



INSURAGUEST

OwnerRez Integration with InsuraGuest

InsuraGuest offers to OwnerRez clients the ability to purchase primary no-fault medical and property insurance that covers medical accidents, theft, or property damage which may occur from operating your vacation rental business.

What makes us different? We are considered GAP insurance which is inserted into every reservation. By inserting InsuraGuest into your property rental, you are adding a layer of protection which will address claims made by your guests on a primary no-fault basis. This means you do not make a claim on your homeowners' policy unless it is above InsuraGuest's coverage limits.

It hard enough to get a homeowners policy to provide insurance for your vacation rental property, and most policies only covers claims if it is the property's fault. Then once you get the policy in place, if you make a claim, the insurance company will elevate you to a "high" risk policy and up your premiums, or even worse, drop you.

With InsuraGuest you make a claim with us first.

- If a guest or their occupant slips and falls and are injured, but it is their fault, InsuraGuest will cover it.
- If a guest or their occupant are injured on your property and it is your fault, InsuraGuest will cover it.
- If a guest is robbed and their items are stolen, InsuraGuest will cover it.
- If a guest breaks something in your home, InsuraGuest will cover it.

**** Occupants mean guests of the renter, or someone attending a function or celebration at your property.**

Stop making claims on your homeowners' policy and start making claims with InsuraGuest.

- As the primary no-fault insurance, any covered incident claim will be fully resolved by InsuraGuest, without the involvement of your regular homeowner's insurance policy. This reduces your risk ratio and your claim ratio, which may help you with the cost of your homeowner's premiums.

- When you sign up with InsuraGuest, we issue a certificate that blanket covers all your properties, so you only sign up once.
- We do not do background checks on your guests; we cover all or your guests.
- Do you still need a homeowner's policy? **Yes**

However, by choosing InsuraGuest, you are protecting your property from claims made by your guests and avoiding making a claim on your homeowner's policy. You are inserting a layer of protection that addresses claims on a primary no-fault basis.

How to set it up

Step 1: Go to InsuraGuest website and Register your vacation rental

InsuraGuest OwnerRez website URL:

<https://hospitality.insuraguest.com/ownerrez>

InsuraGuest: A hospitality Provider's First Line of Defense.

Hospitality Liability coversages that offer an additional layer of protection

Stop making claims on your homeowners' policy by inserting InsuraGuest Hospitality Liability protection into your reservations. InsuraGuest protects your property while address claims made by your guests, on a primary basis. This means you make a claim with us first on accidental property damage, theft, accidental medical, or accidental death or dismemberment. Protect your property by transferring your risk to InsuraGuest!

Features include:

- ✓ Up to \$1,000,000 in coverage for your property, its contents, and accidental medical.
- ✓ Insurance is automatically attached to every reservation.
- ✓ Primary coverage – submit claims with us first
- ✓ Blanket cover all your properties with one application
- ✓ Reduce your property's risk
- ✓ Save 10% + on your current insurance
- ✓ Protect your property while protecting your guests

REGISTER YOUR VACATION RENTAL !

Property Manager Name

OwnerRez

Email

Contact Number

Address

State

City

Postcode

I agree to InsuraGuest's [Terms of Use](#) and [Privacy Policy](#) to process email through InsuraGuest, I acknowledge and agree to InsuraGuest's Terms of Service.

GET STARTED

Step 2: Accept the Terms and Conditions and Create your Account



INSURAGUEST

Terms and Conditions

[Send By Email](#)

IMPORTANT

Please read the following terms before using InsuraGuest for your property. By using InsuraGuest's insurtech platform and Hospitality Liability policy, you are agreeing to be bound by the InsuraGuest Terms and Conditions. If you choose to use InsuraGuest, you are agreeing to be bound by the respective InsuraGuest software license and risk purchasing membership agreement Terms and Conditions.

