



Home Guardian 2025

Powered by



RENTAL
GUARDIAN.COM®
by **inhabit**



Introducing Home Guardian!

**The iTrip LDW is now
Home Guardian
Limited Damage Protection**



Home Guardian Training Agenda



Program Features



Limits & Pricing



Advantages



Next Steps



Home Guardian Program Features



Contents Damages

- Covers spills, breaks, tears.
- Upholstery, drapes, appliances, fixtures, wares, furniture, floors, carpet, and walls



Easy Reimbursement

- Powered by the RentalGuardian® unique claim wizard.
- Real-time messaging, easy-look up, and more.



Efficient, Reliable Processes

- Picture, receipt, brief explanation.
- Permanent record
- Fast turn-around

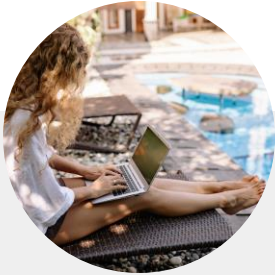


Revenue Protection

- Directly reimburses iTrip franchisee for guest-caused damages
- Drives guest satisfaction.
- Attracts owners



Home Guardian Program Features



Limited

- Guest-caused during iTrip stay
- 14 days to open, 45 days to complete
- Excludes normal wear-and-tear, linens, and damage caused by operating car or boat.



Damage

- \$1,000 - \$5,000
- Avoiding conflicts of interest
- Owner property within unit premises
- Repair or replace
- Reimbursements go to iTrip franchise.



Waiver

- This is purchased by guest.
- Note that this is NOT insurance.
- Contract waives guest responsibility up to waiver limit.
- iTrip franchise earns admin fee with every transaction.



Advantages: You get paid!

SAY GOODBYE TO DAMAGE PAYMENTS FUNDED BY ITRIP FRANCHISEES.

- iTrip Policy Covers iTrip Managers.
- Program Directly Reimburses iTrip Franchisee.
- You Control Managing the Reimbursements.
- Replacement Cost Coverage



Advantages: You get options!

NEW TIERS PRICED TO TODAY'S MARKETS:

- **5 Levels Of Coverage**
- **Tailor Limits & Cost To Your Market Segments**
- **Motivate Your Guests To Book**



Advantages: You get fast & easy processes!

- Find, Open, and Obtain Reimbursement
 - Locate records in your RentalGuardian account ("PAM") By Booking #, Guest Name, RTG Assigned Certificate #
 - Access your claim portal
 - Real Time Messaging / Instant Status Updates
 - Easy Look Up
 - Claim Id
 - Booking Number
 - Weekly Payouts

The screenshot displays the RentalGuardian web application interface. The top navigation bar includes links for Dashboard, Manage, My Account, Reporting, Make Payment, and System Settings. The user is logged in as David Hays.

Coverage Manager

The Coverage Manager section shows a table of coverage records. The table has columns for Reseller Id, Reseller, Cover Holder, Certificate #, Product, Purchased, Retail, Wholesale, Booking #, Begin, and End. The table is filtered by All Products and the date range 02/11/2025 to 02/12/2025.

Reseller Id	Reseller	Cover Holder	Certificate #	Product	Purchased	Retail	Wholesale	Booking #	Begin	End
789961	ITRIP (TEST)	ITRIP TRAVELER	RG6021232	ITRIP-HG-D1000	12 FEB 2025 00:00	\$39.00	\$21.45	123TEST987A	01 MAR 2025	03 MAR 2025
6021233	789961	ITRIP TRAVELER	RG6021233	ITRIP-HG-D1500	12 FEB 2025 00:00	\$69.00	\$33.12	123TEST987B	05 MAR 2025	08 MAR 2025
6021234	789961	ITRIP (TEST)	RG6021234	ITRIP-HG-D2250	12 FEB 2025 00:00	\$89.00	\$44.50	123TEST987C	12 FEB 2025	18 FEB 2025
6021235	789961	ITRIP (TEST)	RG6021235	ITRIP-HG-D3000	12 FEB 2025 00:00	\$119.00	\$57.12	123TEST987D	12 FEB 2025	14 FEB 2025
6021450	789961	ITRIP (TEST)	RG6021450	ITRIP-LDP-TRAVELER	12 FEB 2025 00:00	\$39.00	\$21.45	321TESTLDP987A	12 FEB 2025	15 FEB 2025
6021451	789961	ITRIP (TEST)	RG6021451	ITRIP-HG-D1500	12 FEB 2025 00:00	\$69.00	\$33.12	321TESTLDP987B	12 FEB 2025	15 FEB 2025
6021452	789961	ITRIP (TEST)	RG6021452	ITRIP-HG-D5000	12 FEB 2025 00:00	\$219.00	\$105.12	321TESTLDP987C	12 FEB 2025	15 FEB 2025

Coverage Details

The Coverage Details section shows the details for a specific coverage record. The record is for ITRIP DP-TRAVELER (RG6021451 (6021451)). The details are organized into tabs: Information, Covered Parties, Billing, Billing (New), Notes, Claims, and Audit Log.

