

TENANT PROPERTY PROTECTION PLAN

This self-storage facility provides you with a basic level of service pursuant to the terms and conditions of the Facility Rental Agreement that you signed (hereinafter "Rental Agreement"). The Rental Agreement states your property is stored at your sole risk of loss or damage, the self-storage Owner/Operator is not liable for loss of or damage to your stored property, and you must insure your property while it is on the premises.

1. Basic Service:

This storage facility provides you with a basic level of service according to the terms and conditions of the rental agreement you signed and this vehicle storage addendum. The rental agreement states:

- a) Tenant property is stored at your sole risk of loss or damage.
- b) The self-storage facility owner/operator, Owner/Operator is not liable for loss of or damage to your interior stored property nor damages to contents (See exemption 2.g.).
- c) You must insure your property while it is on the premises.

2. RVGC Coverage - Limited Assumption of Liability by Owner/Operator:

In consideration of payment of the monthly fee elected on the RV Gap Coverage Addendum and in addition to the monthly rent, the Owner/Operator waives liability of the Tenant for damage done while on the storage facility premises to facility property and Tenant's other property, up to the Protection Limit elected on the RVGC Addendum for losses caused by:

- a) Vehicle collision with facility property or stored property of another Tenant.
- b) Damage done to this self-storage facility structure.
- c) Fire, explosion, smoke, or water damage.
- d) Hazardous material contamination and remediation.
- e) Loss or damage that impacts the use or ability of this self-storage facility to lease the space to other occupants.
- f) External damage to the vehicle resulting from a burglary or attempted burglary (police report and proof-of-force photos required).
- g) If your rental agreement, lease, or vehicle storage addendum with this facility contains a waiver of liability, this limited assumption of liability is a modification to that waiver of liability. The Owner/Operator has no liability for loss of or damage to Occupants stored property beyond that described in this addendum. The Occupant is liable for damages exceeding the selected protection limit.
- h) There will be a one-time \$500 content coverage for the replacement of stolen items from within the stored property on-site and off-site with a police report and proof-of-force photos. Proof of purchase of items stolen may be required. Example: Generators, batteries, propane tanks, tires, loose auto parts.
- i) Stolen vehicle parts permanently attached are covered for deductible reimbursement up to a maximum of \$350 of the total replacement cost.

3. Liability Not Assumed by Owner (Exclusions)

The Owner/Operator will not pay for damage to the Tenant's stored property caused by:

- a) Flood, surface water, underground water, or water that backs up through or overflows from a sewer, drain or sump, or accidental discharge of substances from within plumbing, heating, air conditioning, or fire protection systems.
- b) Intentional acts and omissions by Tenant and/or Tenant's guests when a reasonable person could have foreseen the consequence to the property.
- c) Illegal activity by the Tenant and/or Tenant's guests.
- d) Any unreported damages.
- e) Loss due to moths, insects, birds, rodents, or other vermin while on-site are excluded.
- f) Death, personal injury, or liability to any person.
- g) Acts of God or natural disasters including hail, tornadoes, and hurricanes.
- h) War or military action, arson, riots, nuclear reaction, radiation or radioactive, biological, or chemical contamination.
- i) Loss or damage resulting from unknown or mysterious disappearance or theft without forcible and violent signs of entry into the locked vehicle.
- j) Violations of any lease clause, or lease addendum clause by the Tenant and/or Tenant's guests.
- k) Catastrophic loss (defined as 10 or more stored property spaces) affected by a single covered loss is limited to 50% stop loss of the Protection Limit.

4. Failure to Pay Rent

If the Tenant's rent is not received on the due date, the RVGC shall terminate immediately, and Tenant shall be liable for any/all damage done while on the storage facility premises to facility property from any cause. At Owner/Operator's sole discretion, Tenant's participation in the RVGC may be reinstated upon payment of all rent and other charges due and owing.

5. The Amount the RV Gap will pay if there is a loss

For any single liability event, the RV Gap Plan will pay the actual amount paid to repair the damaged property up to the plan limit elected. The RV Gap Plan may offer an agreed-upon payout instead of repairing or replacing. In no event will the RV Gap Plan pay more than the plan limit.

6. Tenant's Duties in Event of a Loss

- a) Any losses must be reported immediately to this self-storage facility management and RV Gap Claims.
- b) Tenant must provide proof of payment to the facility manager from your repair vendor before the claim can be paid.
- c) Note the steps below to properly file your claim.

7. The Rental Agreement

- a) All terms and conditions of the rental agreement not explicitly modified by this addendum are in effect and binding on both the Owner/Operator and Tenant.
- b) The RVGC plan and its Terms and Conditions will be binding on the Tenant, their designated storage space, and their specifically described RV/Boat/Vehicle/Trailer associated with the Tenant's lease. Parties not named nor related to the Tenant are not covered.

8. Filing a Claim

- a) Notify the manager of the storage facility and RVGC of any damage within 72 hours of occurrence or discovery.
- b) Secure remaining property to prevent further loss and take photographs for claims submittal.
- c) File an incident report at www.RVGapclaims.com. A toll-free number is provided at the website.

Neither the Owner/Operator nor the leasing representative is an insurance agent. This is not an insurance policy, and the Owner/Operator is not an insurance company. The Owner/Operator shall perform the obligations described in the [RVGapTermsandConditions.com](http://www.RVGapTermsandConditions.com).

NOTICE: This limited retention of liability is not an insurance policy, and the Owner is not an insurance company.

The Owner shall perform the obligations described in this Agreement.

The Owner assumes business risk on its own, but it may purchase insurance coverage to transfer part, or all the liability retained under this Agreement.

Claim Contact

www.RVGapClaims.com

All required claim documentation must be completed and received by TPP as soon as possible, to finalize your claim quickly.

Please refer to www.rvgaptermsandconditions.com for the latest RV Gap Terms and Conditions.