material, and shall result in the termination of Tenant's tenancy.
16. **TENANT ASSUMES RISK:** Brindley Beach will provide the Premises in a fit and habitable condition and will make reasonable efforts to correct any problems you may experience in a timely manner. Tenant understands, acknowledges and agrees that Tenant has been given the opportunity to personally inspect the Premises prior to executing this Agreement. Tenant understands and agrees that if the Premises is habitable and fit for occupancy, Tenant assumes the risk that the Premise may fail to meet Tenant’s expectations or may have minor defects. Tenant agrees to provide Brindley Beach prompt and reasonable notice of any safety hazards or defects in the Premises or the need to repair of the Premises that Tenant discovers during Tenant’s tenancy. Tenant further agrees that Brindley Beach, the Owner or their respective representatives may enter the Premises during reasonable hours to inspect the Premises, to make such repairs, alterations or improvements thereto as Brindley Beach or Owner may deem appropriate. Brindley Beach will make every effort to correct any problems you may experience in a timely manner. **No funds will be returned due to malfunctioning equipment, housekeeping issues, or other Tenant’s dissatisfaction.**
17. **SUBDIVISIONS/PROPERTY ASSOCIATIONS.** Brindley Beach works with subdivisions and property associations in providing Tenants information on their rules and regulations including dates and use of amenities. Tenant understands and agrees that Brindley Beach is not responsible for conduct or operations of subdivisions and property associations and Brindley Beach shall not be responsible for any loss or liability associated in any manner with conduct, operations, acts or omissions of said subdivision or community association.
18. **REPAIRS.** Even the best or newest equipment occasionally malfunctions and cannot be guaranteed. Problems are corrected as soon as possible. Tenant agrees that Brindley Beach or its employees, and third-party repairmen may enter the Premises during business hours for purposes connected with repairs, care or maintenance of Premises. Gas fireplaces are available for use from November 1 to April 30, unless otherwise advertised.
19. **CONSTRUCTION.** The Outer Banks is a highly desirable area with rental properties under construction. Brindley Beach does not relocate Tenants, give refunds due to construction noise, or guarantee views. If Tenant reserves a property that will be, or is under construction, in the event the rental Premises is not completed in time for Tenant to take occupancy of the Premises as set forth in this Agreement, Brindley Beach will make reasonable effort to find a comparable rental home for Tenant. In any event, Brindley Beach shall not be responsible for any additional cost Tenant may incur.
20. **TELEPHONE.** All rental properties are equipped with telephones for your convenience and safety, unless otherwise advertised. Do not abuse this privilege by charging long distance calls to the Owner’s phone. Your rental property phone number appears on the front of lease under “About Your Resort Home.”
21. **MOVING.** If Tenant rented two different rental properties through Brindley Beach for two consecutive weeks of occupancy, Brindley Beach may undertake reasonable efforts to make the transition smooth and timely. Tenant shall contact Brindley Beach’s office at least three (3) days prior to the beginning of the second rental term to make Brindley Beach aware of the move.
22. **LOST AND FOUND.** Brindley Beach returns lost items upon request by Tenant. Returns are done through U.S. Postal system or any other source deemed necessary at the expense of the Tenant. Brindley Beach makes every effort to locate lost items but is not responsible for items left or lost by Tenant.
23. **TRANSFER OF PROPERTY.** If the Owner voluntarily transfers the property, Tenant has the right to enforce this Agreement against the grantee of the property if Tenant’s occupancy under this Agreement is to end 180 days or less after the grantee’s interest in the property is recorded. If Tenant’s occupancy is to end more than 180 days after such recordation, Tenant has no right to enforce the terms of this Agreement unless the grantee agrees in writing to honor this Agreement. If the grantee does not honor this Agreement, Tenant is entitled to a refund of all advance rent paid by Tenant (and other fees owed to third parties not already lawfully disbursed). Within 10 days after transfer of the property, the grantee or the grantee’s Brindley Beach is required to: (i) notify Tenant in writing of the transfer of the

Premises, the grantee's name and address, and the date the grantee's interest was recorded; and (ii) advise Tenant whether Tenant has the right to occupy the Premises subject to the terms of this Agreement or receive a refund of any payments made by Tenant. Upon termination of the Owner's interest in the Premises, whether by sale, assignment, death, appointment of a receiver or otherwise, the Owner or the Owner's Brindley Beach is required to transfer all advance rent paid by Tenant (and other fees owed to third parties not already lawfully disbursed) to the Owner's successor-in-interest within 30 days, and notify Tenant by mail of such transfer and of the transferee's name and address. However, if Tenant's occupancy under this Agreement is to end more than 180 days after recordation of the interest of the Owner's successor-in-interest in the property, and the successor-in-interest has not agreed to honor this Agreement, all advance rent paid by Tenant (and other fees owed to third parties not already lawfully disbursed) must be transferred to Tenant within 30 days.

