



RENTAL
GUARDIAN.COM



FORT FIJI HOMEOWNER PROTECTION PROGRAM

Fort Fiji Homeowner Protection Program (HPP) provides an industry-leading \$1 million in protection for damages to your rental home & personal injury lawsuits, as well as \$25,000 in contents & \$15,000 in bed bug protection.

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WHAT IS FORT FIJI RENTAL HOMEOWNER PROTECTION PROGRAM?

The HPP plan provides comprehensive coverage for Owners of your rental home during vacation rental stays. Plan includes:



- ▶ \$25,000 in Contents Property Damage Protection
- ▶ \$1,000,000 in Real Property Protection
- ▶ \$1,000,000 in Owner Liability Protection
- ▶ \$15,000 in Bed Bug coverage, including lost rental income
- ▶ Optional identity verification features also available.
- ▶ Lower coverage limits also available upon request.
- ▶ Coverage is offered by InsureStays, via the RentalGuardian software distribution platform, and is subject to program terms and conditions and underwritten by Lloyd's of London.

WHAT IS THE ADDED VALUE TO THE OWNER?

Owners can rest easier because HPP covers all types of risk and exposures that arise from vacation rental activities, which are not covered by typical homeowners insurance. The HPP plan adds an increased amount of vital protection against many types of damages that occur during the stay, ranging from as small as a broken lamp (contents protection up to \$25,000) to a catastrophic kitchen fire (protecting your home up to \$1 million in real property damages). The program also includes protection against bodily injury lawsuits that may come from travelers staying at the rental property (\$1 million in protection) and adds bed bug remediation (\$15,000 including lost rental income).

WHAT ARE THE 4 SPECIFIC COVERAGES WITHIN THE HPP PROGRAM?

The HPP plan responds to four types of damage and liability exposures from vacation rental activities:

CONTENTS DAMAGE PROTECTION up to \$25,000

- ▶ Protects against damages to the contents of the rental property: broken TV, damaged furniture, broken appliance, and wine stains to carpet floors would be just a few examples.
- ▶ **\$0** deductible | **\$25** minimum claim

HOMEOWNER LIABILITY PROTECTION up to \$1,000,000

- ▶ Protects the property manager and the Owner against bodily injury lawsuits filed by the guest or their party for injuries that occur during the rental stay.
- ▶ **\$2,500** deductible

REAL PROPERTY PROTECTION up to \$1,000,000

- ▶ Protects against major damage to the rental home property like a kitchen fire, bathroom flood or complete loss of the property arising from the rental stay.
- ▶ **\$2,500** deductible

BED BUG PROTECTION up to \$15,000

- ▶ Protects against loss of income, as well as extermination, remediation, decontamination & rehabilitation of property.
- ▶ **\$100** deductible

HOW DO I FILE A CLAIM?

- ▶ Report a claim to your property manager support representative who will help process your claim with RentalGuardian.
- ▶ Simply let The Property Manager know what happened. In the case of damages identified by The Property Manager, we will submit claims for your contents damages and take care of the replacement item or repair for you.
- ▶ Real Property, Liability and Bed Bug coverage claims may require additional documentation or phone call with a RentalGuardian/InsureStays team member.

HOW DO I GET STARTED?

- ▶ Coverage is included as an additional value-added service for all homeowners.

Neither The Property Manager nor RentalGuardian.com are licensed insurance agencies, nor do they 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.

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FORT FIJI HOMEOWNER PROTECTION PROGRAM

The Fort Fiji Homeowner Protection program combines multiple features in one low-cost protection bundle:



CONTENTS – damage protection

BED BUG – protection

REAL PROPERTY – damage protection

LIABILITY – protection for the property manager and homeowner / host

This valuable program adds superior protection from damages and liabilities that arise out of vacation rental activities.



Real & Personal Property

PROTECTION FEATURES

- * First dollar protection for contents damages up to \$25,000
- * Protection for Accidental loss or damage to real property up to \$1Million;

PROPERTY SECTION ADVANTAGES:

- *Eases costly and difficult guest interactions;
- * Fosters guest satisfaction and positive reviews of your unit;
- * Protection responds to risks unique to vacation rental activities;
- *Provides supplemental protection for owners, filling potential coverage gaps.



LIABILITY

PROTECTION FEATURES

- * Bodily injury up to \$1Million per incident
- *Medical payments;
- * Damage to adjacent property and adjacent tenant property damages arising out of rental activity;

LIABILITY SECTION ADVANTAGES:

- * Extends scope of protection to adjacent property
- * Addresses personal injury liabilities
- *Responds where homeowners or condo insurance may not



BED BUG

PROTECTION FEATURES

- * Extermination
- * Replacement of ruined furnishings
- * Alternative accommodation allowance;
- * Loss of Income (72 hr. waiting period)

- * \$5k max 1 BR units, \$10k max 2 BR units, \$15k max 3+ BR units

BED BUG SECTION ADVANTAGES:

- *Address core remediation concerns
- *Responds to multiple issues arising from Bed Bug infestation.