INSURANCE | SPECIALTY INSURANCE

Named Storm & Wind Coverage for Vacation Rentals

When a named storm rolls toward the coast, your vacation rental faces real risk, and your property policy may not have your back when it matters most. Many standard policies for coastal properties exclude wind damage from hurricanes and named storms, leaving owners exposed and, in some cases, unable to meet lender or investor requirements.

CBIZ Vacation Rentals Insurance

At CBIZ, we offer comprehensive protection for short-term rentals, including coastal vacation rentals listed on Airbnb and Vrbo.

Our core offering is a package insurance policy that combines:

- General liability, offering protection against lawsuits and injuries
- Property coverage, offering protection for buildings, personal property, and lost rental income

Our Solution: Coverage Built for Named Storms & Wind Damage

This supplemental property policy protects your buildings against hurricane damage, named storm events, and wind damage in high-risk coastal areas. It focuses on the exposures standard policies leave out.

- **This coverage is issued as a separate wind and named storm policy.** It is designed to work alongside our core package policy and to fill the wind coverage gap, not replace the primary property policy. Also, it cannot be purchased on its own and must pair with a primary property policy that excludes named storm wind, so your protection lines up without overlapping.

Lock in Coverage Before the Next Storm With CBIZ

The next named storm won't wait, so don't leave your vacation rental exposed. **Connect with CBIZ today** and lock in wind protection built for coastal properties. Already have an agent or broker? Even better. CBIZ is a broker-friendly market, so bring your broker to CBIZ and we'll handle the rest.

Key Coverage Details

- **Built for Coastal Risk:** Available in select coastal, hurricane-exposed states, including Florida, Texas, Louisiana, Georgia, South Carolina, North Carolina, Virginia, Alabama, and Mississippi
- **Eligibility:** Targets properties at least one mile from the coastline
- **Property Profile:** Insured values up to $5 million per location
- **Deductible Structure:** Percentage-based storm deductibles, typically 2% to 5% (of the insured building value) depending on location
- **Data-Driven Pricing:** Guided by advanced catastrophe modeling, not generic rates
- **Annual Coverage:** Issued as a one-year policy
- **Selective Eligibility:** Certain properties are not eligible, such as mobile homes

CBIZ is a consulting, tax and financial services provider that works closely with CBIZ CPAs P.C., an independent CPA firm that provides audit, review and other attest services.