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homeEXCHANGE.com™ Monthly Newsletter

## You've Got... Insurance! HomeExchange Protects Its Members

*We have some exciting news...Membership now includes Trip Cancellation and Supplemental Property Damage coverage at no additional cost to the Member, underwritten for HomeExchange.com by Underwriters at Lloyd's of London. Enjoy this exclusive new benefit for HomeExchange.com Members!*



Many people considering a home exchange have told us that they really like the concept, but are still concerned about “strangers” doing damage to their home, or having an exchange cancelled at the last minute. We decided to do something to make them feel more comfortable. Effective August 15, 2009, HomeExchange has purchased Trip Cancellation and Supplemental Property Damage for our members.

These benefits are part of the HomeExchange membership at no additional cost to the Member, underwritten for HomeExchange.com by Underwriters at Lloyd's of London. There shouldn't be any reasons left not to join the club!

**Coverage Details:** Worldwide \* Underwritten for HomeExchange.com by Underwriters at Lloyd's of London \* All immediate Family Members of the exchange party are eligible for these benefits \* No charge per exchange or per traveler \* Unlimited exchanges per year at no additional charge \* You must be an active HomeExchange.com Member at the time of the exchange and exchanging with another active HomeExchange.com Member of a home exchange (not a rental) listing.

**Trip :** HomeExchange's benefit will reimburse non-refundable costs of airline tickets, rental vehicles and hotel expenses up to the \$2,500 (\$250 Deductible), in the event an active HomeExchange Member has to cancel a home exchange with another active HomeExchange Member due to an injury, illness or death to the HomeExchange Member on either side of the exchange. An immediate family Member is defined as husband, wife, mother, father, son, daughter, mother-in-law and father-in-law.

For example, if your exchange partner has to cancel the exchange as defined above, you would be reimbursed by HomeExchange. You will be reimbursed for any covered amounts you are unable to recover from an airline, car rental company or hotel expenses up to USD \$2,500 (\$250 Deductible) or the actual costs spent whichever is the lesser.

**Property Damage:** HomeExchange's benefit will reimburse up to USD \$10,000 in respect of contents damage to an exchange Member's property. This benefit is strictly contingent to the Member's own Homeowner coverage which is deemed to be in place. You will be reimbursed for damage to contents up to USD \$10,000 per occurrence per exchange visit.

Eligibility for this HomeExchange benefit will only apply following a valid claim being paid by both members' homeowner insurers.

## HomeExchange Hits Hermosa Beach, CA



*Our international staff gathered in this casual beach town for our 2nd Annual Conference, surf lessons, good food, and chats on creating even better exchanges for you...*

Last year: Evian, France. Good times, a good sail on Lake Geneva, and, of course, very good water. This year we stayed in the States for our Second Annual World HomeExchange Meeting in July, this time in Hermosa Beach, CA. It gave us an opportunity to share stories, ideas, experiences, and plans that will allow us to improve our sites and Member experiences. Our group arrived with their families from around the U.S., France, Switzerland, Germany, Italy, England, Spain, Portugal, The Netherlands, Sweden, and Denmark, many extending their stays with home exchanges. They got a taste of California by eating at local restaurants, taking surfing lessons, and being tourists... but feeling like locals by the time they left.



Taping the HomeExchange.com PR video.

## Surf's Up In Hermosa Beach



While their parents were off meeting about HomeExchange.com during the annual 2009 conference, the staff's children played in the waves and took surf lessons!



## photo of the month



The family who owns this unusual wooden eco-home in the center of the Austrian Alps enjoys nighttimes around the fire outside. Nearby? Hiking, climbing, white-water rafting, mountain biking, skiing, Italy, Germany, and Switzerland. #59587.

## Meet a Member

This young home exchanger, 7th grade in fact, has enjoyed his exchange experiences so much that he decided to write an essay about them.

By Samuel Rowland, Age 12, Listing #40014  
HomeExchange.com veteran with 4 so far

Foreign travel is one of the greatest experiences known to man. People have always loved to see new places because of our curious nature. For millennia, mankind has explored new lands; always searching and always learning. Today, [www.homeexchange.com](http://www.homeexchange.com) is one way that people can fulfill that desire. The best trips I've ever had and the ones I remember were home exchanges. I have never left a home exchange vacation without at least five long-lasting memories.

