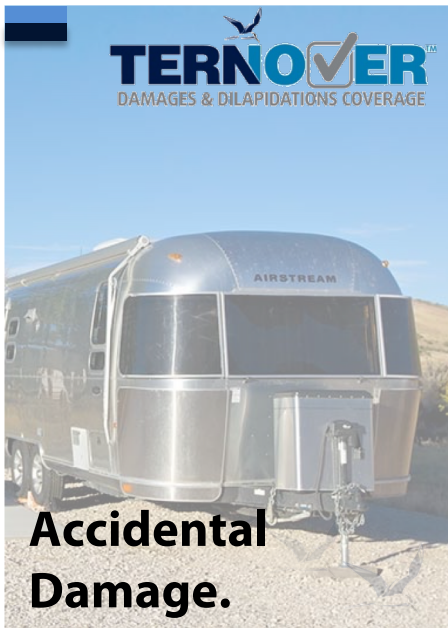




One policy. Three essential coverages.

A simple and straightforward 'plug 'n' play' package solution designed in collaboration with recreational vehicle rental operators; three comprehensive coverage solutions for recreational vehicle owners and leasing occupants in a single, revenue-generating policy.

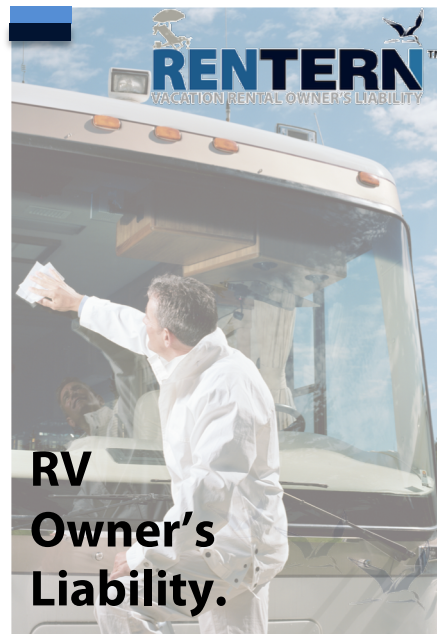


TERNOVERTM
DAMAGES & DILAPIDATIONS COVERAGE

Accidental Damage.

Coverage Features:

- ✓ Covering accidental loss or damage up to \$5000;
- ✓ No further need to collect, track and refund damage deposits;
- ✓ Eliminates costly and awkward client interactions;
- ✓ Removes cash flow/ cost barriers for clients;
- ✓ Coverage limit/terms defined according risk, not what clients can afford;
- ✓ \$100 minimum claim.



RENTERNTM
VACATION RENTAL OWNER'S LIABILITY

RV Owner's Liability.

Coverage Features:

- ✓ \$300,000 'claims made' liability coverage for damages arising from bodily injury or property damage;
- ✓ Limit includes legal defense and extra expense;
- ✓ Medical Payments to Others coverage;
- ✓ \$2,500 deductible;
- ✓ Worldwide coverage (excl. certain sanctioned and/or dangerous countries);



TERNDOWNTM
BED BUG INFESTATION INSURANCE

Bedbugs.

Coverage Features:

- ✓ Policy limits up to \$2,000 covering:
 - ✓ replacement of soft furnishings
 - ✓ eradication of the infestation
 - ✓ loss of rental income, and
 - ✓ alternative accommodation allowance;
- ✓ \$250 deductible;
- ✓ 72-hr. waiting period for loss of rental income.