



INSURAGUEST

iGMS Integration with InsuraGuest

InsuraGuest offers to iGMS 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. InsuraGuest is the only insurance policy on the market that includes primary no-fault accidental medical coverage. This means, if it's the guest's fault, we still pay the claim.

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 lower the cost of your homeowner's premiums.

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

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 iGMS website URL:

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

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

Hospitality Liability coverages 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 iGMS account with InsuraGuest

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

Complete Your Registration



Application Form



Payment Details



Finish

Application Form

Integration



Connect with your iGMS account.

Click the button below to authorize with iGMS

[Connect to iGMS](#)

Step 4: Click on **Allow** button to Allow Access

After authentication, Click on “**Allow**” button to connect your iGMS account with InsuraGuest



JS **Jitendra Suthar**
[Change account](#)

will get access to:



Send messages

View listings, bookings, guests, hosts, and to send messages



Direct booking

Create/edit direct booking reservations

Allow **Cancel**

We use a secure connection for data transfer. The security of your data is our priority. By continuing, you agree to our [privacy policy](#).

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

Property Management System Name	How Many Properties?
<input type="text" value="iGMS"/>	<input type="text" value="10"/>
Property Management System Uid / API Key	
<input type="text" value="OB.LJ"/>	
Email	Alternate Email
<input type="text" value="igms@yopmail.com"/>	<input type="text" value="test@yopmail.com"/>
Website	Contact Number
<input type="text" value="abc.com"/>	<input type="text" value="999999999"/>
Address	City
<input type="text" value="abc"/>	<input type="text" value="abc"/>
State	Zip Code
<input type="text" value="abc"/>	<input type="text" value="999999"/>
Country	Tax Id / SSN Number
<input type="text" value="abc"/>	<input type="text" value="admin"/>

SAVE & NEXT →

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:

Setup InsuraGuest Fees for Airbnb

1. Login to iGMS - <https://www.igms.com/app/login.html>

A screenshot of the iGMS login page. The page has a white background with a light gray border. At the top center, the text 'Log In' is displayed in a large, bold, black font. Below this, there are two input fields. The first is labeled 'Email Address:' and is a simple white box with a thin gray border. The second is labeled 'Password:' and is a white box with a thin gray border, featuring a small eye icon on the right side to toggle visibility. To the right of the password field is a link that says 'Forgot password?'. At the bottom center of the form area is a prominent yellow button with the text 'Log in' in black.

2. Select **Account & Listing** from the left side menu.

- Tasks
- Team & Members
- Check-ins
- Accounts & Listings**
- Properties
- Direct Booking
- Keys
- Reports

Name

Location

Company

Email

Phone Number

3. Select a Property

- Reviews
- Tasks
- Team & Members
- Check-ins
- Accounts & Listings**
- Properties
- Direct Booking
- Keys
- Reports

 Edward

API



Cheerful test account

● LISTED

4. Select your Airbnb property from the **Channels** in the right side panel.

Property Editor

[Take a Tour](#) [Calendar](#)

[Calendar](#)

Cleaning | [Stealth Mode](#)

Channels [Edit](#)

-  **Cheerful test account**
● LISTED
-  **Cheerful test account**
DIRECT BOOKINGS

- Find the section **Management Fee** under **Pricing**. Select **Fixed** from the dropdown menu and enter the amount **9.95 USD**.

ENTIRE HOME
Cheerful test account
View on Airbnb · Copy Link

PRICING

Cleaning Fee: 500 USD
Maximum cleaning fee is (600 USD + 25% nightly price). Minimum cleaning fee is 5 USD. To disable a cleaning fee, set the value to 0.

