

befree

Host Protection

Complete protection.
Always included, available on all reservations.
Only by Freemium.

Introducing Be Free Host Protection through Freemium: Your Comprehensive Insurance Shield against Renter Risk.

At Freemium, we understand the importance of peace of mind for vacation rental hosts. That's why we're thrilled to present Be Free Host Protection, our revolutionary insurance product designed to safeguard hosts against the risks posed by renters, covering all reservations created on any OTA, Booking channel, or Direct Bookings

Be Free Host Protection liberates you from the uncertainties and potential liabilities associated with hosting, ensuring a worry-free and stress-free experience as you open your doors to guests.

Here's why Be Free Host Protection is the ultimate choice for hosts seeking comprehensive coverage and peace of mind:

Mitigate Renter Risks: Shield Yourself from Uncertainties - With Be Free Host Protection, you can host with confidence, knowing you're protected against potential risks caused by renters. Whether it's accidental property damage, theft, or liability claims, our coverage offers a robust shield to safeguard your investment.

OTA Reservation Coverage: Embrace All Booking Channels - Be Free Host Protection extends its protective umbrella to cover all reservations created on any online travel agency (OTA) or booking channel and all direct bookings. Regardless of where your guests book, you can trust you're covered.

Seamless Claims Process: Hassle-Free Support - In the unfortunate event that you need to make a claim, Freemium's Be Free ensures a streamlined and hassle-free claims process. Our dedicated team is ready to assist you throughout, ensuring prompt resolution and support during challenging times.

Liability Protection: Peace of Mind for Accidents - Accidents happen, but with Be Free Host Protection, you can rest easy knowing you're covered for liability claims. Whether it's a slip-and-fall incident or property damage caused by your guests, our insurance shields you from potential financial burdens.

Personalized Assistance: Support Tailored to Your Needs - Freemium is committed to providing personalized support whenever needed. Our knowledgeable team can address your questions, offer guidance, and assist you throughout your hosting journey.

Be Free Host Protection by Freemium empowers you to host without worry, knowing that you have comprehensive coverage against renter risks and OTA bookings. We believe that every host deserves the peace of mind to offer exceptional experiences to their guests.

Choose Be Free Host Protection by Freemium and unlock worry-free hosting, protecting your investment and enabling you to focus on delivering exceptional hospitality.

Freemium's Be Free Host Protection: Host with Confidence. Shielded with Assurance.

Coverage Details

SECTION A – DAMAGES AND DILAPIDATIONS:

Insurance for your insurable interest against physical loss or damage and dilapidations to the residence and premises and personal property that has been assumed under contract to insure, however, caused by the guest unless excluded, and indemnifiable hereunder only in the event that the Host's own home insurance (see conditions and warranties below) shall lawfully decline to accept liability and provide appropriate indemnity for such loss, i.e., this policy is NOT required to be a first response policy, but insurers hereunder shall retain rights of subrogation against the Insurers subscribing to the Host's own Homeowners insurance under the liability section of that policy.

LIMIT OF LIABILITY:

GOLD PROGRAM

Limit of liability:	\$10,000
Max. any one item:	\$5,000
Deductible:	None
Min claim:	\$50.00

SILVER PROGRAM

Limit of liability:	\$5,000
Max. any one item:	\$2,500
Deductible:	None
Min claim:	\$50.00

BRONZE PROGRAM

Limit of liability:	\$1,500
Max. any one item:	\$1,500
Deductible:	none
Min claim:	\$50.00

EXCLUSIONS: DAMAGE RESULTING FROM:

1. Wear and tear; marring; deterioration; inherent vice; latent defect; faulty workmanship; mechanical or electrical breakdown;
2. Refurbishment or renovation;
3. Rust; mold; wet or dry rot; contamination;
4. Smog: smoke from agricultural smudging or industrial operations;
5. Birds, vermin, rodents, insects, or domestic animals;
6. Gross negligence or criminal acts of the occupant(s);
7. Ordinance or law;
8. War, warlike acts, undeclared war, civil war, insurrection, rebellion, or revolution;
9. Nuclear reaction, radiation, or radioactive contamination
10. Intentional loss;
11. Destruction, confiscation, or seizure by order of any governmental or public authority;
12. Infectious/contagious disease and/or viral contagion.

