

Custom Homeowners Insurance for vacation rental properties

THE CHALLENGE

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One of the biggest challenges in the short-term vacation rental space is making sure home owners have the right insurance. There are only a few products that truly protect them, even if only renting their home out for a few days a year. Traditional insurance companies have not adjusted to the changing times, and for some reason, no one is talking about it."

CLAIM SCENARIOS



Claim Scenario #1

A windstorm causes a tree to fall on your home, damaging the roof and entire interior of the living room. During the claims investigation, the adjuster discovers that your home (same address whereby the tree fell) was listed on AirBnb and VRBO. The claim is denied, citing the 'commercial use' exclusion on your homeowners policy.

Claim Scenario #2

One of the most traditional (albeit common) claim examples stems from the liability associated with a slip and fall within your home. Even in the event that a guest of yours falls down the stairs breaking their arm, the pursuant investigation will dive into whether or not your home is listed on any short-term vacation rental websites. If so, the carrier reserves their right to deny coverage.

THE SOLUTION

StayMarquis has partnered with a tech-enabled insurance brokerage that specializes in the short-term vacation rental space. Please contact Founder Shield, who can offer a custom product specifically catered to your unique need.

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