

# Short-Term Rental Protection



Standard homeowners, landlord, or host liability policies often do not provide adequate protection for properties listed on Airbnb, Vrbo, or other short-term rental platforms. Once you begin accommodating paying guests, your property is considered a business, requiring a specialized form of protection. Our specialists are available to develop a comprehensive insurance solution tailored to your unique needs, which may include:

## Property Coverage

Guests can be careless. Storms are unpredictable. Damage happens. And many host liability policies don't cover property damage at all. CBIZ fills that gap with options like:

- Replacement cost coverage for your building and contents
- Damage caused by guests
- Backup of sewer and drains
- Coverage for additional structures

## Contents & Business Personal Property

CBIZ coverage protects the things that make your property rental-ready. That includes:

- Furniture, appliances, and amenities inside the home
- Items located within 100 feet of the structure — like grills, storage sheds, or gear provided to guests

## Commercial General Liability

Free or low-cost host liability policies often fall short, especially when it comes to exclusions, low limits, or denied claims. Our liability coverage helps protect your assets from legal action, with:

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

*\*Subject to state availability and underwriting guidelines.*

## Business Income Protection

If a covered event puts your property out of service, you shouldn't lose income on top of repair costs. Our policy can help cover:

- Loss of rental income
- Extra expenses during property restoration

Protect your investment and gain peace of mind. [Connect with a member of our team](#) to customize the right vacation rental insurance solution for you.