



# Pikl Solutions

Enabling growth in the **Vacation Rental Market**

For Property Managers



# Hi, We're Pikl

At Pikl, we're rethinking the role insurance plays in the short-term rental market. For property managers, we transform traditional pain points into opportunities to improve commercial outcomes.

Our innovative solutions create shared value for the entire vacation rental marketplace ecosystem – operators, homeowners, and guests.



Our team is made up of pricing & underwriting experts, technology professionals, travel industry experts, and business development specialists. Our investor and partners have a breadth of experience from the industry including Sir Peter Wood, Founder of Direct Line and Esure.

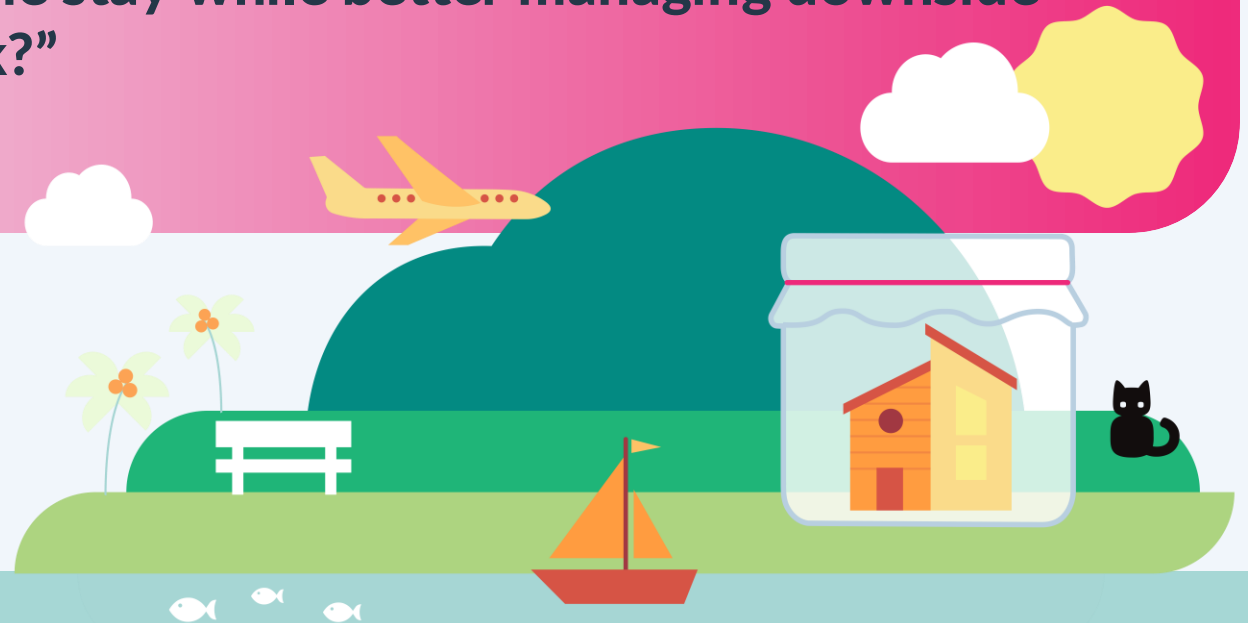
# A Smarter Way to Approach Commercial Performance **with Pikl**

## Before - Old Thinking

“How do I avoid losses when things go wrong?”

## **After** - Pikl THINKING

“How do I **generate more value** from the same stay while better managing downside risk?”



# Insurance-enabled Solutions for Property Managers

Pikl enables business growth by creating better insurance-backed terms for guest and owners

Supporting stronger performance across the entire stay window – not just the booking.



## Unlock New Revenue Streams

Create additional value through flexibility, deposits, and booking behaviour



## Boost Booking Value

Support more bookings and guest spend through better terms



## Support Owner Income Stability

Designed to help manage downside exposure while supporting more consistent income over time.

# The Current Reality for Property Managers

Revenue is often left on the table due to risk-led decision making



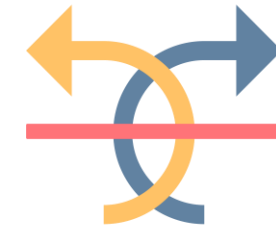
## Growth is measured in the wrong way

Focus is on bookings, occupancy, and ADR, not total value per stay.



