

## **Coverage for Your Business**

### Protecting your home, business, and your peace of mind.

Do you advertise your vacation rental home online on sites like Vrbo or Airbnb? If you're relying on your homeowners insurance, landlord insurance, or a host liability policy to provide you with coverage, you could be exposing yourself to serious risks.

CBIZ Vacation Rental Insurance Program is comprehensive coverage designed specifically for vacation rental property owners and the unique risks involved with short-term rentals. Simply put, we offer the property protection and commercial liability coverage you need to fully protect yourself and your vacation rental business.

#### **COMMERCIAL GENERAL LIABILITY 1**

- \$2 million general aggregate
- \$1 million per occurrence
- \$1 million for personal/advertising injury
- \$5,000 for medical payments
- Legal fees related to your defense
- Property managers covered at no extra cost

#### **BUSINESS INCOME**

- Loss of use and extra expense coverage
- Loss of rental income

#### PROPERTY

- Replacement cost coverage for your building and contents
  - Property damage caused by a guest
  - Backup of sewer and drains
- Additional Structures

#### AMENITY<sup>2</sup>

- Swimming pools and hot tubs
- Docks
- Non-motorized Watercraft
- Canoes, paddleboards, kayaks
- Exercise equipment, bicycles and more

#### **CBIZ** Value

#### At a Glance

- America's largest insurer of vacation rental homes since 2002.
- First policy developed to cover the unique risks of short-term vacation rentals nationwide.
- Policy underwritten by A.M. Best Rated A companies

#### **CBIZ Value**

At a Glance The CBIZ Vacation Rental Insurance team knows insurance, specifically the risks and exposures related to short-term vacation rentals.

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

1. Subject to State availably and/or issuers underwriting guidelines.

2. Subject to issuers underwriting guidelines.

Like all insurance policies, all coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. In an actual claim situation, coverage is subject to the terms, conditions and exclusions of the policy issued. The reader is advised to contact a professional prior to taking any action based upon this information.



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# Your Team.



Financial Advisory Valuation **BENEFITS &** 

**INSURANCE** 

- Litigation Support
- Risk & Advisory Services Tenant Advisory Services
- Property & Casualty
- Retirement & Investment Solutions
- Talent & Compensation Solutions
- Individual Life Insurance

to Community including 11 Million+ Lbs. of Food Donated since 2009



<sup>1</sup>Accounting Today – March 2023 <sup>2</sup>Business Insurance magazine – July 2022 <sup>3</sup>Barron's Top Institutional Consultants – 2022. Rankings and recognition by unaffiliated third parties may not be representative of a CBIZ Investment Advisory Services' client experience and should not be construed as a guarantee of a certain level of results. Neither CBIZ IAS nor its advisors pays a fee to the third party in exchange for the rating.

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