Information

Record Id: 6021451
Certificate Number: RG6021451
Status: ACTIVE
Product Code: ITRIP-HG-D1500
Product Name: ITRIP HG CONTENTS 1500

Booking Details

Booking Date: 12 FEB 2025
Booking Number: 321TESTLDP987B
Booking Total: \$10.00
Arrival Date: 12 FEB 2025
Departure Date: 15 FEB 2025

Active Claims

The Active Claims section shows a table of active claims. The table has columns for Claim Id, Reseller Id, Reseller Name, Opened, Status, Message, Delivery By, Days Left, Last Update, and Coverage. The table is filtered by All Claims.

Claim Id	Reseller Id	Reseller Name	Opened	Status	Message	Delivery By	Days Left	Last Update	Coverage
221673	789961	ITRIP (TEST)	02/06/2025	Incomplete	Invoice/Receipt Required	03/23/2025	39 DAYS	02/06/2025	ITRIP-HG-D1000
221840	789961	ITRIP (TEST)	02/12/2025	Follow-up Requested	Additional Documents Required		--	02/12/2025	ITRIP-HG-D2250
221842	789961	ITRIP (TEST)	02/12/2025	Follow-up Requested	Additional Documents Required		--	02/12/2025	ITRIP-HG-D3000
221852	789961	ITRIP (TEST)	02/12/2025	In Review	Pending Admin Review	02/19/2025	7 DAYS	02/12/2025	ITRIP-HG-D1500

Advantages: You get fast & easy processes!

4 Steps to Open & Submit

1. Add Your iTrip Contact Details
2. Complete Incident Details
3. Attach Docs
4. Submit

The image displays four sequential screenshots of a claim submission process:

- Step 1: Verify the Contact Information**
 - 1 Contact Details (Contact Information)
 - 2 Incident Details (Details about the Damage)
 - 3 Documentation (Upload Documentation)
 - 4 Submission (Submit for Processing)

Name of Company:
Contact Full Name:
Contact Address:
Contact City:
Contact State:
Contact Postal Code:
Contact Country:
Contact Phone:
Contact Email Address:
- Step 2: Provide details about the Damage.**
 - 1 Contact Details (Contact Information)
 - 2 Incident Details (Details about the Damage)
 - 3 Documentation (Upload Documentation)
 - 4 Submission (Submit for Processing)

Damage Reported On? 02/12/2025
Who Reported Damage? Guest
Damage Type: Damage
Amount of Claim? 195.00
Where did the Damage occur?
Address: 223 BATTERY LN
City: CHARLESTON
State: SC
Postal Code: 29401
Country: UNITED STATES OF AMERICA
- Step 3: Upload all Supporting Documents**
 - 1 Contact Details (Contact Information)
 - 2 Incident Details (Details about the Damage)
 - 3 Documentation (Upload Documentation)
 - 4 Submission (Submit for Processing)

Please provide a description of the document type and name.
Document Title:
Document Type: Invoice
Document File: Choose File
Note: PDF, PNG, JPEG and GIF are supported.

Type
Photo/Image of Damage
Invoice/Receipt
- Step 4: Verify & Submit for Processing**
 - 1 Contact Details (Contact Information)
 - 2 Incident Details (Details about the Damage)
 - 3 Documentation (Upload Documentation)
 - 4 Submission (Submit for Processing)

Fraud Warning
Any person who, knowingly and with intent to defraud any insurance company or other person: (1) Files an application for insurance or statement of claim containing any materially false information; or (2) conceals for the purpose of misleading, information concerning any material fact thereto, commits a fraudulent insurance act.

For residents of the following states of the United States of America, please see below: California, Colorado, District of Columbia, Florida, Kentucky, Maryland, Minnesota, New Jersey, New York, Oregon, Pennsylvania, Tennessee, Texas or Virginia.

IMPORTANT CLAIM NOTICE
Alabama Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, and imprisonment.

Initial the Claim and confirm the information submitted.
☒ I certify that the information contained in this report is true and accurate.

