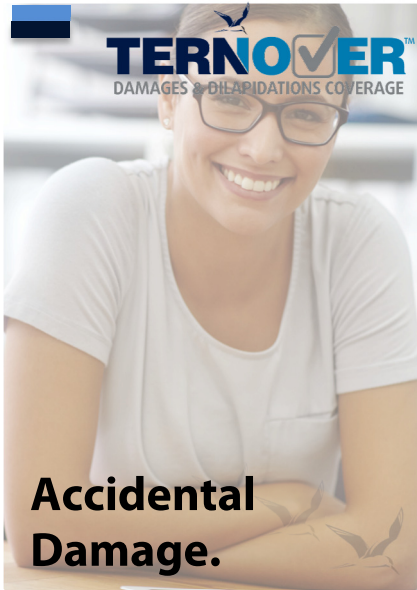




**One policy. Three essential coverages.**

**A simple solution designed in collaboration with vacation rental property managers; three coverage solutions for property owners, manager and occupants in a single, revenue-generating policy.**

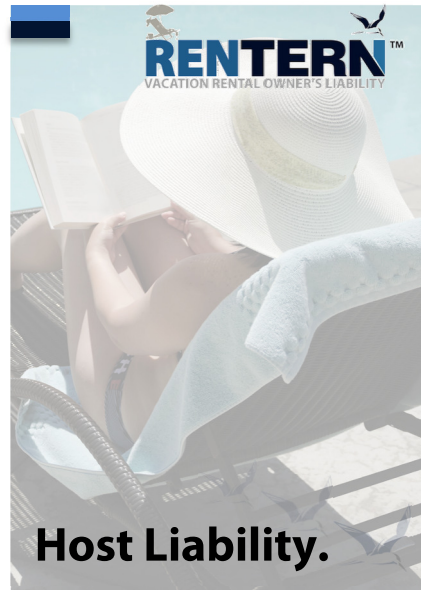


**TERNOVER™**  
DAMAGES & DEGRADATIONS COVERAGE

**Accidental Damage.**

**Coverage Features:**

- ✓ Covering accidental loss or damage to unit and furnishings up to \$25K;
- ✓ No further need to collect, track and refund damage deposits;
- ✓ Eliminates costly and awkward client interactions;
- ✓ No deductible.



**RENTERN™**  
VACATION RENTAL OWNER'S LIABILITY

**Host Liability.**

**Coverage Features:**

- ✓ Host liability coverage including legal defense for damages arising from bodily injury or property damage;
- ✓ Coverage for claims arising out of booking/rental through insured property manager or platform;
- ✓ Tenant's legal liability and medical payments to others;
- ✓ Up to \$1MM limits;
- ✓ \$5,000 deductible.



**TERNDOWN™**  
BED BUG INFESTATION INSURANCE

**Bedbugs.**

**Coverage Features:**

- ✓ Covering costs including *Loss of Rental Income* incurred in eradicating a bedbug infestation;
- ✓ Alternative accommodation coverage allowance;
- ✓ Policy limits up to \$5,000 for 1-bedroom units; \$10,000 for 2-bedroom units and \$15,000 for 3-bedroom units, any one occurrence in respect of each;
- ✓ 72-hr. waiting period for Loss of Rental Income