

A photograph of a beach scene. In the foreground, there's a sandy area. On the right side, a blue and white striped lifeguard tower stands on stilts. The background features a vast ocean with gentle waves and a sky filled with large, white, billowing clouds.

# WEATHER PROTECTION FOR SHORT-TERM RENTALS

## ProtectWx for Short-Term Rental Program

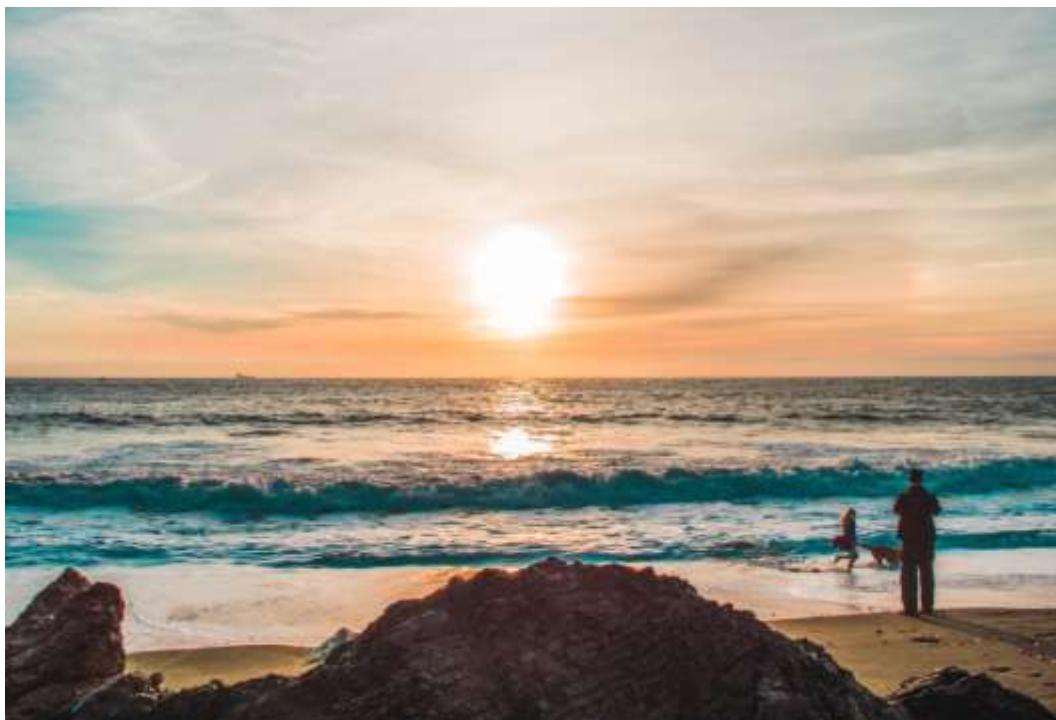
- Provides financial protection against rainy weather during week long stays
- You are refunded if qualifying weather event occurs
- This is not insurance – Weather measurements and payments are automatic

## How ProtectWx for Short-Term Rentals Works

- At lease signing, you opt into ProtectWX for a full refund of the rental amount if it rains 4 or more days that week
- Payment for ProtectWX is provided in accordance to the payment terms outlined in your lease.

## ProtectWx Is Not Insurance

ProtectWX weekly rain financial protection is not insurance, but a feature provided as part of your lease offered by the broker. After a rainy week you are not required to deal with a claims processor or provide evidence of vacation loss.



## Frequently Asked Questions

### HOW DO YOU DEFINE A RAINY WEEK?

A rainy week is defined by it raining 4 or more days during the 7 day rental lease. A rainy day is defined by any day where it rains more than or equal to the measurement amount in inches. 0.1 Inches of rain is a light rain for 30-40 minutes, moderate rain for 10 minutes, or heavy rain for 5 minutes. Small puddles would form but usually disappear after a short while. 0.25 Inches of rain is a light rain for 2-3 hours, moderate rain for 30-60 minutes, or heavy rain for 15 minutes. Many puddles on the ground that do not disappear easily. 0.5 inches of rain is moderate rain for 1-2 hours or heavy rain for 30-45 minutes. Deep standing water for long periods of time (a light rain never reaches this amount).

### WHAT DAYS ARE COVERED?

Measurement days include the Saturday of your arrival and continue through the Friday of your weekly lease. Rain that occurs on the Saturday of your checkout day is not covered.

### WHERE IS THE RAIN MEASURED?

Measurements are taken at the closest NOAA monitored precipitation gathering weather station. The station will be noted using a 4 digit identifier that generally start with the letter "K". Settlement locations are often at a local commercial airport. Consult your lease terms to see where coverage would be settled for your vacation home's zipcode. You can use to research how far your vacation home is from your settlement location by searching for the location online by its 4 digit code. It is important to note that a rain week is defined by rain occurring at the specified weather station. It is possible that rain may occur at your vacation address, but not at the station. Conversely, it is possible for rain to occur at the station, and not at your vacation address.

### HOW DO I RECEIVE PAYOUT?

A vacationer paying rain event is generally arrived at within 24 hours of the fourth qualifying rain day. Payment will be distributed to you by the broker.