Submit for Processing

Previous Next

Exclusions:

- Hot tub covers
- Mechanical defect or break down
- Excessive cleaning
- Linens defined as pillowcases, sheets, towels, wash cloths

Limitations:

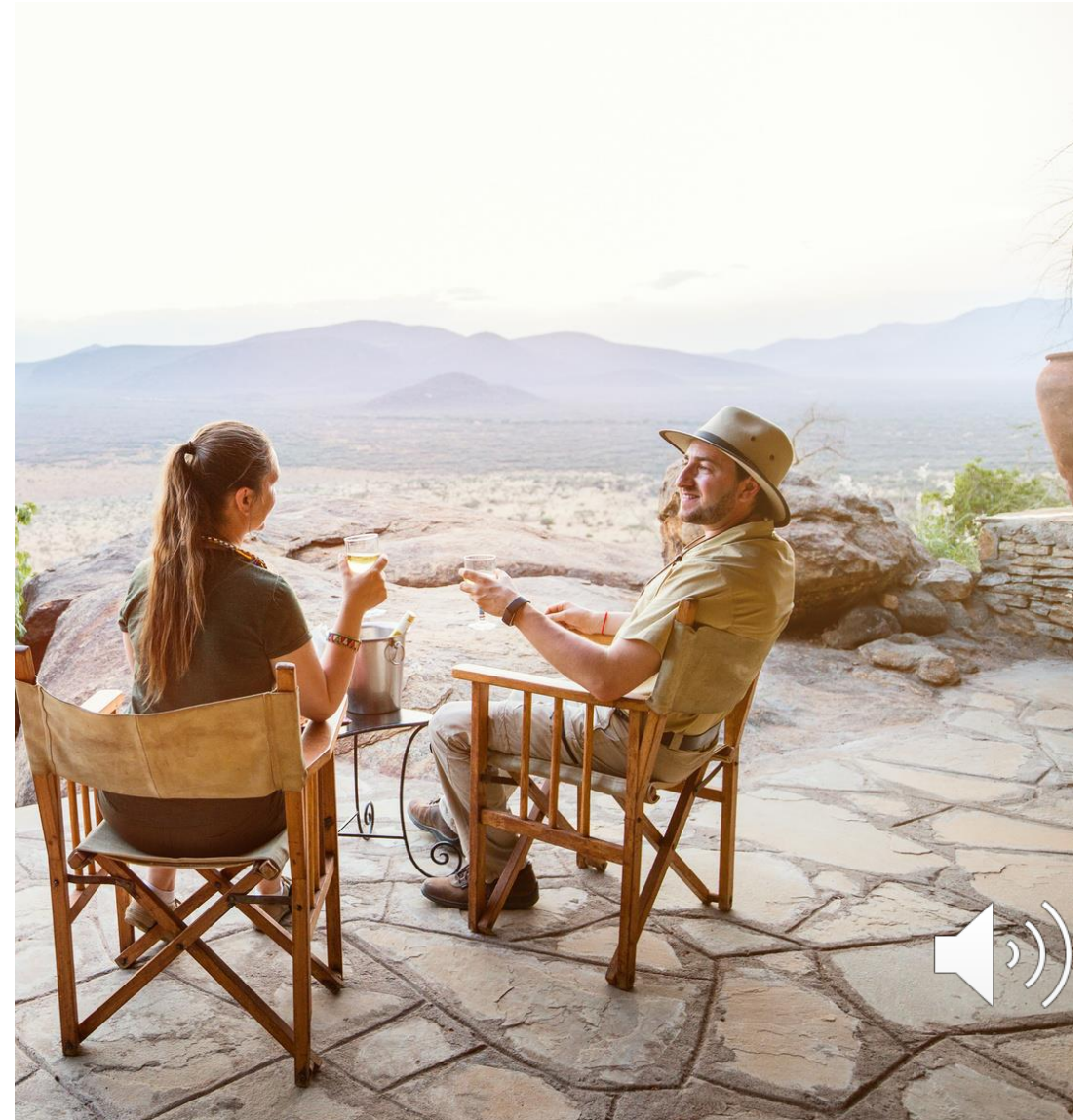
- \$25 minimum claim amount per incident
- Smoking clean up only for non-smoking units
- Pet damage only covered in pet-friendly units
- Repair must be attempted. Claim admin will only approve replacement if damaged item is beyond repair.

To view other terms and conditions of the program, login to your RentalGuardian account, go to the Docs tab, and view your signed Product Activations.



Advantages: You get more revenue!

