

INSURANCE | PROPERTY & CASUALTY

# CBIZ Vacation Rental Insurance Program

Exceptional insurance for exceptional hosts





### Who We Insure

Our program offers a commercial insurance policy designed for owners and operators of short-term rental properties (lease terms less than 1 year), including:

- Individual vacation rental/short-term rental (STR) property owners
- Property owners listing on VRBO, Airbnb, other public sites, or private listings
- Portfolio owners with multiple properties
- Investors, property managers, and real estate professionals in the STR market
- · Rental arbitrage

### Eligible property types include:

- Single-family homes and accessory dwelling units (ADUs)
- Condominium units, apartments, townhomes, row homes, and multi-family dwellings
- Cabins, cottages, and tiny homes
- High-value rentals and luxury properties
- Owner-occupied shared homes with separate entry and living space for guests
- Urban, rural, coastal, and mountain locations in all 50 states
- Other unique short-term rentals

### Why Choose CBIZ?

- Singular focus on short-term rental properties since 2012 we know this business
- Exclusive program backed by A-rated carriers superior financial strength
- Coverage tailored for STR risks broadest coverage available anywhere
- In-house claims handling we advocate for our policyholders and provide claim status updates
- Risk management team property self-surveys, tips, and tools for STR risk management
- Competitive and stable premiums
- Flexible payment options
- Proprietary technology platform for fast quotes and extraordinary service

# Coverage Highlights

#### **Property Coverage**

- Replacement cost for building and contents no depreciation (new for old)
- Business income/Rental income protection no coinsurance or time limitation
- Special causes of loss broadest coverage available
- Full coverage for unoccupied properties

Plus, our industry-leading Property Coverage Enhancement, which includes:

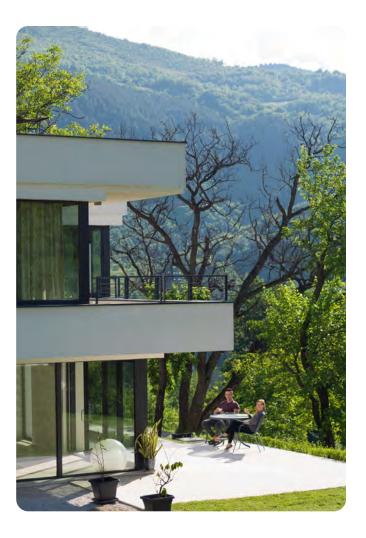
- Bed bug extermination costs and loss of rental income
- Squatter legal eviction costs and loss of rental income
- · Fine arts and antiques at market value
- · Lock replacement coverage
- Plants, trees, shrubs, and lawn coverage
- All outbuildings and affixed structures (detached from home) including garages, carports, sheds, pools, hot tubs, gazebos, fences, retaining walls, bulkheads, and docks
- Personal property of guests
- No sublimit on damage caused by backup of sewers and drains
- Damage caused by guests, including dishonest or criminal acts

### Liability Coverage

- \$1M per occurrence/ \$2M annual aggregate limits (higher limit options available)
- On-premises and Off-premises liability anywhere in the U.S.
- Personal injury (including wrongful eviction)
- Full pet injury liability with no breed restrictions
- Guest medical payments (no-fault emergency accident coverage)
- Full legal defense coverage
- Liquor liability full coverage except for alcohol sales for profit

### **Additional Coverage Options**

- Equipment breakdown coverage
- Umbrella/excess liability
- Flood coverage



# Program Overview

The CBIZ Vacation Rental Insurance Program was designed specifically for the growing short-term rental market. We offer true comprehensive commercial coverage — not a patchwork of endorsements — to protect both property and income. Our experienced underwriters and claims professionals understand the nuances of this market and deliver fast, friendly service to brokers and policyholders. You are an exceptional host, and you deserve exceptional insurance!

Learn more at vacationrentalinsurance.cbiz.com



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