

# StayShield

*AI damage-claim assistant for Airbnb + short-term rental hosts. Damage handling is the #1 host frustration; AI structures pre/post-stay photo logs + claim filings + dispute response drafts. \$29/month.*

<b>Category</b>	Set 7 · Verticals & Creator
<b>Customer</b>	Airbnb + Vrbo + Booking.com short-term rental hosts (managing 1-25 properties), plus mid-size property management companies
<b>Monetisation</b>	\$29/mo Solo · \$79/mo Pro (multi-property + advanced) · \$249/mo PMC (property management company tier)
<b>Build effort</b>	Med
<b>Plan version</b>	v1.0 — 2026-05

## Executive Summary

StayShield is an AI-driven damage-claim assistant for Airbnb + short-term rental hosts. The structural pain: damage handling is consistently the #1 frustration in Airbnb host surveys + the #1 cause of platform-dispute losses. Hosts need to document pre-stay condition + post-stay damage + file structured claims + draft dispute responses when Airbnb/Vrbo dispute decisions go against them. The process is currently manual + chaotic + frequently produces poor outcomes (host loses claim because documentation insufficient).

Product: structured pre-stay + post-stay photo workflow (with timestamp + metadata preservation for evidence validity) + AI damage detection comparing pre/post + automated claim documentation + AI-drafted claim narratives + AI-drafted dispute response when host receives unfavourable decision.

Year-1 target: 3,500 paying hosts generating ■3.6 crore annual revenue against ■52 lakh costs. Cash-positive month 3.

## The Problem

Airbnb + Vrbo + Booking.com host face a structural problem with damage claims. Per-stay workflow ideally: thorough pre-stay photo + condition documentation; post-stay comparison + damage identification; structured claim filing through platform; dispute response when platform decision is unfavourable. In practice, most hosts do this manually + poorly + lose disputes that proper documentation would have won.

Specific failure modes. Pre-stay documentation insufficient (host took 4 photos; guest claims damage was pre-existing; host loses). Post-stay damage identification incomplete (host misses cumulative wear-and-tear claims). Claim filing narratives weak (Airbnb-style platforms favour detailed factual claim narratives; hosts write emotional + non-specific narratives + lose). Dispute responses generic (when first claim rejected, hosts don't know how to escalate or what to include in dispute).

Result: hosts absorb damage losses that proper documentation + claims would have recovered + experience high frustration with platforms even when platforms are responsive when properly documented.

## The Solution

StayShield structured around host workflow. Pre-stay: structured photo session (StayShield guides host through required photos with overlay + timestamp + EXIF metadata preservation for evidence validity); creates condition baseline.

Post-stay: structured photo session for post-stay condition; AI compares against pre-stay baseline; identifies and flags damage areas (with confidence scoring + specific area highlighting).

Damage assessment: AI provides initial damage estimate (this stained sofa likely \$200-400 cleaning/replacement based on similar-incident database; this broken lamp ~\$80 replacement).

Claim documentation: AI generates structured claim narrative tailored to platform conventions (Airbnb-specific format vs. Vrbo vs. Booking.com); includes evidence package with linked photos + timestamps + damage description.

Dispute response (when claim rejected): AI generates structured escalation narrative with additional evidence + counter-arguments to platform's stated rejection reasons.

Pro tier (\$79/mo) adds: multi-property management with consolidated dashboard + automated guest-photo-request workflow + property-specific damage history + recurring guest issue identification.

PMC tier (\$249/mo) for property management companies: 25+ properties + multi-staff workspace + manager-vs-staff role permissions + bulk-operation features + custom branding for client-facing communications.

## Market Opportunity

Global Airbnb + Vrbo + Booking.com host market: ~6M active hosts. Subset of serious hosts (2+ properties or full-time hosting): ~1.5M. Willing-to-pay segment: ~250-400k who would pay \$29-249/mo.

At blended ARPU of \$580/yr, SAM is ~\$145-230M annually. Realistic 4-year capture: 2-5% = \$3-12M ARR.

Adjacent expansion. Year 2: hotel + small-boutique-property tier (similar damage-handling needs). Insurance partnership (cross-sell host insurance products). Year 3: cleaning-service integration (cleaners directly photograph + flag damage as part of cleaning workflow).

## Target Customer

Primary persona: a 41-year-old part-time Airbnb host in Goa with 3 properties + 65% occupancy. Lost ~\$2,200 in unrecovered damage claims last year due to documentation gaps. Will pay \$29/mo Solo immediately.