## Cancellations are treated as a cost

Lost revenue, empty nights, reactive discounting. Limited ability to capture value from changes or re-lets.



## Flexibility creates tension

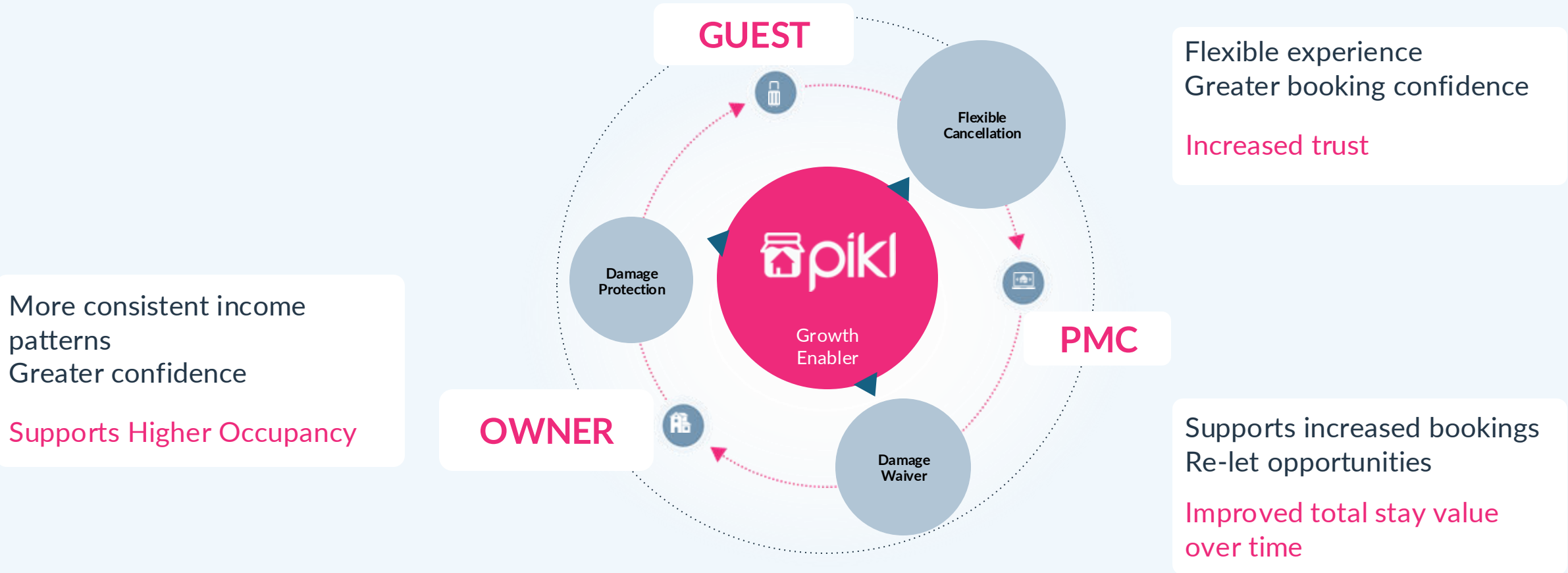
Guests expect it. PMs often feel compelled to offer it. But it can introduce uncertainty and operational complexity.

**The result: potential revenue leakage across the stay window**



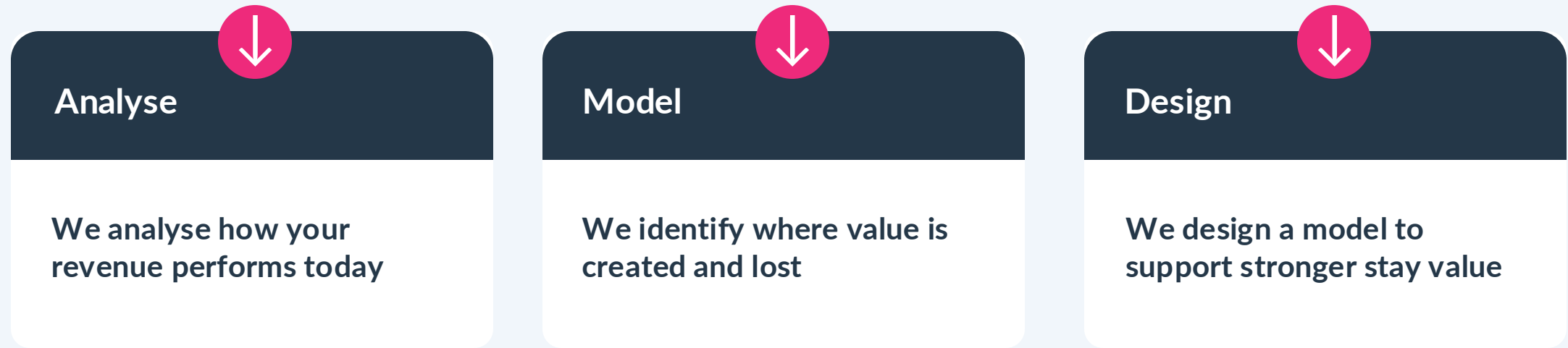
# Unlocking growth for Short-Term rentals