24. **INDEMNIFICATION.** To the fullest extent permitted by law, Tenant shall defend, indemnify and hold the property's Owner(s), Brindley Beach and Brindley Beach's employees, officers, directors, representatives and agents, harmless from any claims or liabilities, including claims in contract, tort or equity, made for bodily injury, sickness, disease or death, loss of use or injury or destruction of tangible property, which arises out of or resulting from, in whole or in part, the Tenant's use of the property, the Tenant's breach of this Vacation Rental Agreement, or the intentional or negligent acts or omissions of Tenant or Tenant's guest(s).
25. **ENFORCEMENT OF AGREEMENT.** If either party to this agreement initiates litigation to enforce or challenge this Agreement, the prevailing party shall be entitled to damages, including but not limited to, attorney fees and costs, from the other. This agreement shall be governed by and interpreted pursuant to the law of the State of North Carolina and shall be deemed to have been executed in Dare County, North Carolina. Any legal action relating to this agreement shall only be initiated and prosecuted in Dare County North Carolina. All disputes arising hereunder or governed by any provision hereof shall be subject to binding arbitration in Dare County, North Carolina pursuant to the provisions of the North Carolina Revised Uniform Arbitration Act, N.C.G.S. 1-569.1, et. seq. Any arbitrator selected by the parties or appointed by the Court shall be an attorney residing in North Carolina's First Judicial District. Tenant expressly agrees and consents to such jurisdiction and to extraterritorial service of process.
26. **BRINDLEY BEACH RESPONSIBILITIES.** Brindley Beach agrees to provide the Premises in a fit and habitable condition. If, in Brindley Beach's opinion, the Premises are uninhabitable and not fit to be occupied Brindley Beach will make reasonable effort to move Tenant to another property comparable in price. If at the time Tenant is to begin occupancy of the Premises, Brindley Beach cannot provide the Premises in a fit and habitable condition or substitute a reasonably comparable property in such condition, Brindley Beach shall refund to Tenant all payments made by Tenant. Brindley Beach shall conduct any brokerage activities without respect to the race, color, religion, sex, national origin, handicap or familial status of any Tenant.
27. **TENANT RESPONSIBILITIES.** Tenant agrees to comply with all obligations imposed by the Vacation Rental Act on Tenant with respect to maintenance of the Premises, including, but not limited to, keeping the Premises as clean and safe as the conditions of the Premises permit and causing no unsafe or unsanitary conditions in the common areas and remainder of the Premises that Tenant uses; Tenant shall notify Brindley Beach in writing of the need to replace or repair a smoke detector, and the need to replace the batteries in a smoke detector as needed during the tenancy. Tenant shall not use the Premises for any activity or purpose that violates any criminal law or governmental regulation and shall use the Premises for residential purposes only. Upon arrival, Tenant shall inspect the home and promptly notify Brindley Beach of all unsafe conditions that are discovered. Pursuant to the North Carolina Vacation Rental Act, the Tenant shall: (1) Keep that part of the property which he or she occupies and uses, as clean and safe as the conditions of the property permit and cause no unsafe or unsanitary conditions in the common areas and remainder of the property that he or she uses. (2) Dispose of all ashes, rubbish, garbage, and other waste in a clean and safe manner. (3) Keep all plumbing fixtures in the property or used by the Tenant as clean as their condition permits. (4) Not deliberately or negligently destroy, deface, damage, or remove any part of the property or render inoperable the smoke detector provided by the landlord or knowingly permit any person to do so. (5) Comply with all obligations imposed upon the Tenant by current applicable building and housing codes. (6) Be responsible for all damage, defacement, or removal of any property inside the property that is in his or her exclusive control unless the damage, defacement, or removal was due to ordinary wear and tear, acts of the landlord or his or her representative, defective products, supplied or repairs authorized by the landlord, acts of third parties not invitees of the Tenant, or natural forces. (7) Notify the landlord of the need for placement of or repairs to a smoke detector. (8) Comply with all mandatory evacuations orders. Failure to comply with these terms may result in the expedited eviction procedure provided by the North Carolina Vacation Rental Act. Tenant's breach of any duty contained in this paragraph shall be considered material, and shall result in the termination of Tenant's tenancy.
28. **EXPIDITED EVICTION.** If the tenancy created hereunder is for 30 days or less, the expedited eviction procedures set forth in the North Carolina Vacation Rental Act, will apply. Tenant may be evicted under such procedures if Tenant: (i) holds over in possession after Tenant's tenancy has expired; (ii) commits a material breach of any provision of this Agreement, or any Addendum thereto, (including any Tenant's guest(s)) that according to its terms would result in the termination of Tenant's tenancy; (iii) fails to pay rent as required by this Agreement; or (iv) has obtained possession of the Premises by fraud or misrepresentation.
29. **SEVERABILITY.** It is understood that the terms of this Agreement are contractual and not a mere recital. It is expressly understood and agreed that if any term or provision of this contract is deemed unenforceable, this contract shall remain in full force and effect and only such term as is unenforceable shall be deleted or curtailed, and only to such extent as is necessary to make such term enforceable and foster the intent of the agreement as a whole. In the event one or more of the provisions of this Agreement shall be unenforceable for any reason, the remaining portions of this Agreement shall, nevertheless, remain in full force and effect, and the unenforceable provision or provisions shall be deemed deleted or curtailed, and only to such extent as is necessary to make such term enforceable and foster the intent of the agreement as a whole.
30. **ERRORS.** All property descriptions and photos are subject to change. Although every precaution is taken

