PROPER | INSURANCE®

SHORT-TERM VACATION RENTAL INSURANCE

All-inclusive insurance, designed to entirely replace your current homeowners or landlord policy. Written for the unique risks of vacation rental and Airbnb/Vrbo properties.

Get an online **quote in minutes** or call for an expert consultation today

Available in all 50 states



WWW.PROPER.INSURE 888-631-6680

WHAT MAKES A PROPER POLICY?



Building & Contents
Special cause of loss (all risk), replacement cost coverage (new for old).



Liability
$1,OOO,OOO/$2,OOO,OOO in Commercial General Liability with increased limits available.



Income
Actual loss sustained business income coverage with no time limit.

CUSTOM COVERAGE FOR YOUR SHORT-TERM RENTAL



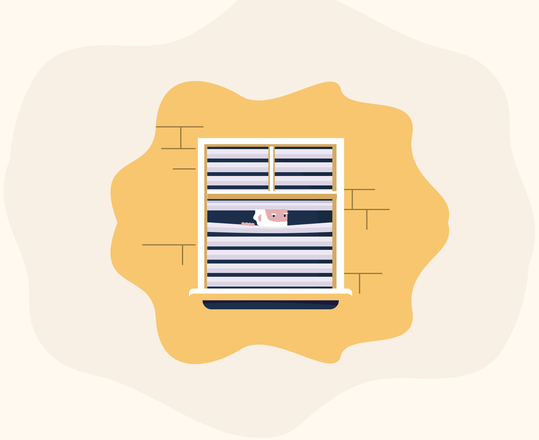
Property Entrustment
We've removed exclusions so you have protection whereas many policies exclude theft or damages to your home and contents as result of entrusting your property to another party.



Pet & Animal Liability
Many policies limit this coverage and may exclude certain animals or dog breeds. Our policy has no limitation on animals or pets so allowing guests to bring pets isn't a cause for concern.



Bed Bug Protection
Yikes! No one wants to worry about unwanted critters in their home. That's why we cover bed bug liability, removal, and loss of business income as a result of infestation.



Squatter Protection
If you end up with a tenant who simply refuses to leave, we'll cover legal fees and loss of income as a result.



Amenities Off-Premise
Many policies exclude coverage for bikes, boats, and golf carts or limit coverage to your property line. We cover liability for common amenities on or off your property.



Liquor Liability
Whether you want to include a beverage gift for your guest or simply ensure that undiscovered alcohol left by guests doesn't end up in the wrong hands when the next group arrives, we've got you covered.

PROPER INSURANCE® vs. Landlord & Homeowners Policies

	Proper	Landlord & Homeowners
Commercial General Liability	✓	✗
Personal Liability added when STR doubles as primary residence	✓	✗
Theft and/or malicious damage caused by guest	✓	✗
Special form all-risk coverage - Personal property	✓	✗
Automatic replacement cost - Personal property	✓	Optional
Automatic back-up sewers and drains $25,000	✓	Optional
Business Income - Actual loss sustained with no time limit	✓	✗
Bed bug protection (liability, remediation & income loss)	✓	✗
Vacancy clause removal	✓	✗
Liquor liability coverage	✓	✗
Liability extends to amenities off-premise (bicycles, golf-carts, dog-bites, etc.)	✓	✗
Squatter protection (eviction legal expense and loss income)	✓	✗
Personal and advertising injury (invasion of privacy)	✓	✗
Suffice for CGL city STR permit requirement	✓	✗

FAQ

What is considered short-term renting?

In the insurance world, a property that is rented for less than 30 days at a time is typically considered short-term. A property in which the renter does not reside/live at the dwelling.

What gaps in coverage do landlord dwelling policies (DP) have in regards to short-term rentals?

There are various gaps in both liability and property coverage. Landlord or dwelling policies carry premise liability which does not extend off the vacation rental premises. This means no coverage for amenities off-premises such as bicycles or injuries such as dog bites. Plus, there are limitations on damage to the property caused by a guest intentionally or maliciously.

Is my short-term rental really a business?

Yes, short-term rentals meet the definition of a business under virtually all insurance policies. Also, more and more cities are requiring short-term rentals to register, purchase a business license, pay business occupancy tax, and carry commercial business liability.

If I insure my short-term rental as a business, can I also stay there?

Yes. There are no standard occupancy restrictions on Proper's business policy. This means the property has full policy coverage while it's being used as a short-term rental business or if it's being used personally by the owner, being used as a mid-term or long-term rental, and if it's vacant or unoccupied.

Why are home-sharing endorsements from domestic U.S. insurers so inexpensive?

They were designed and written for owner-occupied primary residences and provide minimal coverage enhancements, such as $2,500 in rental furnishings. They are not designed for a secondary short-term rental investment property where the owner does not live on site. For a regularly rented property short-term, you need business insurance.

WHAT OUR CLIENTS ARE SAYING



MARY STOKES

Review on Google

★ ★ ★ ★ ★

“ As an owner of a new short-term rental I was looking for an insurance policy that would protect my home completely. Not just the routine home protection but to replace items damaged at replacement cost. This rental is more than a rental to me, it is my second home. I had worked hard to make it a warm and inviting place for my family and decided that sharing this place with others would not only offset the expenses but also would be sharing this beautiful place with others. I had read so many glowing reviews of Proper Insurance and decided to call and investigate their services. Bob Bradley was assigned to me. Bob was wonderful. He was patient with my many, many questions, professional, quick to respond, and friendly. I hope never to need to use my Proper Insurance policy but it gives me peace of mind knowing that I have this comprehensive coverage. ”

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