



## 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](#).

© 2015–2021, iGMS Inc.

## 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"/> <input type="text" value="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="9999999999"/>
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 FormPayment DetailsFinish

☒ Card Payment

☐ ACH Payment

Customer Information

First Name

John

Last Name

doe

Credit Card Information

**Name :**

visa

**Card Number :**

411111...1111

**Valid Till :**

1221

Change

← PREVIOUS

✓

SUBMIT→

**Complete Your Registration**

✓

✓

Application FormPayment DetailsFinish

☒ Card Payment

☐ ACH Payment

Customer Information

First Name

Credit Card Information

**Name :**

Visa

**Card Number :**

**Valid Till :**

Change

← 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.

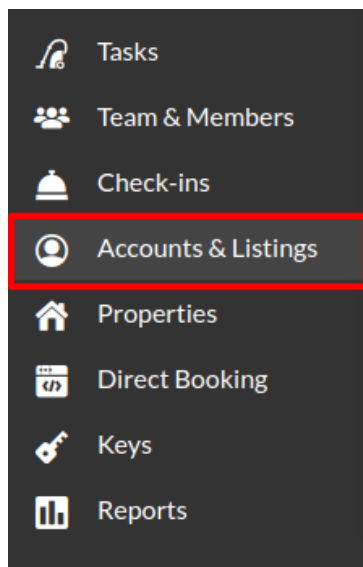
**Step 8:** Set up your InsuraGuest Fee as a mandatory fee:

## 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 light gray background. In the center, there is a white rectangular box containing the login form. At the top of this box, the text "Log In" is displayed in a large, bold, black font. Below this, the label "Email Address:" is followed by a white input field with a thin gray border. Underneath the email field, the label "Password:" is followed by another white input field with a thin gray border. To the right of the password field, the text "Forgot password?" is displayed in a smaller font. A small eye icon is visible on the right side of the password input field, indicating a toggle for password visibility. At the bottom of the white box, there is a solid yellow rectangular button with the text "Log in" in a black font.

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



Personal | [Subscription](#)

Name

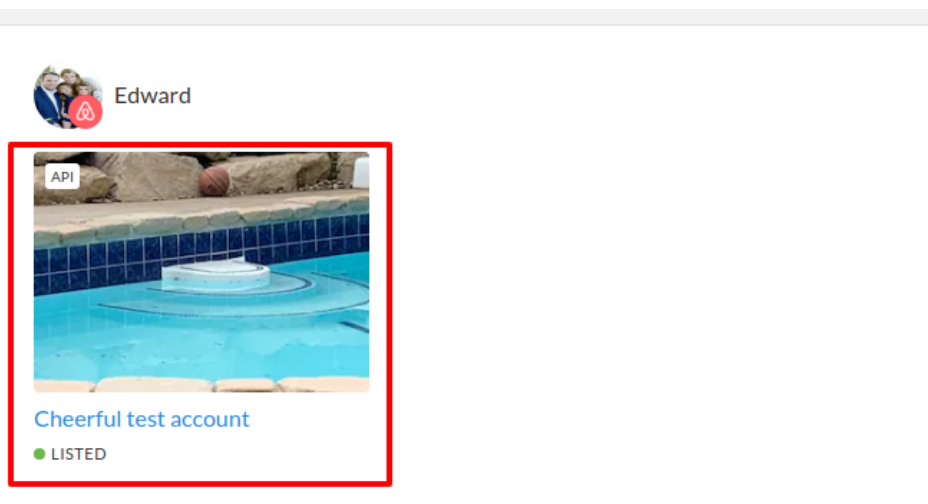
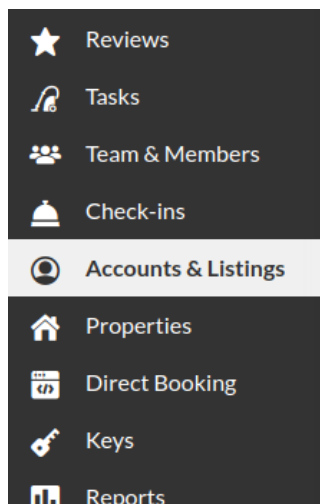
Location