SECTION B – OWNER’S LIABILITY:

LIMIT OF LIABILITY:

GOLD PROGRAM

Host Liability	\$1,000,000
Medical Payments to Others	\$5,000
Deductible:	\$2,500

SILVER PROGRAM

Host Liability	\$500,000
Medical Payments to Others	\$5,000
Deductible:	\$2,500

BONZE PROGRAM

Host Liability	\$250,000
Medical Payments to Others	\$5,000
Deductible:	\$2,500

LIABILITY: Covering legal actions brought against the Vacation Rental Owner who is legally liable and for which you are contractually liable for damages because of bodily injury or property damage to which this coverage applies; This Insurance shall be on a claims-made basis; Defense by counsel of our choice.

MEDICAL: PAYMENTS TO OTHERS: Covering necessary medical expenses incurred or medically ascertained within three years from the date of an accident causing bodily injury. Maximum \$500 to any one individual.

DEDUCTIBLE: Each and every claim.

EXCLUSIONS:

Coverage under both the Personal Liability and the Medical Payments to Others does not apply to bodily injury, personal injury or property damage which:

- IS EXPECTED OR INTENDED BY THE GUEST OR HOST;
- ARISES OUT OF:
 1. AN ILLNESS, SICKNESS, OR DISEASE TRANSMITTED INTENTIONALLY OR UNINTENTIONALLY BY A COVERED PERSON TO ANYONE OR ANY CONSEQUENCE RESULTING FROM THAT ILLNESS, SICKNESS, OR DISEASE;
 2. ANY ACTUAL OR THREATENED ABUSE OR MOLESTATION OF ANY PERSON, INCLUDING BUT NOT LIMITED TO PHYSICAL ABUSE, CORPORAL PUNISHMENT, SEXUAL ABUSE, SEXUAL MOLESTATION, OR SEXUAL MISCONDUCT BY ANY “INSURED, ” ANY EMPLOYEE OF AN “INSURED, ” OR ANYONE ACTING ON BEHALF OF AN “INSURED”; OR FOR WHICH ANY “INSURED” MAY BE HELD LIABLE IN CAUSING OR IN FAILING TO PREVENT SUCH ACTUAL OR THREATENED ABUSE OR MOLESTATION.
 3. THE PRESENCE OF LEAD, ORGANIC PATHOGENS, RADON, SILICA OR SILICA-RELATED DUST, FUNGI OR BACTERIA;
 4. EMPLOYMENT-RELATED PRACTICES;
 5. BUSINESS PURSUITS OF ANY HOST OR GUEST OR THE RENTAL OR HOLDING FOR RENTAL OF ANY PART OF ANY PREMISES BY ANY HOST OR GUEST;
 6. THE RENDERING OR FAILING TO RENDER PROFESSIONAL SERVICES;
 7. LIQUOR LIABILITY

8. ALLEGED OR ACTUAL DISCRIMINATION
9. ANY PREMISES MADE AVAILABLE TO ANY **GUEST** WHICH IS NOT AN **INSURED LOCATION**;
10. ALPINE SKIING, KAYAKING, CAVING, SPELUNKING, POTHOLING, SKYDIVING, SCUBA DIVING USING BREATHING APPARATUS OTHER THAN SNORKELS AND OTHER SUCH ADVENTURE SPORTS; OWNERSHIP, MAINTENANCE, USE, LOADING OR UNLOADING OF: AN **AIRCRAFT**; A **MOTOR VEHICLE** OWNED OR OPERATED BY, OR RENTED OR LOANED TO ANY OCCUPANT; OR A **WATERCRAFT**
11. IS CAUSED DIRECTLY OR INDIRECTLY BY: WAR, INCLUDING UNDECLARED WAR, CIVIL WAR, INSURRECTION, REBELLION, REVOLUTION, WARLIKE ACT BY MILITARY FORCE OR MILITARY PERSONNEL, DESTRUCTION OR SEIZURE OR USE FOR A MILITARY PURPOSE, AND INCLUDING ANY CONSEQUENCE OF ANY OF THESE. DISCHARGE OF A NUCLEAR WEAPON SHALL BE DEEMED A WARLIKE ACT, EVEN IF ACCIDENTAL;
12. TERRORISM AND NUCLEAR ENERGY;
13. INFECTIOUS/CONTAGIOUS DISEASE AND/OR VIRAL CONTAGION;

