

Dear Owners,

With many recent changes in homeowners insurance here in Big Bear, we are reaching out to make sure all our homeowners have the correct type of insurance for their property. Please talk to your agent to make sure you have the right coverage for NIGHTLY vacation rentals. It's very important that you carry the correct type of homeowner insurance so you do not incur future losses.

If you have your usage listed as 'primary' or 'secondary home' and you rent as a Vacation Rental, you run the risk of your claim being denied. Even if you rent it out occasionally, you need to have the vacation rental endorsement on your policy.

We have a couple of referrals that you can contact about this who specialize in this type of insurance.

- Brian Walker 951-934-0630 / [insurance@rilynn.biz](mailto:insurance@rilynn.biz)
- John Erwin 909-866-8861 / [john.cthompson@farmersagency.com](mailto:john.cthompson@farmersagency.com)
- Tracey Hagman 909-866-9626 ext 202 / [tracy@rhainsurance.com](mailto:tracy@rhainsurance.com)
- Brenda Kuhn 818-205-4406 / [info@brendakuhninsurance.com](mailto:info@brendakuhninsurance.com)

Destination Big Bear MUST receive a copy of your insurance declaration page PRIOR to submitting your application for your vacation permit as required by the City of Big Bear Lake. If you do not have the correct coverage, we are all at risk.

**\*\* This policy declaration page *must* be sent to: [homeownerdbb@gmail.com](mailto:homeownerdbb@gmail.com)**

**\*\* Each year, the renewal declaration page *must* be sent to [homeownerdbb@gmail.com](mailto:homeownerdbb@gmail.com)**

**\*\* Please add us on as a certificate holder. This does not cost extra and it will inform us of changes in your policy. Our mailing address: Destination Big Bear P.O. Box 4351 Big Bear Lake, CA.**

This is a requirement for Destination Big Bear to be able to rent your home out. It is for your protection as well as ours. Below is taken from our contract. Please let us know if you have any questions. Thank you!

## **Section 11. Insurance.**

Owner must carry his own fire, casualty, and liability insurance on the Premises in an amount adequate to cover any and all losses, casualties and liabilities including, but not limited to, property damage, personal injury and/or death, and total destruction of the Premises, but in no case shall the coverage be less than \$500,000 for each occurrence, which shall include renters insurance and loss of rental income coverage.

Upon agent's request, proof of insurance indicating amount of coverage must be provided by Owner to Agent, and Agent's request of such proof is an express condition precedent to the obligation of Agent to pay Owner any amounts pursuant to this agreement. Agent's failure to request such proof of insurance, or Owners failure to provide such proof of insurance shall not be deemed a waiver of Owner's obligations to maintain such insurance.

Agent shall have the right to suggest from time to time to make changes (including without limitation increase to require minimum liability limits) to the foregoing insurance requirements

and/or to require additional coverage not described above, as required by Agent's insurance carrier. In addition, the above insurance requirements are subject to change or the imposition of additional coverage if required by any laws, regulations or policies applicable to the Program.

**Owner shall add Destination Big Bear, LLC on to their current policy as an additional insured** and provide the declaration page to Destination Big Bear showing the addition prior to the first rental. Your insurance company does not charge you extra for this addition.

Agent shall provide information to Owner's insurance company, as requested by the insurance company.