



**RENTAL**  
GUARDIAN.COM

**PLATFORM & PRODUCT GUIDE**

[www.rentalguardian.com](http://www.rentalguardian.com)



## ABOUT **RENTALGUARDIAN.com**

RentalGuardian.com (along with our partner insurance agency InsureStays) digitally-automates all facets of sales and service of travel protection and property protection solutions, between local property managers/lodging providers and their millions of worldwide consumers.

We have partnered with world class Underwriters like Nationwide®, Certain Underwriters at Lloyd's of London and Berkshire Hathaway Specialty Insurance Company to bring the vacation rentals market custom protection products built specifically for the needs of the rentals industry.

The RentalGuardian.com platform and products further automate the distribution of travel protection and related protection products between Underwriters and Travelers, via the connection between our seamless API and their intermediary reservation management software platforms, travel/tech websites, and rental property management companies. We fill a mission-critical service gap in the tools and systems that consumers use to insure their business and vacation travel.

Our clients also gain generous a referral fee and commission opportunities by offering protection products travelers and homeowners need, growing a new revenue stream while enhancing customer satisfaction.

The RentalGuardian.com & InsureStays custom built protection products for the rentals industry delivered automatically via technology and API connection.

Through our exclusive ReferStays program, referral partners simply refer guests to InsureStays agents and earn a referral fee on every quote issued.

Visit our website: [www.RentalGuardian.com](http://www.RentalGuardian.com)



## ABOUT **INSURESTAYS.com**

InsureStays, dba of Sandhills Insurance Group, LLC is a licensed insurance agency specializing in the needs of the vacation rentals, property management, and corporate housing markets. InsureStays partners with highly rated underwriters, brokers, agents, TPAs and technology providers to develop insurance programs and services that fulfill the specific needs of the manager, traveler or renter.

InsureStays solutions cover a wide array of needs. Custom insurance and property protection programs include Trip Cancellation, Lodging Protection, Liability, Rental Damage Protection, Corporate Damage Protection, and Renters Insurance.

InsureStays provides comprehensive product, sales and service, and administrative training to retailers across the country interested in fulfilling the coverage needs of parties and customers vital to their businesses. InsureStays "one-to-many" structure ensures that clients gain access to superior insurance programs across multiple regions at competitive prices for managers, owners, and travel and rental guests, wherever they are located, and wherever they are going to.

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# PLAY TRAVEL PROTECTION

(US & NON US TRAVELERS)

- ✓ 30+ different trip cancellation and trip interruption reasons covering up to 100% of non-refundable costs.
- ✓ Protection for hurricanes, natural disasters, death in the family, sickness, injury, medical coverage and much, much more.
- ✓ One of the broadest coverages in the entire global travel insurance industry.
- ✓ Single automated sales platform greatly simplifies the sales process, offers more coverage options, reduces cost of sales, and increase sales penetration "take-up" rates on all reservations.
- ✓ Risk mitigation and protection for traveler/guest (protects their vacation investment) + homeowner/ property manager (protects booking commissions earned).
- ✓ Multiple underwriters (Nationwide® and Berkshire Hathaway Specialty Insurance Company) give clients the ability to fulfill more coverage requests vs. a single underwriter solution.
- ✓ Significant cost and time saving, automated-coverage-verification-document-email delivery solution to travelers: eliminates snail-mail document delivery, maintains all parties in compliance, and travelers are reassured with their policy ID and claims contact information.
- ✓ Insured party is traveler. Comprehensive travel protection for:
  - 👉 US travelers (all 50 states)
  - 👉 International travelers (except certain travel restricted countries)
- ✓ Retail cost: 7.0% x Trip Cost
  - 👉 Referral fee earned: 35% to 40% (based on volume)
  - 👉 Additional discounts may be available for those clients with 10,000 or more annual reservations



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# PLAY TRAVEL PROTECTION

with CANCEL FOR ANY REASON OPTION  
(US TRAVELERS ONLY)

- ✓ 30+ different trip cancellation and trip interruption reasons covering up to 100% of non-refundable costs, as well as up to 60% of traveler's non-refundable costs in they have to cancel for a reason not listed in the policy.
- ✓ Included in coverage: Complete standard Play Travel Protection with the added cancel for any reason benefit.
- ✓ Protection for hurricanes, natural disasters, death in the family, sickness, injury, medical coverage and much, much more.
- ✓ Protection against certain unforeseen circumstances that might not be included in standard travel protection: divorce, change in personal finances, kid's sports event, or rain during your golf trip.
- ✓ One of the broadest coverages in the entire global travel insurance industry.
- ✓ Single automated sales platform greatly simplifies the sales process, offers more coverage options, reduces cost of sales, and increase sales penetration "take-up" rates on all reservations.
- ✓ Risk mitigation and protection for traveler/guest (protects their vacation investment) + homeowner/ property manager (protects booking commissions earned).
- ✓ Coverage for travelers from 48 states (excluding NY and WA travelers).
- ✓ Multiple underwriters (Nationwide® & Berkshire Hathaway Specialty Insurance Company) give clients the ability to fulfill more coverage requests vs. a single underwriter solution.
- ✓ Insured party is traveler. Comprehensive travel protection for:
  - US travelers (all 50 states except NY and WA)
  - Retail cost: 9.8% x Trip Cost
- ✓ Generous Commission & Fee Opportunities
  - Additional discounts may be available for those clients with 10,000 or more annual reservations