We live in Westchester, the home of "Xavier's Institute for Higher Learning" (home of the X-Men) in North Salem, New York! That is, if it existed.

On our exchange to Switzerland, my family had the pleasure of having a Shabbos dinner with friends of our home exchangers in Zurich, Switzerland. We went to Synagogue with them. The synagogue was small. This Switzerland experience was the first time I truly understood what my mom taught me when she said that the Jews are a people with a common language and history. Even though we are scattered all over the world, we can always understand each other. I could not understand the sermons, which were in German, but I understood the prayers, and I felt at home.

After services, we walked back to their house for a delicious, seven-course, home-cooked meal, including brisket, chicken, and a wonderful dessert of non-dairy Swiss chocolate. We even got to discuss politics and learn about the Jews of Zurich. The best we could have done on a hotel vacation would have been to go to a museum and hear some non-Jewish tour guide talk about the Jews of hundreds of years ago.

We spent two weeks in Maienfield one summer, a small Swiss village built into the slopes of the Swiss Alps. Maienfield is near where the story of *Heidi* took place. I would never have wanted to stay in Maienfield in a hotel. We lived in a 400-year-old house, with views of the Alps and the street. On most mornings, we were woken up by herds of cows, with noisy cowbells, which we could see being driven through the streets of the village through the window.

On our home exchange to London, I got to see the true cockneys. My dad said he couldn't understand a word they said, even though they were speaking "English." We stayed in an apartment located just outside London.

HomeExchange.com allows people to travel to many places and meet new and interesting people. A big problem with travel to foreign countries is that hotels cost a lot of money. This gets even worse if the currency is doing really well against the dollar. This money problem is what deters most people from foreign travel. That's why HomeExchange.com works.



## Give the Gift of Home Exchange!

A Home Exchange Membership is the perfect, last minute or anytime gift!

Give a friend or family member the gift of unlimited exchanging, just \$99.95 for 1 year.





## HOT TIP! Exchanging Phones? Read Me!

We live in San Francisco and just completed our third exchange with a family from The Netherlands. We also exchanged our homes' cell phones, as local minutes are quite cheap and usually pre-paid. We programmed the phones to call "each other" on one-touch dialing, so that the family at our house could keep in touch when they split up (or got lost from one another) in the city. We used theirs in the same way, and it was reassuring to know my teenagers could reach us if they needed to while they were on their own.

I didn't think about any of them using our residential phone line, except maybe to make local reservations at a restaurant, etc.



In three weeks, the family's teenage son racked up a phone bill in excess of \$1,400.00 calling his friends and girlfriend in The Netherlands from our house. They did not know what a call could cost. Apparently, a call from their residential phone in The Netherlands to the U.S. costs only 10 cents a minute.

He talked to his girlfriend one night for 89 minutes and it cost \$342.65! Of course, we are being reimbursed, but that is a lot of money to lose on an otherwise affordable vacation with no hotel costs

They said they still had a wonderful time, but still... I never thought to warn them! From Caroline K., #54336.

What tips have you picked up from your exchangers' homes?

Send your exchange tips and best ideas to [lisamarierovito@yahoo.com](mailto:lisamarierovito@yahoo.com). It's always good to exchange information!



# As Seen In...

AUGUST 2009



Not a week goes by without a reporter getting in touch with us for an expert quote about the still-growing wave of eager home exchangers. It's one reason why we're now 28,000 listings strong! Just a few weeks ago, *Time* wrote, "As the economy continues to flounder, many families are forgoing summer vacations in favor of staying at home. But there's a more interesting option that is just as cheap: vacationing in someone else's home. Growing numbers of people here and abroad are seeking a thrifty change of scenery by skipping all the hotels and looking instead to swap houses with

strangers. Agree to use each other's cars, and you can save big bucks on rentals too." In addition to our features in the publications below, check out our media coverage video clips from a link on the home page of HomeExchange.com.

