



RENTAL
GUARDIAN.COM

PLATFORM & PRODUCT GUIDE

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



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.

Visit our website: www.InsureStays.com

RentalGuardian.com is an online service/support distribution platform, and is not a licensed insurance agency, nor does it represent or sell insurance. This presentation is not intended to be an offer to solicit or sell RentalGuardian.com Recommended Platform Provider insurance programs in any jurisdiction where a RentalGuardian.com Recommended Platform Provider or their Underwriter(s) are not authorized or where such action would be unlawful. Only licensed insurance agents are qualified to evaluate the adequacy of your coverage or provide detailed explanation of coverage provisions, terms and conditions

Products are offered by **InsureStays** (dba of Sandhills Insurance Group), **via the RentalGuardian.com** software distribution platform.

Offered by:



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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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