Flexible cancellation can play a key role in shaping value across the ecosystem



**The result: stronger revenue stability across the entire stay window**

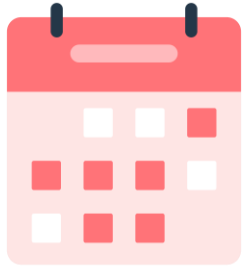
# From Booking to Stay: Revealing Performance Opportunities



Distribution → Booking Behaviour → Re-let Economics → **Stay Value**

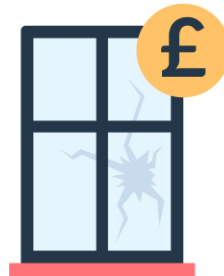
# Re-engineering Insurance for the Short-Term Rental Marketplace

Insurance-Enabled for Property Managers



## Cancellations

Flip one of the industries' biggest pain points into an opportunity to 'list like a hotel', whilst meeting rising guest expectations.



## Damage Deposit 'Waiver'

Replace traditional deposits with a non-refundable damage waiver. Designed to reduce friction in the booking journey and support peace of mind for owners.



## Damage Protection

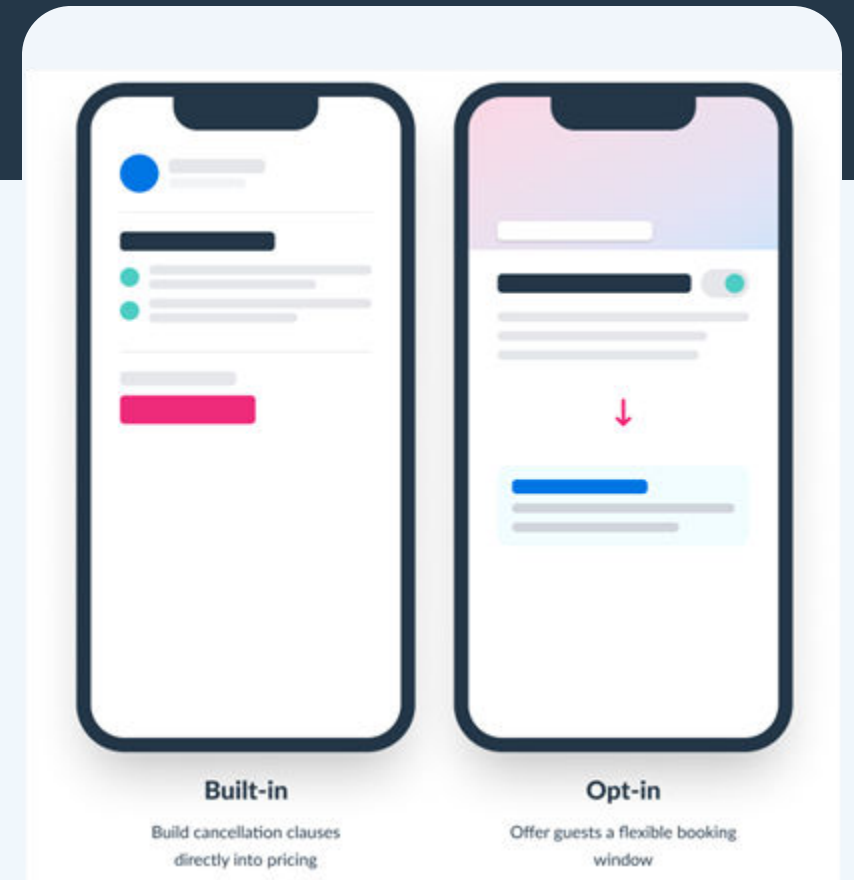
Insurance tailored for short-term rentals. Enhance your owner proposition by covering your entire portfolio or join our affiliate scheme to help generate extra revenue per sale.

