COMPREHENSIVE VACATION RENTAL INSURANCE SOLUTIONS



PROPER INSURANCE®

Homeowners Insurance

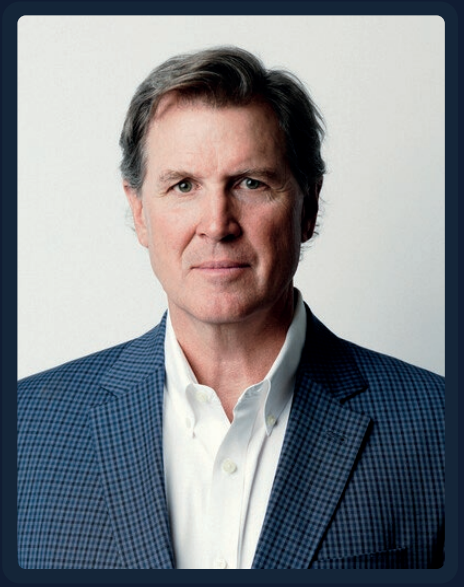
waivo®

Damage Protection

WISTER INSURANCE™

Property Manager Insurance

Vacation Rental Protection Reimagined:
A Message from the CEO



To Our Prospective Vacation Rental Partners,

In a dynamic landscape redefined by the sharing economy and the evolution of travel, Proper Insurance, Wister, and Waivo emerged as torchbearers of change in the vacation rental insurance realm. While the industry witnessed numerous entrants seeking tech-infused solutions, our collective ethos was distinct. Proper Insurance, with its legacy of crafting robust, tailored coverage, became the foundation upon which we built our alliance, emphasizing the depth and breadth of reliable and specialized insurance solutions.

Today, Proper Insurance proudly stands as the provider of the nation's premier short-term rental insurance policy for owners. Complementing this, Waivo introduces an innovative security deposit protection product, and Wister delivers a comprehensive property manager insurance program. United by a shared vision, our offerings demonstrate an unwavering commitment to anticipating, understanding, and addressing the intricate insurance demands of the vacation rental community.

Gazing into the future, our collective aspiration remains unwavering: to be your trusted ally, crafting unparalleled insurance solutions tailored to the unique needs and challenges of the vacation rental sector.

Best regards,

Scott O. Wolf

Scott Wolf

CEO, Proper Insurance, Wister Insurance, and Waivo.

PROPER INSURANCE®

waivo®

WISTER™ INSURANCE™

Insurance Questions? We've Got You Covered

01

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PROPER | INSURANCE®

Insurance Coverage Tailored For Vacation Rental Owners

Proper Insurance is the nation's premier provider of short-term rental insurance, earning the trust of industry leaders, property owners and managers. Our Commercial Homeowners policy replaces a traditional Homeowners/Landlord policy, covering traditional risks like fire, wind, and water damage, while uniquely including revenue protection and commercial liability that extends to property managers. Our unmatched coverage protects against industry specific risks like guest-caused damage, amenity liability, bed bugs, squatters and more. Every property owner should at minimum quote their home insurance with Proper, and then decide if upgrading coverage makes sense.

02

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waivo®

We Solved the Damage Protection Problem

The vacation rental industry has long struggled with incidental guest damage. Meet Waivo, a new solution that offers broad protection for guest-caused damage with no deductible and no guest involvement, adaptable for independent hosts and professional property managers. Waivo's client portal streamlines damage waivers and expedites reimbursements. Whether it's an accidental mishap (like a stained comforter or a shattered lamp) or deliberate damage (like a punched hole in the wall or stolen electronics), Waivo is guest damage protection done right.

03

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WISTER™ INSURANCE™

Insurance Coverage Tailored For Vacation Rental Managers

The need for an excellent risk mitigation strategy has never been greater when managing vacation rental properties. General liability, cyber liability, workers' compensation, errors & emissions, tenant discrimination, and other coverages could all be included in this plan. Instead of an insurance salesperson, you need an insurance partner. Let Wister examine your risk profile and provide insurance plans and solutions that meet your unique business needs.

PROPER | INSURANCE®

SHORT-TERM VACATION RENTAL INSURANCE FOR OWNERS

All-inclusive insurance designed to fully replace your current homeowner's or landlord policy.
Written for for the unique risks of vacation rental and Airbnb/Vrbo rental properties.

Get an online quote in minutes or call for an expert consultation

Available in all 50 states

WHAT MAKES A PROPER POLICY?