SECTION C – BED BUGS INFESTATION REMEDIATION:

LIMIT OF LIABILITY:

GOLD PROGRAM

\$15,000 each single Bed Bug infestation during the Policy Period.
\$15,000 in the aggregate for all Bed Bug infestations during the Policy Period.

SILVER PROGRAM

\$10,000 each single Bed Bug infestation during the Policy Period.
\$10,000 in the aggregate for all Bed Bug infestations during the Policy Period.

BRONZE PROGRAM

\$5,000 each single Bed Bug infestation during the Policy Period.
\$5,000 in the aggregate for all Bed Bug infestations during the Policy Period.

DEDUCTIBLE: \$500.00 each and every Bed Bug infestation

WAITING PERIOD: 72 Hours in respect of loss of rental income.

EXCLUSIONS:

1. BODILY INJURY, INCLUDING MENTAL OR EMOTIONAL INJURY OR DISTRESS, PERSONAL INJURY, OR MEDICAL PAYMENTS;
2. **REMEDATION COSTS** INCURRED TO INVESTIGATE, REMEDIATE, CLEAN UP, OR RESPOND IN ANY WAY TO CONTAMINATION OF ANY KIND WHATSOEVER AT ANY LOCATION THAT IS NOT A **RESIDENCE PREMISES**.
3. ANY DAMAGES OF ANY KIND, INCLUDING PUNITIVE OR EXEMPLARY DAMAGES, FINES, OR PENALTIES, AWARDED AGAINST **YOU**.
4. ANY LEGAL COSTS INCURRED BY **YOU** IN CONNECTION WITH A **BED BUG INFESTATION** INCIDENT, AND **WE** HAVE NO DUTY OR OBLIGATION TO DEFEND **YOU** IN RESPECT OF ANY CLAIMS OF ANY KIND WHATSOEVER.
5. ANY OBLIGATION ASSUMED BY YOU UNDER ANY CONTRACT OR AGREEMENT.
6. ANY TRAILERS OR MOBILE HOMES, WHETHER OR NOT THEY ACTUALLY ARE CAPABLE OF BEING MOVED, AND IRRESPECTIVE OF WHETHER THEY ARE ANCHORED OR OTHERWISE FIXED TO A PARTICULAR LOCATION.
7. LOSS, COSTS, OR EXPENSE ASSOCIATED WITH FORFEITURE PROCEEDINGS INSTITUTED AGAINST **YOU** OR A **RESIDENCE PREMISES** ARISING OUT OF A **BED BUG INFESTATION** INCIDENT;
8. PANDEMIC, VIRAL CONTAGION, AND/OR INFECTIOUS DISEASE.

SUBJECTIVITIES:

1. All waivers and disclaimers are to be seen and agreed upon by Underwriters prior to the inception of this insurance;
2. All participating Vacation Rental Property Managers are to be underwritten and agreed upon by Underwriters prior to Freemium platform integration;
3. This insurance shall form an integral part of Freemium LLC transaction fees and covenants and shall be compulsory with each booking for all participating Vacation Rental Property Managers;
4. Warranted hereunder that during any protected booking, all hosts shall have effected and shall ensure there is in force at their property homeowners insurance with acceptable local insurers under standard policy conditions and carrying third party legal liability insurance to the minimum prescribed limits per local authorities. Any amount payable hereunder will be reduced by the amount paid or payable for the same covered loss.

The descriptions set out above are for purposes of summary description only. As with any insurance policy, the policy wording must be considered paramount, as it alone contains all terms, definitions, exclusions, and conditions that govern the manner in which the coverage will be applied. Arrk, Arik.io and Arrk Convention are trademarks of Arrk.io, LLC. All rights reserved.