**Sunset**  
LIVING IN THE WEST

NATIONAL GEOGRAPHIC  
**TRAVELER**

**TIME**



## SWAP TALK From Mr. Home Exchange

We know this has been a challenging year personally and professionally for many of our Members and others. So we feel fortunate that, despite the economy, or perhaps in part because of it, we have seen record numbers of people joining and renewing their Memberships on the HomeExchange.com family of websites: As of July, we have over 28,000 listings posted from over 130 countries!

Members' testimonials are echoed by media worldwide that home exchange really has allowed them to be frugal without having to give up their desire to travel, and that except for getting there, a home exchange vacation really doesn't have to cost any more than staying at home.

Personally, Terry and I have been taking advantage of the site as much as you

have. We had a great non-simultaneous exchange to Calgary in June, with our exchange partners coming to Hermosa Beach later that month. They had a beautiful home with jacuzzi, close to great hiking, and left their very friendly dogs for us to play with.

While we were in Canada, we had some Members from Puerto Vallarta staying at our home, and we will be going down there in September. In November, some Members from Vancouver Island will be staying at our condo in Palm Desert, CA, and we will be going up there next June. And during the year, we had Members from Washington, D.C. and Berkeley staying at our Palm Desert condo, some for the third time. Yes, it really works.

— Ed Kushins, President

## New Listings to the Club

### NEAR LIVERPOOL, U.K.:



This ultra charming seafront Victorian includes original fireplaces, music room, stained glass, private garden, walled courtyard, BBQ, and a “basic drum room in the basement for noisy teenagers.” The owner of the Titanic lived a few doors down and dined here. Want to visit NYC. #109187.

### IN MIAMI BEACH, FL:



Set in a luxury waterfront building in the heart of trend-setting South Beach, this condominium residence done in minimalist style features breathtaking views high above the Atlantic Ocean, Miami Beach, Biscayne Bay, and Lincoln Road. #109155.

### IN PARIS, FRANCE:



Beautiful urban ecological house in downtown Paris with 2 floors and a garden. Built totally in wood by an architect 2 years ago. Reach Le Louvre in 20 minutes by subway. Seek CA or NYC! #109089.

## george's spot

Where do *YOU* want to go?...

**that is the question.**

When I sit down at the computer to plan out a new home exchange, the first question I usually ask myself is, “Where does my family want to go?” Often times, we base our vacations on family we’d like to see, certain events or activities we enjoy, or tours or other guided adventures we’ve been wanting to try.

Many people use home exchanges to visit family and friends, to explore cities they know and love, or to attend weddings, reunions, and other events. But don’t forget, home exchange can also be used to go on a great adventure!

Think about the world and all that it has to offer. There are so many destinations that exist; it would take 10 lifetimes to visit them all. But don’t let that stop you! You can do a home exchange to some of the most exotic places on earth. With so many listings all over the globe, there is almost nowhere you can’t go via HomeExchange.com.

I’ve had friends in the HomeExchange.com family get amazing offers sent to them from places they never even really thought of visiting. Many times people can get stuck in a rut, visiting the same area over and over, and these folks decided to take a chance and accept an offer they got from new friends in an area they hadn’t considered visiting. These are the ones who always ended up having the vacation of a lifetime!

Now, it’s your turn. So, where do *YOU* want to go?

— George Balen, Vice President, HomeExchange.com



## TRY THIS! Google maps Our New Map Feature

Many of you have noticed and written us with great feedback about our new mapping and geo-location feature. With more than 28,000 listings, it was needed to allow better searchability, especially for homes in small towns near larger more popular destinations. Visitors may want to go to “Los Angeles” and the new maps make it easy to see that smaller places like Rancho Palos Verdes are neighboring towns they might also want to consider when making inquiries. Just click the “View Map” button now on each listing.



## SUGGESTION BOX

Got a great idea? Drop us a line and let us know what we can do to improve this newsletter, our website, or your home exchange experience. Send newsletter suggestions to [lisamarierovito@yahoo.com](mailto:lisamarierovito@yahoo.com). Others go to [julie@homeexchange.com](mailto:julie@homeexchange.com). Just use “Suggestion Box” as your subject line. We always appreciate your feedback!