Building & Contents

Special cause of loss (all risk), replacement cost (new for old).



Liability

$1M Commercial General Liability protection with increased limits available.



Revenue

Actual loss sustained business revenue coverage with no time limit.

CUSTOM COVERAGE FOR YOUR SHORT-TERM RENTAL



Property Entrustment

When you hand your keys to a guest, standard policies exclude coverage for theft, vandalism and intentional damage to your property. Proper does not exclude these items.



Pet & Animal Liability

Guest's dog bites your neighbor? Alligator at your beach home? Bear in your mountain cabin? Proper has no limitations on type of animal or pet breed.



Bed Bug & Flea Protection

No need to worry about unwanted critters in your home. Proper offers bed bug and flea liability, removal, and loss of business revenue as a result of infestation.



Squatter Protection

If you have a guest who refuses to leave your property, Proper covers up to $5,000 in eviction costs and up to $10,000 in loss of business revenue.



Amenities Off-Premise

Many policies exclude coverage for bikes, boats, and golf carts or limit coverage to your property line. Proper covers liability for common amenities on or off your property.



Liquor Liability

Whether you include a beverage gift for your guest or want to ensure that alcohol left by guests doesn't end up in the wrong hands when the next group arrives, we've got you covered.

Know You're Covered

MORE PROPERTY MANAGERS PARTNER WITH PROPER INSURANCE

Insuring vacation rentals is complicated and it has never been more important for your owners to carry the correct coverage. Our all-inclusive insurance is designed to fully replace homeowners and landlord policies. Written for the unique risks of vacation rentals, our policy protects owners and managers.

ADVANTAGES OF PARTNERING WITH PROPER INSURANCE

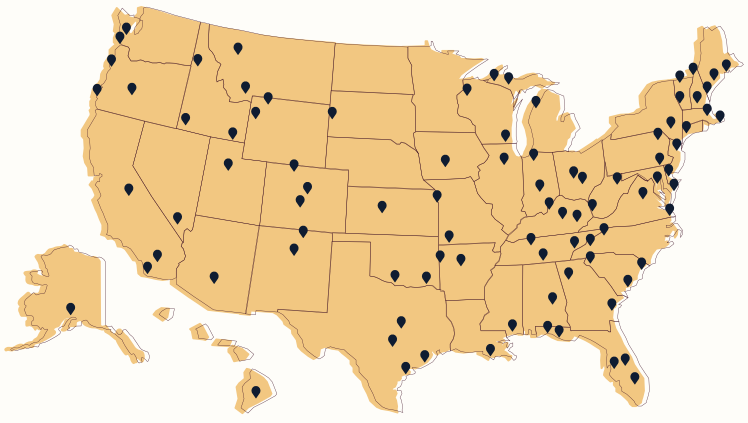
Property Manager Commission Revenue Protection
A first-of-its-kind endorsement built into every policy. Under a business revenue claim, both the owner and the manager receive a business revenue check.

Commercial Liability Automatically Extends to Property Managers
Property managers are automatically protected under commercial general liability ($1M/$2M CGL). This is done at no charge and is written into the policy. So if a property manager is found liable for an incident at the vacation rental, the owner's liability coverage extends to the manager.

Relationships and Referrals
Many clients are new to the vacation rental industry and need a trusted property manager referral. During quoting, we direct them to our exclusive referral map, showcasing partnered managers. Property managers can also join our affiliate program to receive compensation for referrals.

GET LISTED ON OUR PROPERTY MANAGERS MAP

To assist our clients in locating the best property manager in the area, we have developed a map hosted on our website. This map features links to our many property manager partners nationwide and is open to all qualified property management companies seeking new client referrals through a relationship with Proper. For more information, give us a call today or visit our website for a direct application.



VACATION RENTAL DAMAGE PROTECTION

We solved the guest damage problem.

A revolutionary approach to damage protection that requires no guest involvement, offers broad protection with no deductible and supports hosts with an intuitive client portal and speedy reimbursement.

No Guest Involvement

Prioritize guest satisfaction. We handle everything behind the scenes — ensuring loyalty, more 5-star reviews, and homeowner peace of mind.

Broad Protection with No Deductible

Comprehensive protection from accidental to intentional guest damage, theft, pet mishaps, and more. Zero deductible on protection limits for both building and contents, closing the home insurance deductible gap for damage caused by a guest.