Resort Fee: Fixed 0 USD

Management Fee: Fixed 9.95 USD

Community Fee: Fixed 0 USD

HOST Edward ✓

Listing status: Listed ✓

Sync Type: Sync Now

Sync pricing and availability

Details: Pricing ✓, Availability ✓

Setup InsuraGuest Fees for Vrbo

- Login to **Vrbo** as a owner: <https://www.vrbo.com/auth/ui/login>

Vrbo

Welcome

Log in to owner dashboard

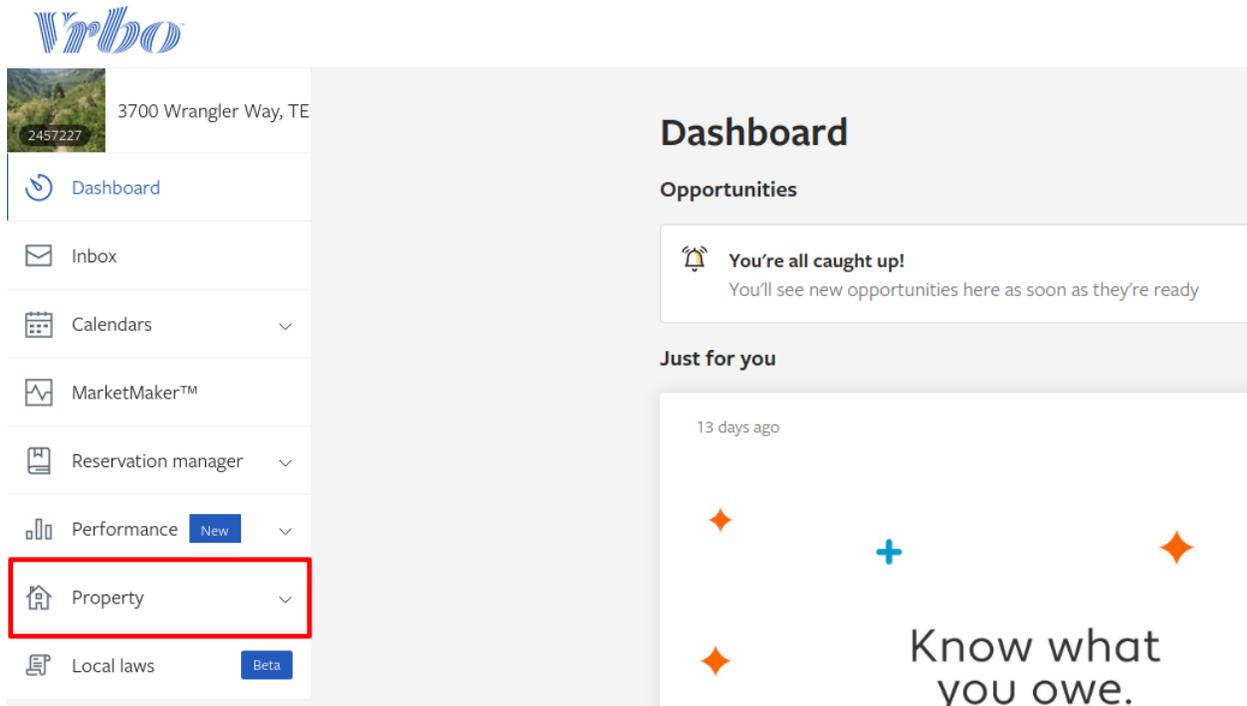
Email address

Password Show

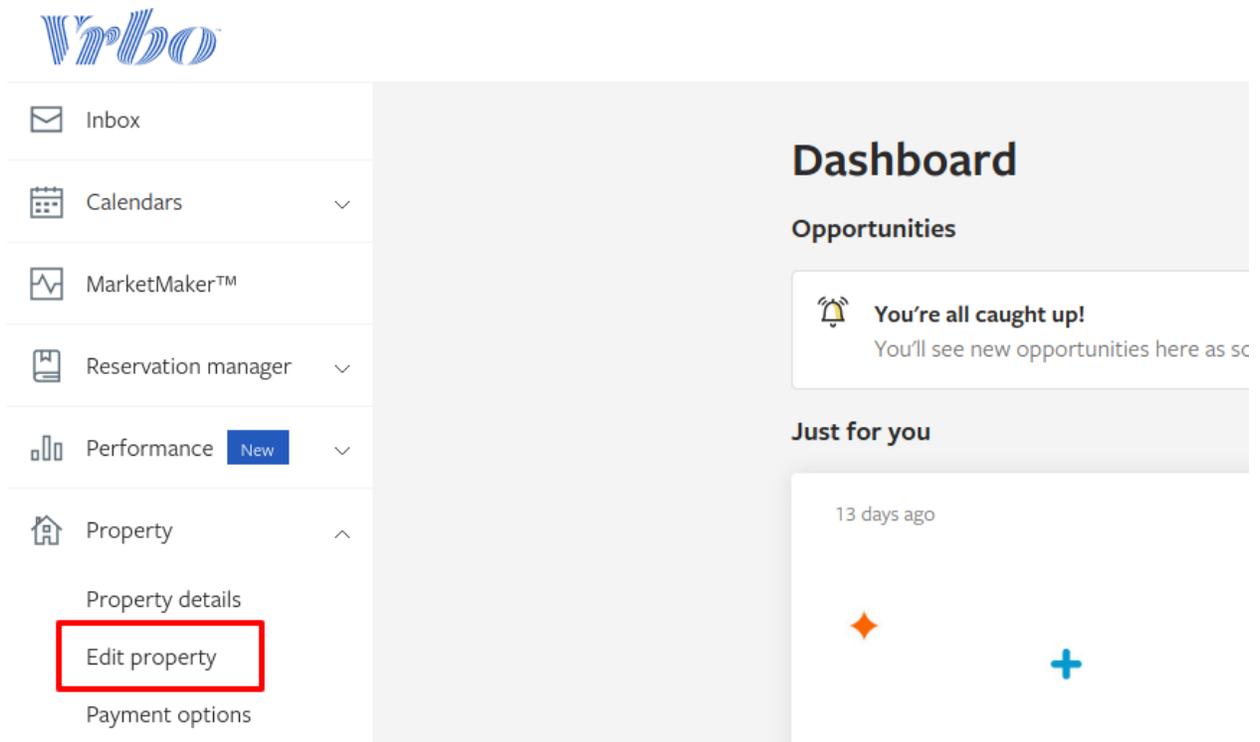
Remember me

Log in

2. Select **Property** from the left side menu



3. Select **Edit Property** from the left side sub-menu under the Property menu.



4. Click on **Rates** from the top tab menu

Opportunities Amenities Health and safety Location Description Contacts Photos Rooms and spaces **Rates**

Video Virtual Tours

Opportunities

Check out opportunities to keep your listing fresh. Updating your listing can help you get more visibility and bookings.

Add flexcation amenities New!

Sep 7, 2021 · 1-minute to-do

Flexcations are family trips that can include relaxation, remote work, and online learning. Let guests know your place can do it all with these amenities.

5. Click on **Rates settings** dropdown and select **Fees** from the menu

≡ Vrbo

My account ▾ Help ▾

Rates calendar

