

Insurance custom written for the unique exposure of vacation rental homes, cabins, and condos.

All-inclusive coverage for your building(s), contents, income, and liability.

Insuring vacation rental properties has become a challenge the past few years. Many domestic carriers simply won't insure them, which leaves owners with a handful of specialty carriers to choose from. These policies often do not meet the needs of vacation rentals and leave big gaps in coverage.

### 10 Important Questions to Consider:

1. Is your home insured to 100% of the replacement cost?
2. Would you be forced to accept a reduced settlement in the event of a partial loss?
3. Does your policy offer full limits on theft?
4. Does your policy have any limitations on damage caused by a renter?
5. What is your deductible for water damage and are you covered for freezing pipes and water back-up?
6. Is there an "ordinance or law" coverage enhancement added into your policy?
7. Does your liability coverage extend off-premise and follow your renters?
8. Does your liability extend to hot tubs, swimming pools, dock and small watercraft?
9. If your property goes unoccupied for periods of time, do you have full policy coverage?
10. Would it be beneficial to work with an insurance agent that has short-term vacation rental insurance experience?

### Lloyd's Program Highlights

- ◆ Commercial package policy; coverage for building(s), contents, income, and commercial general liability
- ◆ Replacement cost valuation for both building(s) and contents, with special form (all-risk) coverage.
- ◆ No limit on damage caused by a renter, and no theft limit
- ◆ Actual loss sustained business income coverage with no time limit
- ◆ \$1,000,000/\$2,000,000 of commercial general liability coverage, which extends off-premise
- ◆ Liability coverage extended to hot tubs, swimming pools, docks, rec areas, animals/pets, bicycles, small watercraft, fishing, +more
- ◆ Underwritten by Lloyd's, AM Best's rated A

Call or Email for a Free Quote and Coverage Comparison

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