Company

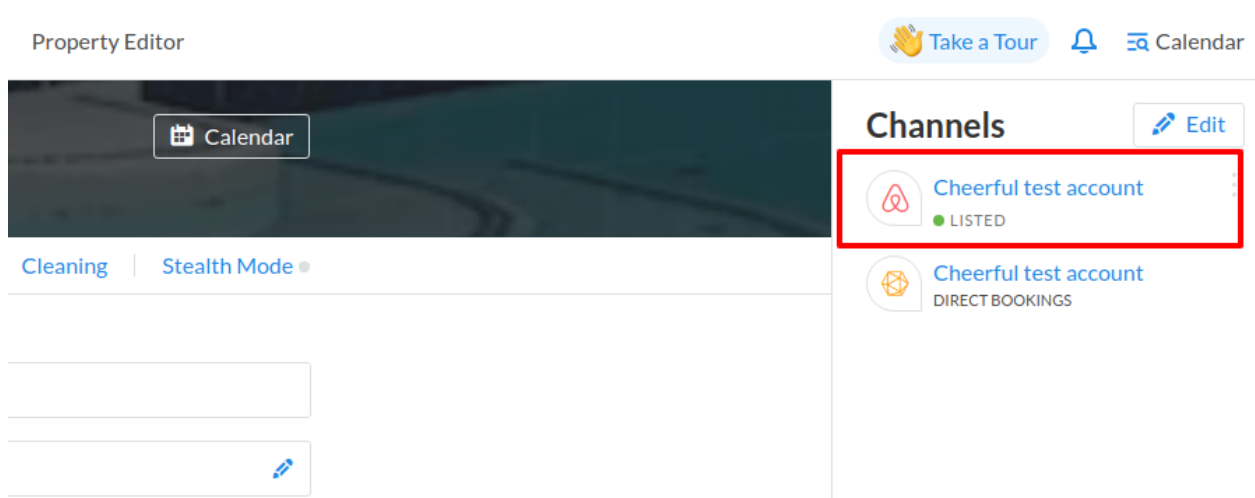
Email

Phone Number


### 3. Select a Property



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




- 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>