Help with rates Take a tour Send feedback

Sep 2021 ◀ ▶ Year view

Test rates View nightly **Rates settings** ⌵ Turn beta on

Sun	Mon	Tue	Wed	Thu	Sat
29 20🔒	30 20🔒	31 20🔒	1 20🔒	2 20🔒	20🔒
\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
5 20🔒	6 20🔒	7 20🔒	8 20🔒	9 20🔒 ⚠️	10 20🔒 ⚠️
\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000

- Base rate and discounts
- Booking requirements
- Fees**
- Taxes
- Damage protection
- Payment terms

6. Click on **Fees** tab from the tab menu

3700 Wrangler Way, TE
2457227

- Dashboard
- Inbox
- Calendars
- MarketMaker™
- Reservation manager
- Performance New

[← Back to Rates calendar](#)

Rates settings

Base rate and discounts Booking requirements **Fees** Taxes Damage protection

Standard fees

Fees that apply to all dates on your calendar

Extra guests

Fee type

\$ Amount

7. Find the **Custom fees** section and fill the fields as described below

Fee name: Select **Administrative Fee** from the dropdown menu

Fee type: **Per Night**

Amount: **\$9.95**

Custom fees

Fees that are defined by your business that are not covered in standard fees - Limit 6

Fee name Administrative Fee	Fee type Per night	Amount \$ 9.95	
Fee name	Fee type	\$ Amount	

Save

Cancel

After that click on the **Save** button to complete the fees setup.

