

Frequently Asked Questions

HOW DO YOU DEFINE A RAINY WEEK?

A rainy week is defined by it raining 4 or more days during the 7 day rental lease.

How DO YOU DEFINE A RAINY DAY?

A rainy day is defined by any day where it rains more than or equal to the measurement amount in inches.

WHAT IS 0.1 INCHES OF RAIN?

A light rain for 30-40 minutes, moderate rain for 10 minutes or heavy rain for 5 minutes. Small puddles would form but usually disappear after a short while.

WHAT IS 0.25 INCHES OF RAIN?

A light rain for 2-3 hours, moderate rain for 30-60 minutes or heavy rain for 15 minutes. Many puddles on the ground that do not disappear easily.

WHAT IS 0.5 INCHES OF RAIN?

Moderate rain for 1-2 hours or heavy rain for 30-45 minutes. Deep standing water for long periods of time (a light rain never reaches this amount).

WHAT DAYS ARE COVERED?

Measurement days includes the Saturday of your arrival and continue through the Friday of your weekly lease. Rain that occurs on the Saturday of your checkout day is not covered.

WHERE IS THE RAIN MEASURED?

Measurements are taken at the closest NOAA monitored precipitation gathering weather station. The station will be noted using a 4 digit identifier that generally start with the letter "K". Settlement locations are often at a local commercial airport. Consult your lease terms to see where coverage would be settled for your vacation home's zipcode. You can use to research how far your vacation home is from your settlement location by searching for the location online by it's 4 digit code. It is important to note that a rain week is defined by rain occurring at the specified weather station. It is possible that rain may occur at your vacation address, but not at the station. Conversely, it is possible for rain to occur at the station, and not at your vacation address.

HOW DO YOU CONFIRM THE RAIN AMOUNTS AND DURATION DURING MY STAY?

Via CX Markets settlement feed we receive the station's measurement data automatically hours after a day is complete. On the fourth qualifying day of rain, a decision on settlement is generally reached by noon on the next business day.

HOW DO I RECEIVE PAYOUT?

A vacationer paying rain event is generally arrived at within 24 hours of the fourth qualifying rain day. Payment will be distributed to you by the broker.

WHAT IF IT RAINS AT NIGHT?

Rain at night counts toward your qualifying amount total. In fact a large storm from 11PM to 1AM counts towards both days, with the rain prior to midnight counting for the previous day and the rain after midnight counting for the next day.