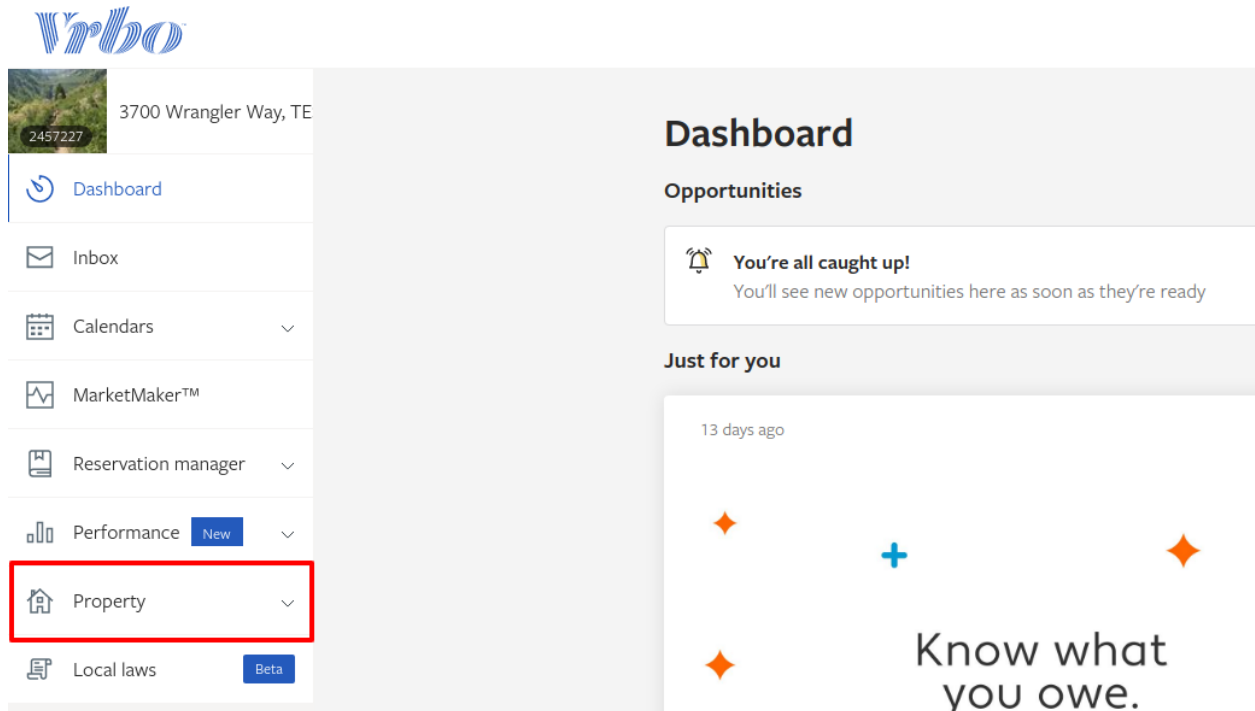
# Welcome

Log in to owner dashboard

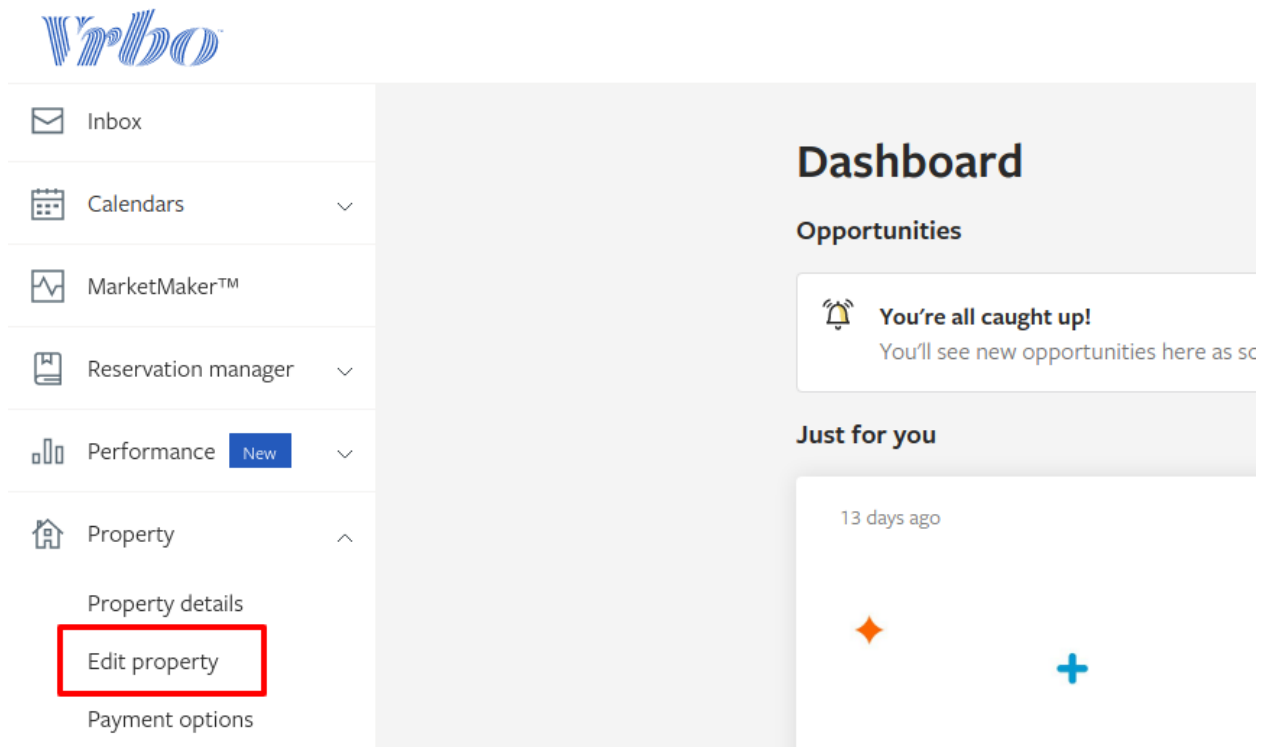
[Show](#)  
☐ Remember me  
[Log in](#)



