Rhino + Jetty

Rhino's Loss of Employment Protection FAQs

What Is Loss of Employment Protection?

Your community has partnered with Rhino to offer Loss of Employment Protection—a built-in safety net designed to support residents who experience an involuntary job loss. If you lose your job through no fault of your own, you may be eligible for short-term rent support to help you stay financially stable and maintain your housing while you search for your next opportunity.

Should you experience a qualifying job loss, you can submit a claim, and once approved, Rhino will make payments directly to your property on your behalf, up to your eligible coverage amount.

Benefits of Loss of Employment Protection

- **Rent support** following a qualifying job loss
- **No extra cost to you** — coverage is included through your community's partnership with Rhino
- **Peace of mind** knowing you have added protection if the unexpected happens
- **Simple claims process** with direct payments made to your property once approved

Who's Covered

All residents at your community are automatically enrolled under the master policy. You're eligible as long as you meet the basic criteria below. If you want to opt out of coverage, please let your property manager know or click **HERE**.

Minimum Eligibility Criteria

To qualify and maintain your coverage, you must:

- Be a full-time (W2) employee at the time of enrollment.
- Not hold an executive position.
- Have no prior knowledge of pending layoffs or redundancies.
- Experience an involuntary job loss (such as a layoff or reduction in force).
- Complete a 90-day waiting period before coverage begins; claims cannot be filed for job losses that occur before enrollment or during this period.

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What's Not Covered

You are ***not*** covered for:

- Loss of employment prior to the start date of your policy.
- Loss of employment within the first 90 days of your insurance policy.
- Short-term or temporary contracts, part-time employment, volunteer work, or training courses.
- Voluntary resignations or termination for cause/performance.
- Seasonal or contract roles that naturally end.

When to File a Claim

You can submit a claim if all of the following are true:

- You've lost your job through no fault of your own (for example, a layoff or reduction in force).
- Your job loss occurred after your 90-day waiting period — not before or during.
- You've completed the 90-day waiting period under your policy.
- You've been unemployed for at least 30 days.

Once these conditions are met, you can file your claim directly through a dedicated portal.

How to File a Claim

Visit Loss of Employment's dedicated claim portal: **HERE**

1. Submit your claim form and supporting documents (e.g., termination notice, proof of unemployment).
2. Rhino will review and notify you of your claim status.