

# **How Rhino works**

We've partnered with your property to replace cash deposits.

#### What is Rhino?

We replace your cash security deposit with smart, affordable security deposit insurance. Our insurance works like a security deposit but at a fraction of the cost. Free up money at move-in and spend your cash on the things that are important to you.

#### **Benefits of Rhino**

- Affordability: Rhino policies start as low as \$4 a month\*, compared to 1 month's rent upfront with a cash deposit.
- Fast and easy sign-up: Sign-up in less than 90 seconds regardless of credit score or income.
- Support: Our Experience team is here to help every step of the way, via email and chat 7 days a week, and over the phone on weekdays.

### What is security deposit insurance?

Just like a cash security deposit, security deposit insurance protects properties during your lease. But instead of having to pay a lump sum at move-in, you pay much less for an insurance policy. It's not a deposit payment plan, you're paying less upfront to satisfy your property's deposit requirement.

#### What does Rhino cover?

Unlike renters insurance, which protects your belongings, Rhino insures your home for your property owner against unpaid rent and excessive damages, just like a cash deposit. But instead of you paying for that protection upfront at move-in, you pay for a low-cost insurance policy each month and save on your move.

\*Pricing will vary by individual renter. Example rates are based on limited information and are for informational purposes only. Actual rates determined based on the specific information provided to Rhino. Monthly payment plans may not be available to all renters.



### Move in faster

Rhino's security deposit insurance helps renters satisfy their deposit requirement and save cash.

### 1 Start your Rhino application

Signing up for Rhino is simple, just follow the link in the email invitation from your property. You'll answer a few questions that'll help us provide you with your personalized Rhino price.

### 2 Sign up in minutes

Complete enrollment and pay for your first month of Rhino protection. When you submit your first payment, you'll activate your Rhino policy and successfully satisfy your deposit requirement.

## 3 You're ready to move in!

We'll let your property know that you've satisfied your deposit requirement. Similar to a traditional cash deposit, you're still responsible for excessive damage and unpaid rent.

Our Renter Commitments include flexible payment options, support when you need it, and no hidden fees.



Rhino New York LLC (Rhino Insurance Agency in California) (Rhino) is a licensed insurance agency. Coverage is subject to actual policy terms, conditions and exclusions and is currently not available in HI, MT, ND or WY. Coverage is subject to underwriting approval and may not be available to all persons, even if offered in your state. Landlords may be afforded coverage under insurance placed/underwritten by Rhino, and landlords may select a coverage limit that is greater than the amount of a cash security deposit. Rhino acts as a general agent for various insurance carriers. In AK, CT, DE, IN, KY, MD, ME, NY, OH, PA, SD, TN & WV, insurance is underwritten by carriers with an A.M. Best rating of "A- (Excellent)" or better. In the remaining states, insurance may be underwritten by a nonadmitted, excess/ surplus lines carrier that is not licensed in that state.

Email & live chat: 7 days a week Phone: Mon-Fri 10 AM-5 PM EST