For Immediate Release
September 17, 2020

TSX.V: ISGI

HUB INTERNATIONAL PARTNERS WITH INSURAGUEST, INC. TO LOWER INSURANCE PREMIUMS AND TRANFER RISKS FOR HOTEL CLIENTS

InsuraGuest's Hospitality Liability and Tech Platform Enables Hotel Operators to Transfer Small Property and Medical Guest Claims to Lower General Liability Premiums and Generate Additional Revenue

Chicago, IL and Vancouver, British Columbia, September 17, 2020 - Hub International Limited (HUB), a leading global insurance brokerage, and InsuraGuest Technologies, Inc.®'s (TSX-V: ISGI) wholly-owned subsidiary, InsuraGuest, Inc. ("InsuraGuest") announce their premier preferred partnership to provide InsuraGuest's Hospitality Liability coverage to HUB hotel clients in the U.S. with plans to expand to HUB's clients in Canada by mid-2021.

InsuraGuest coverage and platform transfers high frequency small property and medical guest claims to reduce risk, decrease premiums and generate revenue for hotel operators.

A considerable amount of a hotel operator's claims is from small property or medical claims that are frequently applied to the general liability policy. This high frequency in claims drives up premium prices. The InsuraGuest solution transfers the risk from the hotel operator by having guests pay a nominal fee per night. InsuraGuest then pays out these small claims and keeps them off the general liability policy for the hotel operator.

"Given the current state of the hospitality industry, it is nice to have a new and exciting tool such as InsuraGuest, which will help us lower a hotel's overall liability costs through claims avoidance. InsuraGuest costs a hotel owner nothing. In fact, it actually generates new revenue while giving us the means to reduce General Liability premiums by improving guest loss ratios," said Kevin Eggleston, Managing Director of HUB's Hospitality Specialty Practice. "By minimizing the frequency of a hotel's claims, we are able to have better underwriting conversations with the marketplace."

"We look forward to our premier preferred partnership with HUB, which will allow us to expand our product offering to their more than 9,300 hospitality customers in the U.S. this year and into Canada next year," said InsuraGuest CEO and Chairman Douglas Anderson.

InsuraGuest is an insurtech company that utilizes a proprietary software platform to deliver specialized Hospitality Liability coverages to member hotel properties. With InsuraGuest custom coverages, properties benefit from an additional layer of protection should a guest experience an accident, in-room property damage, accidental medical and death & dismemberment or theft while staying at an InsuraGuest-covered hotel property.

Property Management System Integration
InsuraGuest integrates with approximately 70 different property management systems through its proprietary API, which enables the organization to transfer certain liability exposures to the InsuraGuest carrier. By transferring certain liabilities to the InsuraGuest Hospitality Liability coverages, the covered hotel property can lower their claim ratio and risk profile, which may decrease their General Liability premiums.

Generating Revenue for Hotel Operators
Additionally, the InsuraGuest product can help generate revenue for participating hotels or vacation rental properties. The hotel extends the coverage to each and every guest, which is activated at check in, and automatically places the charge on their folio or bundling it with their resort/amenity/urban fee. The complete fee for coverage and software is $4.95 a night, of which the hotel keeps 10%.

Created specifically for InsuraGuest, the Hospitality Liability policy is issued by InsuraGuest Risk Purchasing Group, LLC., and is administered by InsuraGuest Insurance Agency, LLC. CA / LIC: 6001686

With the InsuraGuest product, HUB continues its commitment to providing tailored insurance solutions designed to best manage its clients' risks and needs.

About InsuraGuest Technologies Inc.

Harnessing the Power of Technology to Reinvent Insurance

InsuraGuest Technologies (TSX.V: ISGI) is an insurtech (insurance + technology) company that is disrupting the insurance landscape by utilizing its proprietary software platform to deliver digital insurance to multiple sectors. The Company is transforming the way insurance is delivered with the revolutionary idea that insurance should be bought, not sold. CA / LIC: 6001686

For more information, visit the Company's website at https://www.InsuraGuest.com

About Hub International

Headquartered in Chicago, Illinois, Hub International Limited is a leading full-service global insurance broker providing property and casualty, life and health, employee benefits, investment and risk management products and services. With more than 12,000 employees in offices located throughout North America, Hub's vast network of specialists provides peace of mind on what matters most by protecting clients through unrelenting advocacy and tailored insurance solutions. For more information, please visit www.hubinternational.com.

Forward-Looking Statements

Information set forth in this news release contains forward-looking statements that are based on assumptions as of the date of this news release. These statements reflect management's current estimates, beliefs, intentions and expectations. There is no assurance that this new HUB business relationship or other planned products will be successful, nor is it a guarantee that HUB's hotels will sign up for the InsuraGuest Hospitality Liability coverages. Additionally, the Insurance industry is intensely competitive and the Company's competitors have significantly more resources than the company. Acceptance by potential customers is difficult to predict, particularly in the case of new products and disruptive technologies. If the company fails to achieve market acceptance it will significantly impact its results and financial resources. Achieving market acceptance may require advertising budgets that exceed the Company's current resources and require the Company to seek additional debt or equity financing. There is no assurance that such financing will be available at reasonable prices or at all.

MEDIA CONTACTS:

HUB Media: Marni Gordon
Phone: 312-279-4601
Marni.gordon@hubinternational.com

InsuraGuest Company Contact:
Investor Relations
+1-212-466-6200 ext. 1
Investor@InsuraGuest.com

InsuraGuest Corporate Communications:
InvestorBrandNetwork (IBN)
Los Angeles, California
www.InvestorBrandNetwork.com
310.299.1717 Office
Editor@InvestorBrandNetwork.com