



INSURANCE | PROPERTY & CASUALTY

CBIZ Vacation Rental Insurance Program

Exceptional insurance for exceptional hosts

[CBIZ.COM](https://www.cbiz.com)





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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