

INSURANCE | SPECIALTY INSURANCE

Protecting Your Vacation Rental from Bed Bugs



Bed bug incidents can harm your reputation, lead to guest refunds, and even force you to remove your listing. The costs are significant — homeowners spend an average of \$1,000 to \$2,500 to exterminate bed bugs, and even with the highest standards, infestations can still happen. Proactive prevention, quick response, and the right insurance coverage can help protect your business and your bottom line.

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Understanding Bed Bugs

- Bed bugs travel by hitching rides in luggage, clothing, and personal items.
- They are most active at night; bites usually occur while people are sleeping.
- Bed bugs are small, flat, and oval-shaped about the size of an apple seed.
- They can survive for up to a year without feeding even in vacant properties.

Prevention Tips

- Provide covered laundry hampers to reduce clutter where bed bugs can hide.
- Use bite-proof polyurethane mattress covers.

- Keep luggage off the floor with metal luggage racks.
- Change and wash linens weekly in hot water (at least 115°F), then dry on a hot setting.
- · Vacuum carpets, baseboards, and moldings weekly.
- Regularly inspect bedding, mattress seams, box springs, curtains, closets, headboards, and baseboards.
- Look for black streaks, bloodstains, and shed skins on bedding and linens.

Spotting an Infestation

- Watch for guest reports of red, itchy bites.
- Carefully inspect all areas where bed bugs may hide.
- Look for physical evidence such as black streaks, bloodstains, shed skins, or the bugs themselves.

Take Immediate Action

Call a licensed pest control company immediately upon spotting an infestation. A professional can accurately assess the extent of the infestation and apply registered insecticides to eliminate bed bugs safely and effectively.

How to Clean after an Infestation

- Gather bedding, mattress covers, and curtains; wash and dry on hot settings.
- Remove floor clutter and vacuum thoroughly.
- Scrub mattress seams, headboards, and baseboards.

Insurance Matters

Clearing a bed bug infestation can be costly. Confirm your insurance policy provides protection for bed bug-related issues. CBIZ Bed Bug Cleanup and Removal Coverage affords up to \$25,000 for the removal and cleanup of a bed bug infestation.

Proactive prevention can save your property from costly infestations. *Connect with a trusted advisor for a no-obligation consultation and risk assessment.*