A. InsuraGuest Software Licensing Terms and Conditions

ACCEPT

B. InsuraGuest Risk Purchasing Membership Terms and Conditions

ACCEPT

PLEASE READ ALL THE TERMS AND CONDITIONS CAREFULLY BEFORE USING THE INSURAGUEST SOFTWARE OR JOINING THE INSURAGUEST RISK PURCHASING GROUP AS A MEMBER. BY USING THE INSURAGUEST PRODUCTS, AS APPLICABLE, YOU ARE AGREEING TO BE BOUND BY THE TERMS OF THESE AGREEMENTS.

Step 3: Connect your OwnerRez account with InsuraGuest

Click on the “**Connect to OwnerRez**” button. It will lead you on the OwnerRez website for authentication.

Complete Your Registration



Application Form Payment Details Finish

Application Form

Integration



Connect with your OwnerRez account.

Click the button below to authorize with OwnerRez

Connect to OwnerRez

Step 4: Authorize InsuraGuest

After authentication, Click on “**Authorize InsuraGuest**” button to connect your OwnerRez account with InsuraGuest

OwnerRez

Authorize InsuraGuest

Authorize OwnerRez to securely share your data with InsuraGuest



InsuraGuest InsuraGuest

By clicking Authorize, I allow OwnerRez and **InsuraGuest** by **InsuraGuest** to use my information in accordance with each company's respective terms of service and privacy policy.

Step 5: Complete your Registration and click on “**Save & Next**” button

✓ Connected!

Property Management System Name	How Many Properties?
<input type="text" value="OwnerRez"/>	<input type="text" value="10"/>
Property Management System Uid / API Key	
<input type="text" value="at_"/>	
Email	Alternate Email
<input type="text" value="ownerrez@yopmail.com"/>	<input type="text" value="abc@yopmail.com"/>
Website	Contact Number
<input type="text" value="abc.com"/>	<input type="text" value="8888888888"/>
Address	City
<input type="text" value="acc, www"/>	<input type="text" value="Jiuku"/>
State	Zip Code
<input type="text" value="MJ"/>	<input type="text" value="525456"/>
Country	Tax Id / SSN Number
<input type="text" value="abc"/>	<input type="text"/>

Step 6: Confirm your payment details and click on the “Submit” button

Complete Your Registration

Application Form ✓ Payment Details ✓ Finish ○

Card Payment ACH Payment

Customer Information

First Name Last Name

Credit Card Information

Name :	Card Number :	Valid Till :	Change
visa	411111...1111	1221	

[← PREVIOUS](#) [SUBMIT →](#)

Complete Your Registration

Application Form ✓ Payment Details ✓ Finish ○

Card Payment ACH Payment

Customer Information

First Name

Credit Card Information

Name :	Card Number :	Valid Till :	Change
Visa			

[← PREVIOUS](#) [SUBMIT →](#)



Thank you for registering your Vacation Rental property!

You will receive an email once your account has been approved.

[OK](#)

Step 7: Go Live: Once Verification is complete your Vacation Rental is **READY!!**

You can Manage your live transactions on the InsuraGuest dashboard when you login.

Please look for an email from InsuraGuest within the next couple of days with your insurance certificates and summary of coverages.

Step 8: Set up your Insuraguest Fee as a mandatory fee:

1. Login to OwnerRez account:

<https://secure.ownerreservations.com/login>

OwnerRez

Log in to OwnerRez

To complete that action, you must first log in...

Email Address

Password

Remember me for awhile

Sign in

2. Go to **Settings** from the top menu.

Pricing

Specify what your guests will pay when quotes are created. Use the [Rate Tester](#) to confirm.

3. Click on the **Surcharges**.

Pricing

Specify what your guests will pay when quotes and bookings are created. Use the [Rate Tester](#) to confirm.

Seasons

The Recurring periods or Specific Dates of the year in which you group your rates.

Rates

The amount you charge per night, by season or date.

Surcharges

Fees which are automatically added based on custom criteria or selected by the guest during checkout.

Discounts

Promotions or discounts which are automatically subtracted based on custom criteria or selected by the guest during checkout.

Taxes

The tax amounts that are automatically added to the quote or booking charges.

4. Click the “+ Create Surcharge” button.

OwnerRez Bookings Quotes Inquiries CRM Properties Reports Settings PM

Settings

Surcharges

+ Create Surcharge **▼ Disable** **▲ Enable** **✕ Delete**

▼ Filter Status: Enabled ✕ **Show All**

Category	Description
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5. Select your Category (typically Management, Property, or Administrative Fee).