Intuitive Client Portal

Navigate with ease. From setting up to filing damage, our online portal simplifies the process and saves you time.

Speedy Reimbursement

No lengthy waits. Damage notices are submitted in the portal, quickly reviewed, and often reimbursed the same day. Your time is money and Waivo's speed is unmatched.

Dedicated Human

No bots. No endless hold music. Having a dedicated account manager, you receive direct and personalized assistance. We value human connection, ensuring you always have a partner at Waivo.

FREEDOM WITH WAIVO

Our program is customizable and caters to the needs of our clients, with protection limits ranging from $500 to $20,000. Combined with our competitive rates, it's clear why we're the chosen partner for property managers and hosts seeking a balance of protection and profitability.

Damage Protection Done Right

TAILORED OPTIONS

Waivo Enterprise

Designed for Professional Managers

Tailored Protection. Volume Based Pricing.

Catering to larger property managers, our Enterprise model ensures comprehensive damage protection with the ease of our intuitive client portal.

Adaptable Protection
Every property manager's market is different. We consult with you on coverage limits and booking channels to design a custom damage program that makes sense for you.

Streamlined Damage Protection
Manage your damage notices, reimbursements, reporting, and more from your dashboard.

Direct Point of Contact
Personalized account management for seamless communication and service.

WaivoNow

Designed for Independent Hosts

Immediate Protection. Wherever You Are.

Ideal for those managing 1-3 properties or having less than 10 bookings a month. Experience the self-serve solution for instant protection.

On-the-Go Protection
Instant protection wherever you are, even last minute bookings.

User-Friendly Portal
Select your protection, purchase, and receive your waiver in minutes.

Designed for Flexibility
Perfect for smaller hosts and property managers needing quick, reliable protection.



WISTER INSURANCE™

INSURANCE COVERAGE TAILORED FOR VACATION RENTAL MANAGERS

Whether you are a seasoned vacation rental manager or a newcomer, Wister Insurance is here to customize the right insurance policy for your business today.



COMMERCIAL GENERAL LIABILITY



PROPERTY COVERAGE



ERRORS & OMISSIONS



WORKERS COMPENSATION



COMMERCIAL AUTO



EMPLOYMENT PRACTICES



TENANTS DISCRIMINATION



CYBER LIABILITY



EMPLOYEE BENEFITS



PROFESSIONAL LIABILITY



EXCESS LIABILITY



AND MORE

Request a Consultation Today

THE WISTER™ DIFFERENCE

We believe insurance means having an effective risk mitigation plan. We follow a three-pillar approach that ensures our customer's unique needs are met every time. We are policymakers.



IDENTIFY

Every vacation rental management operation is different, creating exclusive insurance needs. Our job is to understand your particular business and identify your unique exposure.



CUSTOMIZE

Insurance is a transfer of risk and most vacation rental managers have different risk tolerance levels. Therefore a customized coverage plan is critical in delivering the right insurance solution.



DELIVER

After we identify and customize your insurance solution, we deliver world-class service. We believe your insurance contract is only as good as the service that comes with it.

PROPER | INSURANCE®

Insurance Coverage Tailored For Vacation Rental Owners

"Thank You Proper Insurance for being there when I needed you and being so incredibly fast."

Keith G.

"Proper proactively sent a team of firefighters to our home to assess a wildfire."

Eric R.

"They deliver on the promise - I've tested it. Lost income, bed bugs, liability threats. They happen."

Jan F.

VR Homeowner's Insurance with Proper
888-631-6680 | www.proper.insure | info@proper.insure

waivo®

We Solved the Damage Protection Problem.

"Our homeowner partners also feel protected and in good hands with Waivo's excellent plan."

Salt & Shine VRM

"MILES better than trying to claim damages through Airbnb and the people at Waivo are very kind."

Ryanna P.

"WAIVO has been a game CHANGER for our management company!"

Kathleen K.

Damage Protection with Waivo
855-270-9505 | www.waivo.io | info@waivo.io

WISTER INSURANCE™

Insurance Coverage Tailored For Vacation Rental Managers

"This is a great company that had the perfect insurance for our special situation."

Shayna W.

"I've learned a lot in the process of acquiring coverage and appreciate everything they've done."

Eco Retreat

"We wanted a policy that offered great value without compromising on coverage...We found everything."

Milton Ridge

Property Manager's Business Insurance with Wister
888-241-1902 | www.wister.insure | info@wister.insure