Setup InsuraGuest Fees for Booking.com

1. Log in to the Extranet Booking.com: <https://admin.booking.com/>

Sign in to manage your property

Username

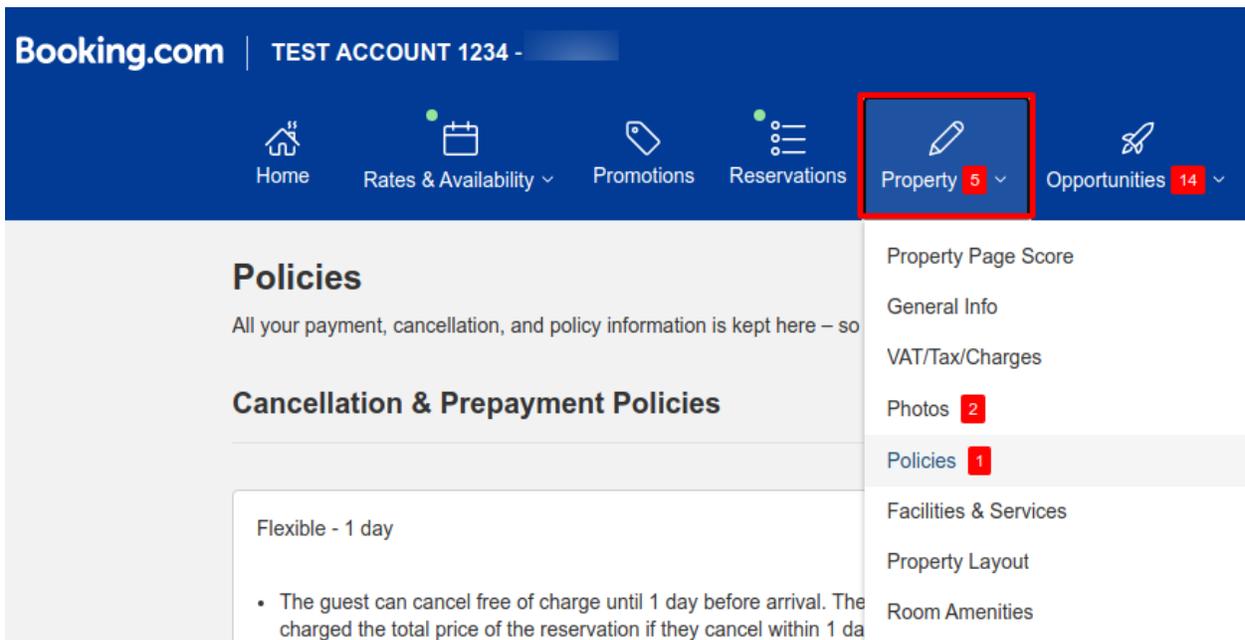
Also known as "Login name" and "Login ID"

Next

[Having trouble signing in?](#)

Questions about your property or the Extranet? Check out [Partner Help](#) or ask another partner on the [Partner Forum](#).

2. Click on the **Property** from the top menu



The screenshot shows the Booking.com extranet interface. At the top, there is a dark blue navigation bar with the Booking.com logo on the left and the text "TEST ACCOUNT 1234 -" followed by a blurred area. Below the logo, there are several navigation icons: Home, Rates & Availability, Promotions, Reservations, Property, and Opportunities. The "Property" icon, which is a pencil, is highlighted with a red box and has a red badge with the number "5". The "Opportunities" icon has a red badge with the number "14".

Below the navigation bar, the "Policies" section is visible. It contains the text "All your payment, cancellation, and policy information is kept here – so" and a heading "Cancellation & Prepayment Policies". Underneath, there is a card for "Flexible - 1 day" with a bullet point: "The guest can cancel free of charge until 1 day before arrival. The charged the total price of the reservation if they cancel within 1 da".

The "Property" dropdown menu is open, showing a list of options: Property Page Score, General Info, VAT/Tax/Charges, Photos (with a red badge "2"), Policies (with a red badge "1"), Facilities & Services, Property Layout, and Room Amenities.

3. Select **Policies** from the **Property** dropdown menu

Policies

All your payment, cancellation, and policy information is kept here – so

Cancellation & Prepayment Policies

Flexible - 1 day

- The guest can cancel free of charge until 1 day before arrival. The charged the total price of the reservation if they cancel within 1 da

Property Page Score

General Info

VAT/Tax/Charges

Photos 2

Policies 1

Facilities & Services

Property Layout

Room Amenities

4. In the **Additional fees & charges** section (Under **Other Policies**), click **Edit** button

Additional fees & charges

You charge guests additional fees:

- Service charge of 9US\$/night – not included in price

stails when they book

ey book

Edit

5. Fillup Additional Fee & Charges form as described below,

- Alongside the room/apartment rate(s), will guests need to pay any other fees for their reservation? :- YES
- Type of fee :- Service Charge
- Payment type :- US\$ / Night
- Amount :- \$9.95

Additional Fees & Charges

Alongside the room/apartment rate(s), will guests need to pay any other fees for their reservation?

Yes No

Type of fee

Service charge

Is this already part of the room/apartment rate?

Yes No

Payment type

US\$/night

Amount

US\$ 9.95

[+ Add another fee](#)

Save

Cancel

After that Click on **Save** button complete fee setup

** End of the Document **