



TERMS & CONDITIONS RV GAP COVERAGE (hereinafter “RVGC”)

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 (hereinafter “LESSEE”) property is stored at your sole risk of loss or damage.
- b) The self-storage facility owner/operator, (hereinafter “LESSOR”) is not liable for loss of or damage to your 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 Lessor

In consideration of payment of the monthly fee elected on the RV Gap Coverage Addendum and in addition to the monthly rent, the LESSEE waives liability of the LESSOR for damage done while on the storage facility premises to facility property and LESSEE’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).

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 Lessor 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.

- g) Up to \$500 per incident 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.
- h) Stolen vehicle parts permanently attached are covered for deductible reimbursement up to 50% of total replacement cost, not to exceed \$350 of the deductible reimbursement.

3. Liability Not Assumed by Owner (Exclusions)

The LESSOR is not responsible for damage to the Lessee’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 LESSEE and/or LESSEE’s guests when a reasonable person could have foreseen the consequence to the property.
- c) Illegal activity by the LESSEE and/or LESSEE’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 LESSEE and/or LESSEE’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 LESSEE’s rent is not received on the due date, the RVGC shall terminate immediately. Past due amounts will need to be paid for reinstatement. LESSEE will be liable for any/all damage done while on the storage facility premises to facility property or another LESSEE’s property. At LESSOR’s sole discretion, LESSEE’s participation in the RVGC may be reinstated upon payment of all rent and other charges due and owing.

5. The Amount the LESSOR Will Pay if There is a Loss

The LESSOR will reimburse the actual amount paid to repair the damaged property up to the Plan Limit elected. In no event will LESSOR pay more than the Plan Limit elected on the RVGC.

6. Lessee'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) LESSEE 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.
- d) Any loss or damage resulting from burglary, vandalism, malicious mischief, or a vehicle collision must be reported immediately to the police department in the jurisdiction where the loss occurs and also to the facility owner or manager.
- e) A copy of the police report must be obtained by the lessor and provided to the claims adjuster.
- f) Proof of forced entry will be required for all content losses. This can be obtained by taking a photo or video of the forced entry point at time of discovery. This will be requested by your claims adjuster after your claim has been filed.

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 LESSOR and LESSEE.
- b) The RVCG plan and its Terms and Conditions will be binding on the LESSEE, their designated storage space, and their specifically described RV/Boat/Vehicle/Trailer associated with the LESSEE's lease. Parties not named nor related to the LESSEE are not covered.

8. Filing a Claim

- a) Do not remove the vehicle once damage is found and notify the manager of the storage facility and RVGC of any damage within 30 days of occurrence or discovery. For off-site content theft, notify RVGC 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 on the website.

Neither the LESSOR nor the leasing representative is an insurance agent. This is not an insurance policy, and the LESSOR is not an insurance company. The LESSOR shall perform the obligations described in the RVGapTermsandConditions.com.