



Home Guardian Powered by RentalGuardian®

Your Accidental Limited Damage Protection Program



Accidents happen. That's why iTrip provides you with valuable Home Guardian Limited Damage Protection against guest-caused damages to your rental unit's contents that occur during iTrip guest stays.

The Home Guardian program provides first-dollar coverage for most "to the studs" contents damage, waiving guest responsibility for items like:

- Flooring and carpeting
- Dry-wall and countertops
- Appliances and furniture
- Upholstery and window covering

When accidental guest-caused damage occurs to your rental unit contents during an iTrip contracted stay, your iTrip property manager will be responsible for coordinating the repair or replacement of guest-damaged contents. The minimum damage amount is \$25.00. Talk with your iTrip Manager about available coverage levels.



How It Works

- The Security Deposit requirement is waived. This motivates guests to book your unit.
- Guests report damages that occur during guest stays or our unit inspection team identifies damages immediately following guest check-out.
- Guest responsibility for repairs and replacement is waived up to the program limit.
- The Property Owner is responsible for those guest-caused damages above the program limit.
- Your iTrip Property Manager coordinates the repair or replacement of damaged contents such as broken furniture and appliances, stained or ripped upholstery, and marred countertops and flooring.

Advantages to the Property Owner

- Low-cost program fee in lieu of a large security deposit is greatly preferred:
 - Guests book with confidence knowing they don't have to pay an additional security deposit to rent your unit.
- Alleviates security deposit collection headaches arising from accidental damages to your unit.
- Waived responsibility and payment for minor damages fosters positive reviews by guests.
- iTrip property manager coordinates repairs and replacement on your behalf, making the process simple and easy.

Limitations, Conditions, and Exclusions

The Home Guardian program addresses guest-caused damages during an iTrip stay. Stays by non-contracted guests are not protected. Owner-discovered damages must be reported within 48 hours of guest check-out to be considered for reimbursement.

Under the program, iTrip at its sole discretion makes final determination of whether alleged damages are guest-caused and subject to a specified rental contract; whether damages are subject to repair or replacement; and any damage reimbursement amounts, if applicable.

Damages as a result of the following are excluded: normal wear and tear; mechanical or manufacturer's defect; faulty construction, installation or maintenance; intentional damage; criminal acts; acts of God; force majeure including weather, flood, earthquake, war or any warlike operation, civil commotion or any consequence thereof, governmental action, nuclear hazard, pollution, or contamination; owner-caused damages.

The iTrip Home Guardian Limited Damage Protection is a limited damage waiver program; the program is not insurance and is subject to terms, conditions, and exclusions specified in the rental contract.

The rental host platform utilizes RentalGuardian, a dba of PAC7 Systems, LLC ("RentalGuardian") an online software provider with a platform solution ("platform") to power online offers, administration, document delivery and purchase and payment tools.

iTrip recommends that property owners considering becoming a vacation property owner should review the [short-term rental insurance guide](#) or speak with an insurance professional for information on short-term rental property owner coverage requirements and other considerations.