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# ADVANTAGES OF USING RENTALGUARDIAN.COM (ALL PROGRAMS)

1. Multiple Underwriters vs. Single Underwriter means RentalGuardian.com has travel protection for all of your US and International travelers.
2. Gain added prestige through world class exclusive providers like Nationwide®, Berkshire Hathaway Specialty Insurance Company and Certain Underwriters at Lloyd's of London.
3. "Project Second Look" helps Property Managers convert more travelers with travel protection and damage protection. Our competitors stop after the first pitch, while we give you the tools to generate more sales after the initial booking process.
4. Liability Protection up to \$1million for your owners helps Property Managers gain more units & more importantly properly protect them (and also earn recurring revenue).
5. Integrated solution automating modifications and cancellations of coverage means clients save time and money from gained efficiencies vs. many manual changes required with competition.
6. Gain added revenue from OPT CHOICE methodology pioneered by RentalGuardian.com: 10% to 20% more total conversions by offering both Standard Travel Protection & Cancel For Any Reason Travel Protection.
7. Fully integrated API solution that can scale with your company.
8. Online tool for property managers to file damage and property protection claims vs. countless emails and phone calls back and forth via competitor's method.
9. Software infrastructure and protection products platform that scales and grows with you and your company.
10. Multiple product choices for current and future client needs: Travel, Damage & Liability Protection options for Travelers & Homeowners.
11. Multi-underwriter/provider solution vs. single source underwriter/provider: Evergreen supply of products and programs that you, your travelers, and homeowners can depend on.
12. Competitive pricing and coverage items: customized protection products specifically built for vacation rentals, corporate housing and travel industry.
13. Streamlined on boarding and licensing process.
14. Gain added revenue via microsite and built-in "drip" campaigns.
15. Fully automated coverage fulfillment & document delivery to travelers.



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# PROPERTY PROTECTION | CONTENTS ONLY | FLAT RATE (US & NON US PROGRAM)

- 🏠 Protecting property manager / homeowner against accidental property damages by guest that may occur during booked stay.
- 🏠 Program is replacement cost value vs. depreciated value (competitor programs).
- 🏠 Protects host against accidental property damages by guest such as damaged walls & flooring, broken furniture or broken appliances.
- 🏠 Can serve as a supplement or replacement for traditional security deposits.
- 🏠 Insured party is property manager / homeowner.
- 🏠 Clients use the RentalGuardian.com platform for seamless and expedited claims processing.
- 🏠 Underwritten by Certain Underwriters at Lloyd's of London.
- 🏠 Max 30 days stay (31 + day stay requires second coverage purchase).

## 🏠 Coverage levels:

\$500	US & International units
\$1,000	US & International units
\$1,500	US & International units
\$3,000	US & International units
\$5,000	US units

## 🏠 Pricing and \*Earned Fees:

- ✓ US property managers: Flexible Pricing & Fees based on market needs
- ✓ Non US property managers: Flexible Pricing & Fees based on market needs
- ✓ Additional discounts may be available for enterprise clients

\* Retailer fees are service and admin fees earned with each transaction.

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# PROPERTY PROTECTION + HOMEOWNER LIABILITY

## + BED BUG | FLAT RATE (US & NON US PROGRAM)

✔ Protecting property manager / homeowner against accidental property damages + added benefit of protecting homeowner against lawsuits and liabilities arising from rental activities + bed bug coverage.

✔ Listed simply as "damage protection fee" or "property protection surcharge" on booking statement, and paid for by traveler.

✔ **Property Manager/Homeowner contents coverage levels** (underwriter must approve max level):

**\$1,500 | \$3,000 | \$5,000 | \$10,000**

✔ **Homeowner liability coverage levels** (underwriter must approve max level):

**\$100,000 | \$250,000 | \$500,000 | \$1,000,000**

✔ **Bed Bug Coverage:**

**\$15,000 max coverage per booking**

✔ Protects homeowner and property manager against accidental property damages by guest such as damaged walls and flooring, broken furniture and broken appliances.

✔ Protects homeowner against liability and lawsuits brought from guest or someone in traveling party in the event a guest get hurt or injured within the rental property.

✔ Can serve as a supplement or replacement for traditional security deposits.

✔ Insured party is homeowner and property manager.

✔ Clients use the RentalGuardian.com platform for seamless and expedited claims processing.

✔ Underwritten by Certain Underwriters at Lloyd's of London.

✔ **Retail Pricing:**

- ✔ Flexible Pricing Available based on market needs.

