



# Host Protection

Hipcamp general liability policy

## The basics

The Hipcamp Insurance Policy covers third party bodily injury and allocated defense costs for which Hipcamp and Hipcamp's registered Hosts are legally liable.

All qualified Hipcamp Hosts that meet the requirements to be insured and who have opted into the insurance coverage are covered under the Hipcamp Insurance Policy excess of any other valid and collectible insurance for bookings processed on the Hipcamp platform.

This insurance does not replace a Host's homeowners policy. Hipcamp's policy is designed to cover Hosts' commercial rental, transacted on Hipcamp's platform, which may be excluded from their Homeowners policies. Insurance is provided at no additional charge. It is the responsibility of the Host to confirm any changes to their eligibility.

In order to qualify to be covered under Hipcamp's Insurance Policy, you must:

- Never have been convicted of a felony
- Have no homeowner's or renter's liability claims against you in the past 3 years
- Not be a Commercial Campground

The below is a summary of the policy. Disclaimer: This summary does not contain the full terms and conditions of the Hipcamp Insurance Policy.

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## Limits of insurance

There is a \$1,000,000 USD limit for each occurrence with a \$5,000,000 USD aggregate limit. These amounts cover qualified Hosts operating in the following countries: The United States, Australia, Canada, UK, France or any US or Canadian territories. If your property resides outside of these areas, please know we are working on getting you additional insurance options as quickly as we can. In the meantime, we require that you have your own proper liability insurance to cover camping related activities on your property or for your structure.

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## Opting in

You can opt into the Hipcamp Insurance Policy in your Host Dashboard. Navigate to the Insurance section from within the Dashboard menu. Fill out your details to get confirmation that you qualify for the Hipcamp Insurance Policy.

Special note: It is required that you provide your legal name to ensure coverage.

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## Exclusions to the Hipcamp Insurance Policy

Not everything is covered under the Hipcamp Insurance Policy. Exclusions include but are not limited to:

### Liquor liability

- If a Host contributes to the intoxication of any camper, injury and damage related to alcohol consumption is not covered under the policy. This specifically applies if a Host is in the business of manufacturing, distributing, selling, serving, or furnishing alcoholic beverages.
- However, campers are able to bring and consume their own alcohol on a Host's property and be covered under the policy subject to policy terms, conditions and exclusions.

### Expected or intended injury

- If an injury happens that the insured expected or intended to occur, it is not covered under this policy.

### Non-specified Host owned animals

- Liability related to domesticated and working dogs, cats, cows, horses, pigs, chickens, goats, llamas, alpacas, waterfowl, and sheep **is** covered under this policy. Liability related to any Host owned animal that is **not** on the above list is not covered under this policy.

### Pollution

- Injury or damage caused by contact with pollutants is not protected under this policy.
- Hosts are not covered for any loss, cost, or expense in regards to interacting with pollutants.

### Aircraft, Auto, or Watercraft

- Injury or damage that occurs in relation to operating aircraft, autos, or watercraft is not covered under this policy.
- Hosts renting out watercraft or aircraft as accommodation are not covered under this policy.

#### *Exceptions*

- Hosts renting out autos (including RVs, trailers, and buses) are covered subject to terms, conditions and exclusions under this policy for any injury or damage that arises as a result of someone occupying or interacting with the auto in a way that does not involve driving it.

- Non-motorized boats less than 26 feet long (such as kayaks, canoes, or paddleboards) are covered under this policy provided that nobody is being charged to use the boat.

### **Mobile Equipment**

- Injury or damage as a result of transporting or using mobile equipment is not protected under this policy. This includes farm equipment as well as equipment being used for prearranged racing, speed, demolition, or stunting activity.

### **Racing**

- Racing activities and experiences are not covered under this policy

### **Employer's Liability**

- If a Host employs someone who is injured in relation to their employment (or that person's spouse, child, parent, or sibling), then the Host is not protected from that liability under this policy.

### **Contractual Liability**

- If there is an existing contract that obligates a Host to pay for damages in a situation, then they are not covered under this policy.

### **Worker's Compensation**

- A Host is still held liable to any obligation they have in regards to workers' compensation, disability benefits, or unemployment compensation.

### **Weapons**

- Bodily injury related to the use of, ownership, or interaction with weapons or firearms is not covered under this policy.

### **Hunting**

- Bodily injury related to hunting is not covered under this policy.

### **Rock climbing**

- Bodily injury related to rock climbing is not covered under this policy.

### **Communicable disease**

- Transmission of a communicable disease by an insured, any employee of any insured or any subcontractor of an insured is not covered under this policy.

- Failure to perform services which were either intended to or assumed to prevent communicable diseases or their transmission to others is not covered under this policy.

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## **Claims**

Contact Hipcamp Support immediately if an incident occurs on your property that may be subject to coverage under the Hipcamp Insurance Policy. Our team will respond quickly to review the situation further.