Secondary persona: a 36-year-old full-time short-term-rental operator in Bali with 8 properties. Will pay \$79/mo Pro tier for multi-property consolidated workflow.

Tertiary persona: a 48-year-old founder of a property-management company in Florida managing 45 short-term-rental properties for owner-clients. Will pay \$249/mo PMC tier for team workspace + bulk operations + custom branding.

## Product

Pre-stay photo workflow: guided photo session with overlay + timestamp + EXIF preservation.

Post-stay photo workflow: structured post-stay session with AI comparison against pre-stay baseline.

AI damage detection: comparison + flagging + confidence scoring + cost estimation.

Claim documentation generator: platform-specific structured narratives + evidence packages.

Dispute response generator: structured escalation narratives when claims rejected.

Property history: per-property damage history + recurring-issue identification.

Pro tier additions: multi-property dashboard + automated guest-photo-request workflow.

PMC tier additions: multi-staff workspace + bulk operations + custom branding.

## Technical Architecture

Frontend: React Native mobile (mobile-primary for photo workflow) + Next.js web for dashboard.

Backend: Python on Hetzner cloud, Postgres + S3-compatible photo storage.

AI image comparison: custom-trained models for damage detection + general computer-vision (SAM + Florence-2).

Damage cost estimation: GPT-4o + similar-incident database for cost ranges.

Platform integrations: Airbnb + Vrbo + Booking.com message-template knowledge for claim formats.

Payments: Stripe.

## Business Model & Unit Economics

Three tiers. Solo \$29/mo or \$289/yr (single host, up to 3 properties). Pro \$79/mo or \$789/yr (up to 25 properties). PMC \$249/mo or \$2,489/yr (25+ properties + multi-staff + branding).

Conversion: 14-day trial converts at 24%. Distribution: 65% Solo, 28% Pro, 7% PMC. Monthly churn under 4%.

Gross margin: 80%. Costs: AI inference + storage + platform-knowledge maintenance.

LTV: \$348 × 22 mo = \$766 (Solo); \$948 × 30 mo = \$2,844 (Pro); \$2,988 × 36 mo = \$10,757 (PMC).

### Unit Economics (Year-1 base case)

Year-1 paying hosts	3,500
Blended ARPU	\$120/mo
Year-1 revenue	\$430,000 (~₹3.6 crore)
Gross margin	80%
CAC	\$95
Payback	~1 month
Year-1 all-in costs	~₹52 lakh
Year-1 net contribution	~₹2.4 crore

## Go-to-Market

Channel 1 — STR-host community (45%): r/airbnb\_hosts + r/vrbo + Airbnb host forums + STR-host FB groups + Hostfully community.

Channel 2 — Content + SEO (25%): substantive content on damage-claim best practices + dispute strategies + platform-policy navigation.

Channel 3 — STR-tool integrations (20%): partnerships with Hostfully + Hospitable + Smartbnb + similar host-tool ecosystems.

Channel 4 — Paid acquisition (10%).

### Roadmap (first 12 months)

- Month 1-3: MVP with photo workflow + AI damage detection + claim documentation + Solo tier. 250 paying hosts.
- Month 4-5: Multi-property dashboard + Pro tier, 900 paying hosts.
- Month 6-8: Platform-specific claim formats (Airbnb + Vrbo + Booking.com) + dispute response generator, 2,000 paying hosts.
- Month 9-10: PMC tier + custom branding + bulk operations, 2,900 paying hosts.
- Month 11-12: 3,500 paying hosts, ₹3.6 crore annualised.

### Key Risks

- Airbnb / Vrbo platform policy changes: claim procedures evolve. Mitigated by close platform monitoring + community-feedback adaptation.

- AI damage-detection false positives: incorrectly flagging non-damage as damage damages host reputation with guests. Mitigated by confidence scoring + human-review default + conservative thresholds.
- Generic photo-comparison tools improving — possible. Mitigated by STR-vertical depth + claim-workflow integration + platform-specific knowledge.
- Platform-evidence-format changes: platforms may evolve evidence acceptance. Mitigated by EXIF + timestamp + structured-evidence defaults that work across formats.
- STR-market downturn affecting host segment. Mitigated by hotel + boutique-property tier expansion + insurance-partnership revenue diversification.