



# Insurance Solutions for Property Owners

## CBIZ At A Glance

- One of the largest Property & Casualty brokers in the U.S.
- First policy developed to cover the unique risks of short-term rentals nationwide.
- Underwritten by A.M. Best Rated A+ companies

## Insurance Experts

The CBIZ Property Insurance team knows insurance, specifically the risks and exposures related to all types of rentals and second homes.

As specialist in the industry, we leverage our knowledge and passion to ensure you and your business are adequately protected.



VacationRentalProgram@cbiz.com  
vacationrentalinsurance.cbiz.com



The CBIZ Property Insurance team has solutions regardless of the type of property you own. If you own property that is used as a vacation rental, a short-term or long-term rental, a secondary home or is vacant, we can help. We work with an A.M. Best Rated A+ carrier to offer a broad portfolio of property insurance solutions to fit your needs.

## Property Insurance Solutions

**Short-Term Rental:** Protection for property that is rented in less than 6-month increments and have multiple renters throughout the year. Also known as Vacation Rental, Airbnb or executive housing.

**Long-Term Rental:** Insurance protection for any residential listing where tenants live for 6 months or longer. Also known as Landlord or Dwelling coverage.

- Protection for multiple properties or properties with one to four units.
- Protects the owner's property and covered belongings. Your tenants' personal possessions are not covered under your policy.
- Dwelling insurance included. Covers the structure itself, but not the contents or land.

**Vacant Property:** A specially-designed program for vacant residential properties. This policy is for properties that are not being renting out at the moment, between tenants for a longer period, or slight cosmetic updates are being made.

**Second Home:** Insurance for an additional home that you are in and out of, but do not rent out. Not a primary residence.

## Coverage Benefits

- Available nationwide
- A++ (Superior) Financial Strength Rating from A.M. Best
- Ability to cover high-valued properties
- Properties with one to four units are accepted
- All properties types can be combined in one policy
- Variety of ownership types welcome: Corporations, Estates, Individuals, LLCs, etc.
- Property, General Liability (up to \$1 million) and contents covered on one policy
- Loss of rent/business income available