- Repair or Replacement Cost Paid to You!
- Earn Revenue with Every Transaction
- Property owner Acquisition and Retention
- Guest Satisfaction



Next Steps



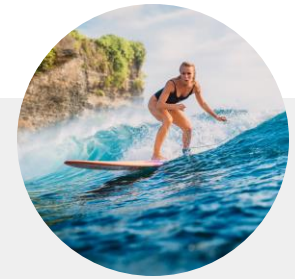
Confirm RTG Account

- **Existing RentalGuardian accounts:** login to PAM and sign activations.
- **NEW Accounts:** Email sales@rentalguardian.com



Accounting

- Form of Payment.
- ACH highly recommended



Train & Thrive

- Live System Training
- Helpful Videos:
 1. [Open a Damage Claim](#)
 2. [Claim Adjudication Insight](#)
 3. [Damage Claim Videos](#)



Have Additional Questions?



Accounting & Billing:

- accounting@insurestays.com

Claims & Tech Support:

- support@rentalguardian.com

iTrip Dedicated Portal:

- <https://rentalguardian.com/itripsupport/>



For franchise-related questions, please visit:

- support.itrip.net

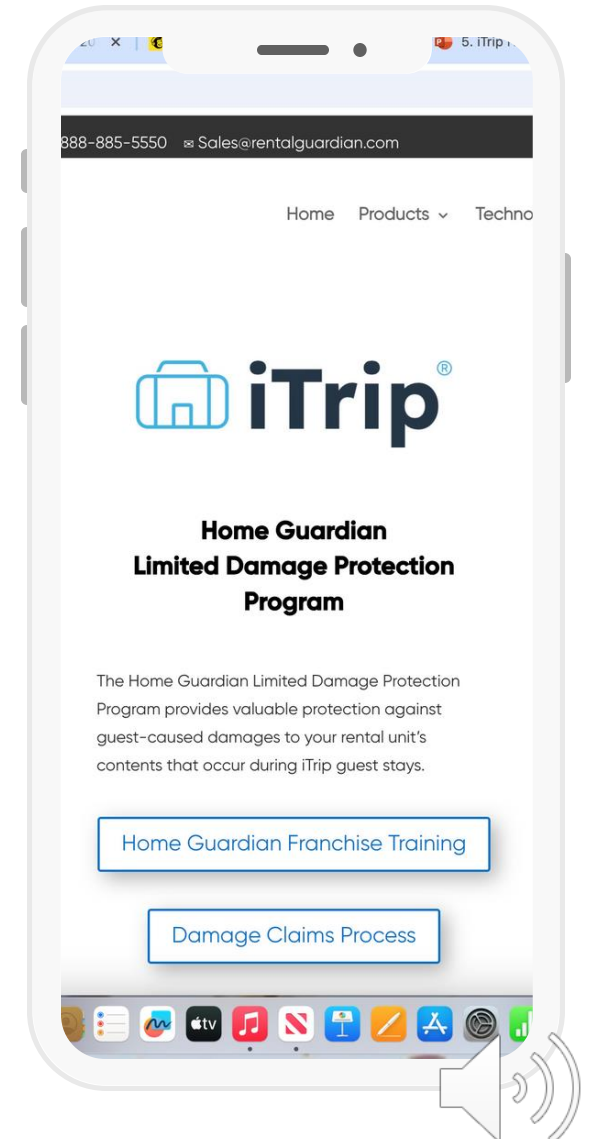


iTrip Home Guardian Support Page

Check out the new RentalGuardian powered iTrip Support Page at
<https://www.rentalguardian.com/itripsupport/>
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Access value tools such as

- Training videos,
- Homeowner facing materials,
- FAQs.





InsureStays - dba of Sandhills Insurance Group, LLC, is a licensed Travel Insurance Business Entity headquartered in Pawleys Island, South Carolina, conducting initial and annual training, as well as certification of retailers offering and disseminating information to travelers about its travel insurance programs.

As a Supervising Entity with Limited Lines Travel Insurance Authority (LLTIA), InsureStays provides ongoing oversight of its licensed agents and its authorized travel retailers.



Thank You!

NOTICE TO PARTICIPANTS:

Sandhills Insurance Group, LLC is a South Carolina domiciled insurance agency (NPN # 16269113, SC LIC #182413) specializing in travel, property protection, and liability solutions for travelers, renters, property managers, and property owners. Sandhills Insurance Group, LLC dbas include InsureStays and InsureStays.com. Additionally, dba in California InsureStays Insurance Agency, LLC, LIC # 0M14453 dba in Florida InsureStays Agency, LIC # L099645

See www.sandhillsinsurancegroup.com and www.insurestays.com for more information.