A more integrated approach to flexibility, guest experience, and booking performance

# Flexible Cancellation

Pikl enables you to 'list like a hotel' through improved risk management

- ✓ **Hotel-Style Flexibility:** Offer flexible cancellation at a higher price point, that guests are willing to pay more for.
- ✓ **Cancel for any Reason:** Guests do not need to give a reason for cancelling.
- ✓ **Optimise the Booking Window:** You can tailor the policy to maximise greatest value for guests and rebook-ability.
- ✓ **Stabilise your Income:** Fail to relet those cancelled bookings? We've got you covered.
- ✓ **Frictionless Guest Journey:** Built directly into your booking flow, keeping the entire proposition under your control with no need for third-party redirects.



# Damage Deposit 'Waiver'

Replace high up-front deposits with a smart, guest-friendly 'Waiver'.

- ✓ **Conversion Booster:** Remove costly deposits that deter bookings, which can unlock additional revenue and better reviews.
- ✓ **Hassle-Free Protection:** Avoid the hassle of deposit deductions and disputes between guests and homeowners over minor damages.
- ✓ **Streamlined Operations:** Provide guests with peace-of-mind whilst reducing the operational burden on your team.



# Property Damage Protection

Where traditional home insurance falls short, **we fill the gap with specialist cover**

- ✓ **Targeted Cover:** Protect against public liability and guest-related damage.
- ✓ **Flexible Options:** Insure entire portfolios or introduce individual owners to Pikl's host insurance panel.
- ✓ **Affiliate Opportunities:** Benefit from referral options for Property Managers.

## Specialist Insurance for Hosts



Airbnb insurance

### Insurance cover for hosts

Specialist insurance for renting out your property on sites such as Airbnb & VRBO.



Holiday home insurance

### Cover for second homes

Comprehensive protection for holiday home owners and property sharers.



Landlord insurance

### Flexible landlord insurance

Cover for both short and long term guests in one convenient and flexible package

# Flexible Cancellation can deliver up to **2.1x higher revenue\*** from Direct Bookings

Our Flexible Cancellation product transforms the economics for Property Management Companies by enabling property managers to recover value from cancelled bookings through earlier visibility and improved rebooking dynamics.

- Boosts guest booking confidence and demand.
- Can contribute to higher value per booking through flexible pricing.
- Brings forward cancellation visibility, supporting re-let opportunities.

"The 'Pikl'd Stay" can transform the booking window into a compounding revenue engine.

**2.1x**  
revenue uplift on direct bookings







# A Different Approach to Commercial Performance & Risk Management

- Your brand, your experience
- No added friction
- You control pricing and positioning
- Powered behind the scenes

## The Traditional Model







-  Add-ons sold at checkout
-  Regulated sales journey
-  Third-party brand in your flow
-  Adds friction to conversion



## When You 'Pikl it'



-  Built into your proposition – commercial control stays with you
-  Aligns with existing regulatory frameworks
-  Fully owned customer experience
-  Supports stronger conversion and trust



# Why choose **Pikl**?

## **Built for Property Managers**

Designed around how your business actually operates — from distribution and bookings to cancellations, relets, and owner economics

## **Booking Performance Insights**

Data-led propositions built on real booking behaviour, enabling deeper insight into revenue performance which can help effectively influence over outcomes.

**“We’re shaking up the insurance industry to meet the unmet needs of the vacation rental market.”**

Where insurance has typically been designed to protect for potential loss, we’re proud to provide solutions designed to better business performance that can enable your business to grow, with peace of mind knowing your financial risk is backed by Pikl”

**Louise Birritteri**  
Pikl CEO & Founder.



## **Unlock More from Every Booking**

A smarter, data-led approach to the booking-to-stay window that can increase value per stay over time.

## **Supports Commercial Impact**

Designed to support higher conversion, new revenue streams, and overall yield performance

# Pikl works with some of the most well-known vacation rental brands & insurers in the UK & Europe.

Trusted by **household names**



Backed by **industry giants**

