
SAFETY ENHANCEMENTS

TO HELP REDUCE COMMON
VACATION RENTAL PROPERTY RISKS

Insurance premiums for your short-term vacation rental home are based on the relative risk that a loss will occur. Some losses are outside of your control, making it virtually impossible to fully alleviate your risk. That's why you need comprehensive coverage for your vacation rental.

As the oldest and largest insurer of vacation rental properties in the United States, we're here to help you reduce risks at your vacation rental property. Use the following list to evaluate the relative safety of your property.



TALK TO AN EXPERT

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Get a jump start on eliminating your risk by making sure you have these safety elements in place.

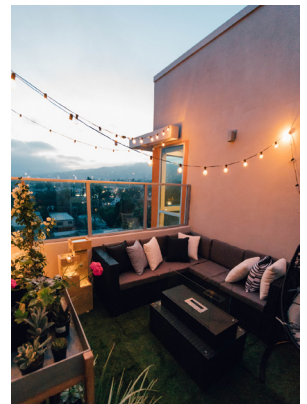
Inside Your Home



- ☐ Functioning smoke detectors on every floor
- ☐ Working carbon monoxide detectors installed
- ☐ Deadbolt locks or keyless entry
- ☐ Fireplaces, chimneys and flues that are clean and inspected annually
- ☐ Operational gas fireplaces & wood-burning stoves that are clean and inspected annually
- ☐ Fire extinguishers readily available
- ☐ No loose or frayed wiring or electrical cords
- ☐ Even staircases with sturdy railings
- ☐ Secure grab bars in the shower/tub or toilet area
- ☐ Sliding glass doors with metal or solid wood safety bars
- ☐ Water leak detection device that automatically shuts off home's water

Outside Your Home

- ☐ Landscaping and shrubs that are trimmed; brush that is cleared away
- ☐ Porch railings and decks that are sturdy and well-maintained
- ☐ Entry/exit steps and sidewalks that are even
- ☐ Adequate outdoor lighting
- ☐ Pools and hot tubs should be fenced in, well-maintained and have rules posted
- ☐ Garden hose coiled and mounted out of the way of walk ways.
- ☐ Store bbq grills at least 10 ft away from buildings.



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Additional Safety Considerations

If your property includes amenities or attractions like tree houses, diving platforms or trampolines, you may need to take additional safety precautions before you can purchase coverage for your short-term vacation rental property. These types of amenities, while fun for vacationers, come with a higher risk that someone will be injured while using them.

If other business activities occur on the property, additional risks may exist. For example, a rural property that includes horseback riding or a petting zoo would increase the risk that your guest could be injured while staying on the premises.



As a condition of offering coverage, your vacation rental insurance company may require you to remove or modify these types of features. They may even exclude them from policy coverage, and not cover losses caused by their use.

Taking steps to make your vacation rental home safer can help you obtain affordable comprehensive commercial property and liability coverages. These steps may also lead to better customer reviews and increase the likelihood of repeat stays, improving your overall occupancy rates.



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CBIZ VACATION RENTAL INSURANCE

MAKES PROTECTING YOUR
VACATION RENTAL HOME EASY.

Renting your home as a vacation rental is exciting for many reasons, raking in the cash not being least among them. But once the bookings start filling up and you start making money off your short-term rental, your risks increase and your insurance coverage requirements change.

Protect yourself, your vacation rental business and your peace of mind with coverage that leaves nothing to chance. Get a quote today or speak to a vacation rental insurance expert regarding potential gaps in your current coverage. Confidence in your coverage is just a few clicks away.



[TALK TO AN EXPERT](#)



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