

Introducing CiiRUS Protect

Protect your company, guests, & owners with \$1MM in damage and personal injury lawsuit coverage, as well as \$25k in contents and \$15k in bedbug protection.

The plan is available to you for free, and you earn a 20% revenue share on every policy.

CiiRUS Protect

- **\$1,000,000** in real property protection
- **\$1,000,000** in liability protection
- **\$25,000** in contents damage protection
- **\$15,000** in bedbug coverage
- Peace of mind for you, guests, owners
- Easy & fully integrated
- 20% revenue share to you
- Underwritten by Lloyd's of London

What is the CiiRUS Property Protection Program (*CiiRUS Protect*)?

In partnership with Rental Guardian and underwritten by Lloyd's of London, CiiRUS Protect offers a top-of-the-range protection program shielding property managers and their homeowners from risks arising from vacation rental stays. CiiRUS Protect is also a superior security deposit alternative, providing protection for the duration of a paid reservation, and opening up a significant stream of income to you with virtually no added time or expense.

What is the added value to me and my homeowners?

You and your homeowners benefit because CiiRUS Protect responds to multiple types of risks and exposures that arise from vacation rental activities. The plan adds vital protection against many types of guest-caused damages that occur during the protected stay, ranging from incidents as small as a broken lamp to as severe as a kitchen fire.

The program includes protection against bodily injury / "slip-and-fall" lawsuits that may arise from travelers staying at the rental property. Additionally, the program responds to bed bug infestation with benefits for extermination, replacement of ruined furnishings, alternative accommodations, and limited missed rental income while the unit is being treated.

The program is automatically configured and maintained by CiiRUS, meaning that it integrates fully with your sales on all CiiRUS-connected marketplaces. You earn greater protection and a 20% revenue share with virtually no effort or overhead.

What is the added value to my guests?

Explaining the plan in your listing description provides guests peace of mind that whether they have a minor incident like broken TV or a major bodily injury, their costs will be taken care of.

Guests will see a \$65 line item (or \$85 if the property has golf carts) in their reservation breakdown. The plan distinguishes your brand as one that provides professional 360 degree guest care, above-and-beyond your competitors' listings. A nominal cost with comprehensive protection is more attractive than a high-dollar security deposit hold that provides minimal protection.

What does CiiRUS Protect cover?



Real property protection

- ✓ Damage to flooring, dwelling structure, plumbing, or HVAC.
- ✓ Perils such as kitchen fire, water overflow, other severe damage.
- ✓ Up to \$1,000,000 with no deductible.



Contents protection

- ✓ Contents ("to-the-studs") damages to the rental unit property such as damaged TVs, furniture, appliances, & carpet stains.
- ✓ Up to \$25,000. Minimum claim is \$25. No deductible.



Liability protection

- ✓ Lawsuits for bodily injuries that occur during the rental stay
- ✓ Damage to adjacent property & tenant property within adjacent units.
- ✓ Up to \$1,000,000 with a \$5,000 deductible.



Bedbug protection

- ✓ Extermination & replacement of ruined soft furnishings
- ✓ Alternate rental cost & limited loss of income during remediation
- ✓ Up to \$15,000 with a \$250 deductible.

What's the process like?

When you're ready to speak with our team about enabling CiiRUS Protect, visit www.ciiirus.com/protect, and enter your information. Our team will contact you to go over the details together and answer any questions.

Once all your questions have been answered, navigate within CiiRUS to [Owners & Listings > CiiRUS Protect > Sign-up form](#). Here you can provide all the information required to enable your account. Upon completion, our team will enable the CiiRUS Protect extra on your behalf and ensure it's configured to work everywhere you list.

Just like that, every reservation will now include CiiRUS Protect coverage as an itemized extra. Our partners at Rental Guardian will provide access to a portal where you can view all sales and revenue. Each month they will collect a portion of the earnings from policy sales to support the coverage, and you keep 20% as new income.

To submit a claim, navigate in CiiRUS to [Owners & Listings > CiiRUS Protect > Submit a claim](#). Simply explain what happened, submit a picture of the damage, and a receipt for the replacement item or repair. Once all information is received, standard claims are adjudicated by the program underwriter, typically within 15 days.

Real Property, Liability, and Bed Bug coverage claims may require additional documentation and correspondence by phone or email. Contact us at protect@ciiirus.com for assistance with any questions.

Important notices

Only a licensed insurance broker can analyze your personal or company situation, discuss your insurance needs and advise you on insurance coverage. For questions on primary homeowners, general liability, commercial or other insurance, please consult a licensed professional.

The CiiRUS Protect program is supported by an insurance policy insuring CiiRUS Inc effected with certain Lloyd's Underwriters through TERN Financial Group Inc., a Lloyd's Approved Cover-holder acting as agent for the Underwriters. The CiiRUS Protect program coverage is supplemental and is NOT intended to replace homeowners insurance, commercial general liability insurance, or umbrella insurance.