Create Surcharge

Description

Category Management

Description Management

Applied **Automatically** - added to all new bookings and quotes
Useful for cleaning fees, guest fees, pet fees etc. that are calculated by guest numbers or always

6. Update the description to “InsuraGuest Fee” and check “Automatically”.

Description

Category Management

Description InsuraGuest Fee

Applied **Automatically** - added to all new bookings and quotes if the multiplier and/or criteria match
Useful for cleaning fees, guest fees, pet fees etc. that are calculated by guest numbers or always

Optionally - selected by the guest during the reservation process on a case by case basis
The criteria section will determine whether this surcharge is presented to the guest. They will

Manually - can be added to quote or booking charges by you on a case by case basis

7. Select “Fixed amount”, enter Amount: 9.95 and Applies “Per Night.” Choose your tax option based on your jurisdiction.

Surcharge

Amount Type Fixed amount Percent of rent Percent of subtotal
Is the amount a flat amount, calculated on a percentage of rent, or ca

Amount \$ 9.95

Applies Per Stay Per Night

Multiplier None ▾

8. Select your Property, Seasons (always “All”), and Listing Sites criteria.

Criteria

Properties All ▾

Seasons All ▾

Listing Sites All ▾

9. Under Options, select “**Active**” for the status, and “**Autogenerate**” for the description. And click on the “**Save**” button.

Options

Status Active

Position
Orders the line items in the charges grid. Items are ordered by position ' description.

Auto-generate the charge description based on the amount above (n

Categorize this as a 'rent' line item

Place this below tax line items

Save Cancel

Step 9: Update Your Rental Agreement

1. Under **Settings** page, scroll down to “**Branding & Legal**” click on “**Legal Agreements**”.

Branding & Legal

Set styles for guest forms, emails and renter agreements.
Pick currency and date formats.

Theming Headers and footers for emails and forms. Apply your logo and contact info.
Verified Email Domains Verify your email domain to make outgoing email more professional.
Form Messages Messages to guide guests through each step of the checkout process.
Culture Control currency symbols and numeric and date formats.
Legal Agreements The legal contract that guests must sign with each booking.

2. Click on the “**+ Create Agreement**” button

The screenshot shows the OwnerRez interface. At the top, there is a navigation bar with 'OwnerRez' and various menu items: Bookings, Quotes, Inquiries, CRM, Properties, Reports, Settings, and PM. The 'Settings' page is active, with a sidebar on the left containing a list of settings categories: Pricing, Seasons, Rates, Surcharges, Discounts, and Taxes. The main content area is titled 'Legal Agreements'. A blue informational box at the top of this section states: 'Using Default System Agreement. You haven't set up a legal agreement. Use the Create Agreement button below to set up an agreement. You can also edit or delete existing agreements.' Below this box, there is a row of buttons: '+ Create Agreement', 'Disable', 'Enable', and 'Delete'. The '+ Create Agreement' button is highlighted with a red box. Below the buttons, there is a 'Filter' button and a status indicator: 'Status: Enabled' with a close icon and a 'Show All' link.

3. Enter Name as **InsuraGuest** and In the Body add the following language:

“InsuraGuest Hospitality Liability Coverage: coverage that protects you during your stay if an accident happens. By accepting this reservation, you are accepting this mandatory fee for your protection.”

OwnerRez Bookings Quotes Inquiries CRM Properties Reports Settings PM Tools ? Search... InsuraGuest

Settings

Create Legal Agreement Preview

Name
InsuraGuest

Body Prefill From Upload MS Word file

Insert Field [Icons] Paragraph Arial 14pt [Icons]

InsuraGuest Hospitality Liability Coverage: Coverage that protects you during your stay if an accident happens. By accepting this reservation, you are accepting this mandatory fee for your protection.

4. Once updated, click the “Save” button.

An intro to add when printing an example PDF for this agreement to

Won't be shown during the normal signing process.

Save Cancel

** End of the Document **