

ORDER DAMAGE INSURANCE



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Host Damage Protection – Guests Seldom Involved

Protecting hosts against accidental property damages by guest that may occur during booked stay. As the vacation rental industry evolves, damage protection insurance has become a standard option guests appreciate—so now, we offer damage insurance. As a Shore Summer Rentals' hosts, you can now purchase [Damage Protection Insurance](#) for each booking with Rental Guardian via SSRNJ.com. Damage Insurance is becoming more popular with guests because it avoids large upfront deposits—great for budget-conscious travelers.

How It Works

- Unlike most other damage insurance, our hosts remains the protected party, with guest participation seldom needed.
- Hosts charge each guest a \$79 fee for damage protection in lieu of, or in addition to a security deposit.
- Hosts purchases a policy by filling out a [Damage Insurance form](#) for each booking.
- ShoreSummerRentals.com will bill the hosts a \$79 fee for each damage insurance policy request submitted via the [Damage Insurance Form](#).
- ShoreSummerRentals.com will provide hosts a damage policy for each purchase.
- Each policy covers the hosts' home for up to \$3,000 in accidental damages.
- Hosts use the Rental Guardian platform for seamless and expedited claims processing.
- Max 30 days stay (31+ day stay requires second policy).
- If damage occurs, host [files a claim](#) directly with Rental Guardian.

Does and Does Not Cover

- DOES protect hosts against accidental property damages by guests, such as a broken lamp, broken TV, broken furniture or broken appliances, comforters, covers, blankets, etc.
- DOES NOT cover intentional damage, towels, wash clothes, sheets, pillow cases.
- DOES NOT cover events, parties, or weddings. Separate event insurance is needed.

Advantages

- Hosts eliminate security deposit headaches.
- Can serve as a supplement or replacement for traditional security deposits.
- To be covered, a policy is mandatory for each individual booking.
- Hosts avoids paper claim forms. [Online claim form here](#).
- Hosts gain confidence by receiving full replacement cost for ruined items.
- Hosts attract more guests by offering better coverage and peace of mind.

Rental Damage Protection provides first-dollar coverage for most “to-the-studs” contents damages including flooring, carpeting, dry-wall, appliances, furniture and other items that are part of the rented-unit. If accidental damage should occur during a covered stay, hosts receive reimbursements covering the costs of repair and/or replacement of the damaged items.

Damage Discovered?

Whenever damage is discovered at-check out, hosts initiate damage submissions through our exclusive, online claims portal, and receive reimbursements for approved damages directly from the underwriter. [Online claim form here](#).

Damages are processed through the automated online RentalGuardian.com claims management system, and the coordination of repairs and documentation are handled between the lodging provider and the underwriter-appointed, RentalGuardian.com-enabled, licensed Program Administrator.

Hosts have two weeks from the day of check out to complete the damage submission. The damage adjudicator reviews the information and processes the claim typically within one week. The average turn around for reimbursement from the day of check out is 21 days. Payments are made directly to the Hosts via hard check or ACH.

Rental Damage Programs are underwritten by Lyndon Southern Insurance Company of Jacksonville, Florida and by Nationwide Mutual of Columbus, Ohio. Rental Damage Programs aka StayProtect Damage Protection.