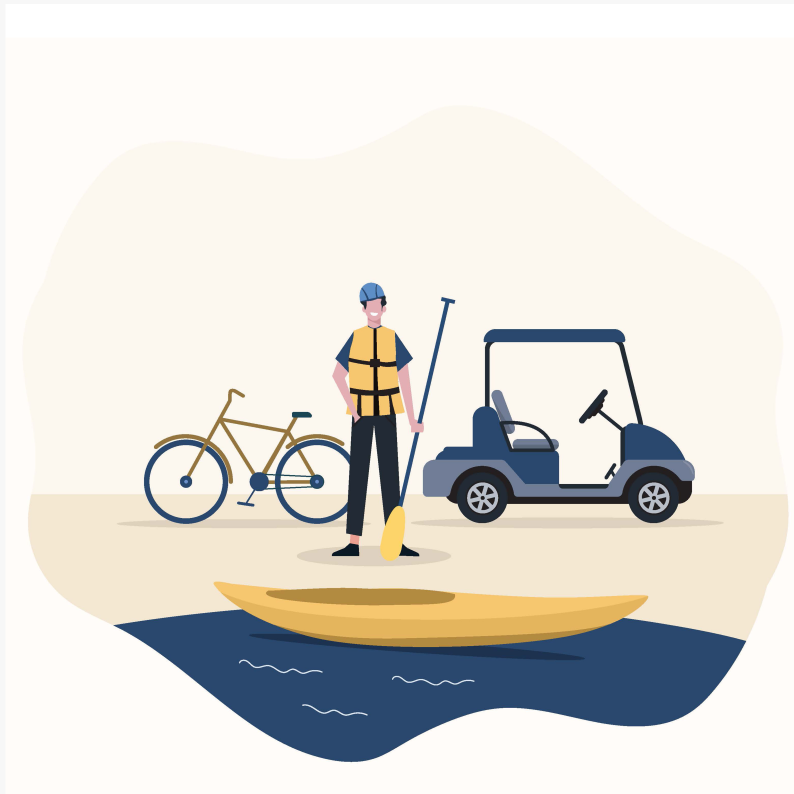
Proper Insurance Promotes Safe Practices and Extends Their Coverage for Off-Premise Liability at Short-Term Rentals

Proper Insurance emphasizes the importance of addressing off-premise liabilities for hosts to protect themselves and their guests.



Proper Insurance covers off-premises liability

BOZEMAN, MONTANA, USA, July 20, 2023 /EINPresswire.com/ -- Given the rise in popularity of short-term vacation rentals during the summer months with off-premise activities, Proper Insurance strongly advises vacation rental hosts to look at their insurance policy to see if they are covered for a guest injury that occurs off-premise. Vacation rentals equipped with kayaks, bikes, docks, or any toy that can be taken off-premise means that hosts could be liable if someone were to get injured. Proper Insurance, a leading provider of specialized insurance solutions for vacation rentals, emphasizes the importance of understanding and mitigating risks associated with Off-Premise Liability, as most homeowners' insurance companies do not cover it.

Serious injuries and deaths do happen at vacation rentals and when they do hosts need comprehensive coverage and big limits. Far too many vacation rental owners carry a dwelling landlord policy, which offers premise liability, not a general commercial liability. Premise liability DOES NOT extend off the property premise and covers from $300,000 to $500,000 in coverage. In today's world, short-term rental policy limits need to be at a $1,000,000 minimum and Proper Insurance suggests $2,000,000 if the host can afford it.

Off-premise activities can be attractive to guests when looking for a short-term rental and may open hosts up to a wider pool of visitors. By offering off-premise amenities and activities, hosts can enhance the guest experience and differentiate their rental from others. These additional activities provide guests with opportunities for adventure, relaxation, and exploration, adding value to their stay. However, it is crucial for hosts to be aware of the safety concerns that come with off-premise activities and take proactive measures to ensure the well-being of their guests. Proper Insurance provides valuable insights and resources on waterfront safety, pet-friendly policies, and wildlife encounters to help hosts navigate these considerations and create a safe and enjoyable experience for their guests. By understanding the pros and cons of off-premise activities and implementing proper safety protocols, hosts can maximize the appeal of their short-term rental while minimizing the risk of off-premise liability.

In one of Proper's blog posts from 2021, they write about the tragedy of a 30-year-old man, Vinod Deonarine, who drowned while at a vacation rental. Unfortunately, the host was found negligent in this case. The victim's sister Kumarie Deanarine, stated, "There was 'complete negligence' of the short-term rental host because there were no life jackets or safety equipment on the canoe, it wasn't locked up, the wrong oars were provided, there was no ladder present by the canal and absolutely no safety information provided about the lake or canoe". Deanarine proceeded with a call to action of more enforcement on waterfront rentals and made it to the phones of state senators.

If hosts are not insured, unintentional accidents could cost them much more than they make from the income of the house. Even if the host has taken all the precautions possible, some things cannot be controlled, and it is vital to have an insurance policy that protects and covers all avenues for short-term rental hosts.

Ultimately, as a short-term rental host, you never know who will be staying at your house and what their abilities are in unchartered territory. Proper has the expertise and coverage that can protect homeowners from situations that unfortunately do arise.

To learn more, visit Proper.insure and get educated on vacation rental liability.

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