Rent More.
Save More.

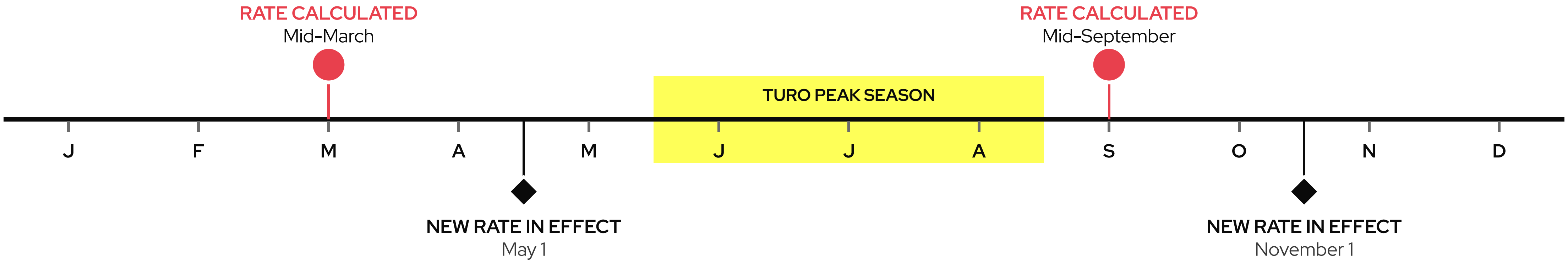
Your off-trip insurance rate now flexes with how much you rent. **The more days your car is booked on Turo, the lower your rate factor — and the lower your insurance cost.**

THE FORMULA

Days rented on Turo ÷ Calendar days of coverage

Calculation will look at maximum of 12 months and minimum of 6 months, depending on when you purchased coverage.

HOW TO READ IT: Your rate factor is **calculated** (red dot) twice a year — the **new rate takes effect** (black diamond) about six weeks later.



THE HOST PLAYBOOK

Every booked day is a lower insurance rate.

HOW TO PREPARE

Tee yourself up for peak season.

Utilization is recalculated twice a year. Here's how to push yours up before the next calc.

01 Maximize your peak season

Every day booked in May–September is a big lift to your 6–12 month utilization. Prioritize your most-expensive-to-insure cars.

02 Keep your calendar open

Guests can't book what they can't see. Block only when you have to — every unblocked day counts.

03 Refresh your photos

Better photos = more bookings = higher utilization. A quick phone reshoot in good light is often enough.

04 Chase five-star reviews

5-star hosts earn 25% more and get booked 5× more often than 4-star hosts. Communication and cleanliness do most of the work.

05 Slow season? Stay competitive

Check local rental-agency pricing. A small, temporary rate drop that keeps cars booked can still lift utilization in your favor.

MORE HOST TIPS → turo.com/blog/insights