administrative errors do occur. We reserve the right to correct any such error.

- 31. **COMPLETE AGREEMENT.** The Parties hereto agree that this Agreement is the complete agreement between Tenant and Brindley Beach concerning Tenant’s short-term rental of the Premises, that the Parties have made no other written or oral agreements related to Tenant’s use and occupancy of the Premises during the term of occupancy and this Agreement supersedes all prior understandings, if any, as to the subject matter of this agreement.
- 32. **ASSIGNMENT PROHIBITED.** Tenant shall not assign this Agreement or sublet the Premises in whole or part without written permission of Brindley Beach.
- 33. **CANCELLATIONS.** All cancellations must be in writing and received by Brindley Beach prior to check-in. Tenant is responsible for verifying that Brindley Beach has received the cancellation letter. The Premises must re-rent for the original rental amount for Tenant to receive a full refund on rent paid, less the \$150 cancellation fee (plus tax). If the home is re-rented for a reduced rental rate the difference will be taken from the advance payment paid, less a \$150 cancellation fee (plus tax). If you purchased the optional Trip Cancellation Insurance, the premium will not be refunded. If the Premises are not re-rented on the terms set forth herein, Tenant will not be entitled to a refund of any rent payment made hereunder. Regardless of whether the Premises is re-rented, Tenant (NOT Brindley Beach), shall be responsible for seeking reimbursement directly from vendors or other third parties, of any fees paid by Tenant to Brindley Beach for goods, services, or benefits that Brindley Beach procured for the benefit of Tenant prior to Tenant's cancellation. If the Premises does not successfully re-rent Tenant acknowledges and agrees that he/she will forfeit all monies paid to Brindley Beach.
- 34. **UNDERSTANDING OF AGREEMENT.** Tenant states that he/she has read, understand and agree to the terms of this Agreement, and this Agreement represents the complete understanding between the parties hereto. Tenants acknowledge that Tenant has had the opportunity to discuss the terms of this Agreement with Tenant’s attorney. By signing this Agreement the Tenant acknowledges that he/she fully understands and agrees to the terms of this Agreement.

By initialing in this box, I acknowledge that I have read, understand and accept the terms set forth within the Vacation Rental Agreement and Policies incorporated therein, including provisions concerning Trip Insurance and Cancellation.

Guest Initials:
tww

To signify your acceptance of this agreement, type your name below **exactly** as it appears on Page 1 of this Rental Agreement.

X Tim Watts

IP Address: 24.56.120.121 Date: 11/18/2021

**Brindley Beach Inc.
Qualifying Broker:
Douglas R. Brindley
License #79789
Agent for Landlord**

Guest Signature

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This plan provides insurance coverage that only applies during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile insurance policies. If you have any questions about your current coverage, call your insurer or insurance agent or broker. Coverage is offered by Travel Guard Group, Inc (Travel Guard). California lic. no.0893606, 3300 Business Park Drive, Stevens Point, WI 54482, www.travelguard.com. CA DOI toll free number: 800-927-HELP. This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Your travel retailer may not be licensed to sell insurance, and cannot answer technical questions about the benefits, exclusions, and conditions of this insurance and cannot evaluate the adequacy of your existing insurance. The purchase of travel insurance is not required in order to purchase any other product or service from the travel retailer. 1645_003 11/10/14

