

Safely: Short-Term Vacation Rental Insurance and Guest Verification Platform



I. SUMMARY

Developed for Safely to provide short-term rental hosts, homeowners, and property managers with insurance protection and guest verification services.

II. PROBLEM STATEMENT

Short-term rental hosts faced exposure to property damage, unpredictable guest behavior, and complex, adversarial claims processes. Traditional insurance models failed to meet the growing market's need for transparency, tailored coverage, and guest verification solutions.

III. TECHNOLOGIES USED

- Web Platform: C#, .NET Core, Rest API, Angular, Material UI.
- Insurance Engine: Backend for policy management and claims processing automation.
- Guest Verification APIs: Integrated third-party data sources for identity and background checks.
- Claims Management: Workflow automation enabling quick, low-friction claim adjudication.
- Customer Support Tools: Embedded chat, FAQ, and ticketing systems for fast assistance.



IV. OUR APPROACH

- Tailored Insurance: Designed policies for short-term rentals covering property damage, theft, bodily injury, intentional acts, and pet-related risks.
- Guest Verification: Integrated screening tools to reduce booking risks and inform insurance eligibility.
- Simplified Claims: Built an intuitive, automated claims process that reduced disputes and accelerated resolution.
- Customer-Centric Design: Delivered transparent, supportive interfaces for hosts and claims handlers to build trust.

V. KEY FEATURES

- Comprehensive coverage for rental-specific risks
- Guest verification and screening tools
- Streamlined, user-friendly claims workflows
- Balanced protection for both hosts and guests
- Strong testimonials citing fairness and peace of mind



VI. CHALLENGES FACED

- Assessing unpredictable short-term rental risks
- Designing a fair, efficient claims process
- Shifting hosts away from self-insuring or traditional policies
- Building scalable systems for a fast-growing market

VII. OUTCOME/RESULT

- The solution positioned the platform as a disruptive leader in short-term rental insurance and verification, boosting host confidence and simplifying protection.
- Increased property listings due to reduced risk
- Insanely simple" claims experience praised by users
- Strong customer loyalty and market growth driven by innovation