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



## 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 \$20,000	30 \$20,000	31 \$20,000	1 \$20,000	2 \$20,000	3 \$20,000
5 \$20,000	6 \$20,000	7 \$20,000	8 \$20,000	9 \$20,000	10 \$20,000

Base rate and discounts

Booking requirements


**Fees**

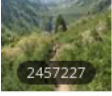
Taxes

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
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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

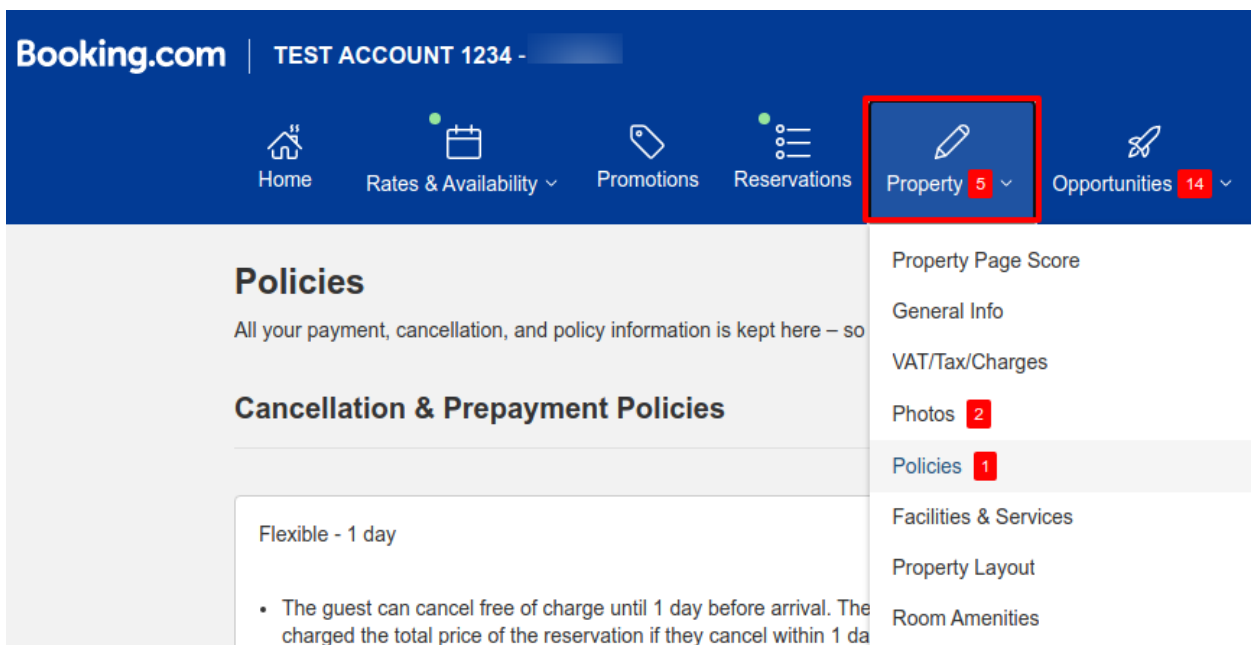
Also known as "Login name" and "Login ID"

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. The top navigation bar is dark blue with the Booking.com logo on the left and a user account labeled 'TEST ACCOUNT 1234' on the right. Below the navigation bar is a row of icons for Home, Rates & Availability, Promotions, Reservations, Property, and Opportunities. The 'Property' icon, which includes 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'. A dropdown menu is open for the 'Property' icon, listing several options: Property Page Score, General Info, VAT/Tax/Charges, Photos (with a red badge '2'), Policies (with a red badge '1' and highlighted), Facilities & Services, Property Layout, and Room Amenities. On the left side of the page, under the heading 'Policies', there is a section for 'Cancellation & Prepayment Policies' with a sub-section 'Flexible - 1 day' containing a bullet point about cancellation terms.

Booking.com | TEST ACCOUNT 1234 - 

Home Rates & Availability Promotions Reservations **Property 5** Opportunities 14

**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

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

Booking.com | TEST ACCOUNT 1234 - [REDACTED]

Home Rates & Availability ▾ Promotions Reservations Property 5 ▾ Opportunities 14 ▾

## 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

etails 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 \*\*