**\*Earned Fees:**

- ✔ Additional discounts may be available for enterprise clients.
- ✔ Flexible Fees based on market needs and demands

\* Retailer fees are service and admin fees earned with each transaction.

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# PROPERTY PROTECTION + LIABILITY PROTECTION | DAILY RATE

(US & NON US PROGRAM)

- ✔ Protecting host against accidental property damages, as well as lawsuits from guest during a booked stay.
- ✔ Host contents coverage level (underwriter must approve max level):  
**\$1,500 | \$3,000 | \$5,000 | \$10,000**
- ✔ Host liability coverage levels (underwriter must approve max level):  
**\$100,000 | \$250,000 | \$500,000 | \$1,000,000**
- ✔ Protects host against accidental property damages by guest such as damaged walls and flooring, broken furniture and broken appliances.
- ✔ Protects host against liability and lawsuits brought from guest as well as major damage to rental unit by guest.
- ✔ Insured party is homeowner and travel provider.
- ✔ Daily rate program.
- ✔ Clients use the RentalGuardian.com platform for seamless and expedited claims processing.
- ✔ Underwritten by Certain Underwriters at Lloyd's of London.
- ✔ Retail Pricing:
  - ✔ Based on coverage levels.
- ✔ Referral Fees:
  - ✔ Based on submitted application.

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# FORT FIJI REAL PROPERTY & LIABILITY PROTECTION | MONTHLY RATE

(US & NON US PROGRAM)



- ✓ Protecting host against lawsuits from guest and accidental real property (dwelling) damage by guests.
- ✓ Host liability coverage levels (underwriter must approve max level):  
**\$1,000,000 | \$500,000 | \$250,000 | \$100,000**
- ✓ Real Property (Dwelling) coverage levels (underwriter must approve max level):  
**\$500,000 | \$250,000 | \$125,000 | \$50,000**
- ✓ Protects host against liability and lawsuits brought from guest or traveling party in the event a guest would get hurt or injured within the rental property.
- ✓ Protects host against larger claim real property damages that may occur during rental stay (kitchen fire, water damage to multiple floors caused by a guest's action, etc.)
- ✓ Insured party is homeowner.
- ✓ Underwritten by Certain Underwriters at Lloyd's of London.
- ✓ **Retail Pricing:**
  - ✓ \$1M Liability / \$500K Real Property      Retail Cost: **\$99 per month**
  - ✓ \$500K Liability / \$250K Real Property      Retail Cost: **\$89 per month**
  - ✓ \$250K Liability / \$125K Real Property      Retail Cost: **\$79 per month**
  - ✓ \$100K Liability / \$50K Real Property      Retail Cost: **\$69 per month**
- ✓ **Referral Fees:**
  - ✓ Standard/Enterprise: Based on submitted application.



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# FORT FIJI RENTERS INSURANCE | MONTHLY RATE (US & NON US PROGRAM)



- ✔ Protecting renter with both personal liability coverage and personal renter/occupant contents coverage.
- ✔ Personal renter liability coverage levels:  
**\$50,000 | \$100,000**
- ✔ Personal renter contents coverage levels:  
**\$10,000 | \$20,000 | \$30,000 | \$40,000 | \$50,000**
- ✔ Provides coverage for the cost to repair or replace your belongings, such as clothing, furniture and electronics, up to the limits in your coverage.
- ✔ Provides repairs if you accidentally damage someone else's property or funds for a guest's medical bills if you are found responsible for their injuries.
- ✔ Provides funds for additional costs you might incur, like hotel bills, if the home you rent is damaged and left uninhabitable for a period of time.
- ✔ Clients use the RentalGuardian.com platform for seamless and expedited claims processing.
- ✔ Underwritten by: Nationwide, All State, or Lloyd's of London.
- ✔ Retail Pricing:
  - ✔ Based on coverage levels.
- ✔ Referral Fees:
  - ✔ Based on submitted application.



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# FORT FIJI VACATION RENTAL HOME INSURANCE | YEARLY RATE

(US & NON US PROGRAM)



- ✔ Protection specifically built for vacation rental homes.
- ✔ Comprehensive property insurance for direct physical loss to the residence premises including permanently installed or attached fixtures and certain other structures.
- ✔ Insurance against loss from, earthquake, vandalism, \*wind, hail, fire or lightning.
- ✔ Coverage for personal property of unit owner.
- ✔ Property coverage extensions and enhancements for debris removal, reasonable repairs, trees, shrubs and other plants.
- ✔ Coverage for loss of income arising directly out of covered peril or as a result of declaration of civil authority.
- ✔ Legal liability coverage for bodily injury and property damage arising out of the ownership, maintenance or use of the residence premises including necessary medical and legal defense expense.
- ✔ Liability coverage extensions and enhancements for first aid expenses and damage to property of others caused by unit owner.
- ✔ Policies also available for multi-home package situations.
- ✔ Underwritten by Certain Underwriters at Lloyd's of London.
- ✔ Retail Pricing & Referral fees:
  - ✔ Based on submitted application

\* Not available in some coastal areas



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