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TSX.V Symbol: ISGI

InsuraGuest Expands Its Insurance Coverage to Include Whole Hotel Premises

VANCOUVER, British Columbia (Jan. 27, 2021) – via InvestorWire – [InsuraGuest Technologies, Inc.](#)® (TSX-V: ISGI)(OTCQB: IGSTF) (“InsuraGuest” or the “Company”), through its wholly owned U.S. subsidiary InsuraGuest, Inc. (“ISG”), is proud to announce it has expanded its Hospitality Liability coverages to include accidental medical incidents occurring anywhere on a hotel’s premises. In addition to coverage already available for incidents in a guest’s own room, the expansion will now further protect hotels from claims made by guests should an accident occur anywhere else on the hotel premises; for example, at the pool, in the hotel gym or in the hotel parking lot.

A considerable portion of a hospitality operator’s claims come 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 or vacation rental operator by having guests pay a nominal fee per night. InsuraGuest then pays out coverage for these small claims, preventing impact to the hotel or vacation rental operator’s general liability policy.

“This expansion of our Hospitality Liability coverage to include hotel protection for guest accidents on hotel premises further advances InsuraGuest’s mission to help hotels significantly lower their risks and reduce claims made to their GL policies,” states Douglas Anderson, chairman and CEO of InsuraGuest Technologies, Inc.

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

Property Management System Integration

InsuraGuest now integrates with 82 different property management systems through its proprietary API, which enables an organization to transfer certain liability exposures to the InsuraGuest carrier. By transferring certain liabilities to InsuraGuest Hospitality Liability

coverages, the covered hotel or vacation rental property can lower its claim ratio and risk profile, which may decrease the property's general liability premiums.

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

InsuraGuest Technologies Inc.

Harnessing the Power of Technology to Reinvent Insurance

InsuraGuest Technologies (TSX.V: ISGI)(OTCQB: IGSTF) 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. We are transforming the way insurance is delivered with the revolutionary idea that insurance should be bought, not sold.
CA / LIC: 6001686

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 business product offering or other planned products will be successful. The insurance industry is intensely competitive in the business owner policy sector, 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.

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