

**Hotel/Motel Fire & Theft
Terms & Conditions**

A. DEFINITIONS

Throughout this document, **You** and **Your** refer to the person who purchased the **Program**. **We**, **Us**, and **Our** refer to the **Program** provider. In addition, when in bold certain words and phrases are defined as follows:

Administrator means cynoSure Financial, Inc. **You** may contact the **Administrator** if **You** have questions regarding this benefit or would like to make a reimbursement request. The **Administrator** can be reached by phone at 1-800-711-4280, email at reimbursements@cynosurefinancial.com, or mail at P.O. Box 7690, St. Clair Shores, MI 48080.

Damaged means items that can no longer perform the function they were intended to do in normal service due to broken parts, material or structural failures.

Stolen means items that are taken by force or the disappearance of the items from a known place under circumstances that would indicate the probability of theft.

Terms & Conditions (T&Cs) means this document. They describe the terms, conditions, and exclusions. The **T&Cs** are the entire agreement between **You** and **Us**. Representations or promises made by anyone that are not contained in these **T&Cs** are not a part of **Your** benefit.

Benefit Period means the period starting on the **Membership Effective Date**. Benefit will continue for as long as **You** are a member in good standing. (Good standing is defined by the terms and conditions for the **Program**.) Benefit will stop on the date **You** or **We** cancel **Your** membership in the **Program**.

Membership Effective Date means the date **You** enroll as a member in the **Program**.

Program means [insert program name] that is provided by [insert provider name].

B. BENEFIT AGREEMENT

Hotel /Motel Fire & Theft

If during the **Benefit Period**, **You** are a victim of a theft or fire in a hotel or motel room, in which **You** are registered as a guest, **We** will reimburse **You** for the cost to repair or replace the personal property that was **Damaged** or **Stolen**.

This benefit begins at the actual time **You** check into the hotel or motel room and ends at the time **You** check out from **Your** hotel or motel room.

This benefit is secondary to any benefit provided by the hotel or motel and all other valid and collectible insurance indemnity that may be available to You, and shall apply only when such other benefits are exhausted.

LIMITS:

This benefit is limited to the following:

- Up to \$500 in total for any one hotel or motel stay;
- Up to \$500 in total per twelve (12) month membership period.

ELIGIBILITY REQUIREMENTS:

In order to be eligible for this benefit, **You** must:

- Have enrolled for membership in the Program and paid the appropriate membership fee; and
- Have completed the hotel or motel stay during the period of **Your** membership.

C. EXCLUSIONS

The following exclusions apply to **Hotel/Motel Fire & Theft:**

- Personal property contained in the hotel or motel safety box, that does not reside in **Your** hotel or motel room.
- Mysterious disappearance, i.e., items which disappear without any evidence of a wrongful act.
- Electronic equipment (including but not limited to, laptops, PDAs, video/film cameras, cell phones, or hearing aids) or sporting equipment.
- Eyeglasses, contact lenses, prosthetic devices, dentures, silverware, household furniture, or documents (including, but not limited to, visas and IDs).
- Plants, shrubs, animals, pets, consumables, or perishables.
- Traveler's checks, tickets of any kind (including but not limited to, airlines, sporting events, concerts, or lottery), negotiable instruments, rare, or precious metals, stamps, coins, currency or its equivalent.
- Jewelry, furs, art, used or antique items; collectibles of any kind (such as items designed for people to collect or items that over time become collectibles).

Any loss caused by or resulting from the following is excluded:

- Loss of market, or indirect or consequential losses or damages of any kind.
- Losses resulting from war or hostilities of any kind (including, but not limited to, invasion, terrorism, rebellion, insurrection, riot or civil commotion); confiscation, expropriation or detention by any government, public authority or customs official; illegal activity or acts.

D. HOW TO FILE A REIMBURSEMENT REQUEST

On becoming aware of a potential loss for **Hotel/Motel Fire & Theft**, **You** should:

1. give immediate notice to the hotel or motel: and
2. notify any relevant insurer.

Call the **Administrator** at 1-800-711-4280 to request a reimbursement request form. **You** must report the reimbursement request within ninety (90) days of the loss.

The following required items, must be sent to the **Administrator** at P.O. Box 7690, St. Clair Shores, MI 48080 or reimbursements@cynosurefinancial.com and be postmarked within one-hundred and eighty (180) days of the date of loss, or the request may be ineligible:

1. The fully completed and signed reimbursement request form.
2. Proof of **Your** hotel or motel stay.
3. A copy of the police report, or report from the fire department.
4. The result of any settlement to **You** by the hotel or motel.
5. Details of the member's travel insurer, and any settlement made by them to **You** (if applicable).
6. Itemized receipts for the replaced and repaired items that **You** are seeking reimbursement for.
7. Proof of ownership (purchase receipts or pictures) of the personal property that was stolen or **Damaged**.
8. Any other documentation that may be reasonably requested by the **Administrator** to validate a reimbursement request.

PAYMENT OF BENEFIT: Benefits payable under these **Terms & Conditions** for any loss will be paid upon receipt of acceptable proof of such loss and all required information necessary to support the member's request. All benefits will be paid to the member directly or, in the case of **Your** death, to **Your** estate.

CONCEALMENT OR MISREPRESENTATION: **Your** benefit will be void if, whether before or after a loss, **You** have concealed or misrepresented any material fact or circumstances concerning this benefit or the subject thereof, or if **You** commit fraud or swear falsely in connection with any of the foregoing.

LEGAL ACTIONS: No action at law or in equity shall be brought to recover under these **Terms & Conditions** prior to expiration of sixty (60) days after proof of loss has been submitted in accordance with the requirements of these **Terms & Conditions**.