

# Setting New Standards in Short-Term Rental Insurance: Proper Insurance's Unmatched Liquor Liability Coverage

*Amidst the excitement of summer vacations, it is crucial for short-term rental hosts to be aware of the significant implications of Liquor Liability.*

BOZEMAN, MONTANA, USA, August 9, 2023 /EINPresswire.com/ -- Don't be fooled by a good time, Liquor Liability is a big deal and often excluded by most insurance companies. As summer vacations are in full swing, it is important for short-term rental hosts to know their [liquor liability coverage](#). Luckily, Proper Insurance has removed this exclusion from their policy meaning hosts no longer have to worry about guests drinking alcohol on premises or gifting alcohol and being held liable because Proper Insurance now covers liquor liability.



Proper Insurance knows the importance of general liability for short term rental hosts

Proper Insurance, a leading provider of specialized insurance solutions for vacation rentals, emphasizes the critical need for vacation rental hosts to ensure they have the proper coverage. While most insurance policies exclude liquor liability, Proper Insurance fills this coverage gap. And because of this, they can protect hosts from injury-related lawsuits relating to the alcohol consumption of guests.

Guests frequently consume alcohol during their vacation stays and may leave unconsumed beverages behind. If these beverages are not completely removed from the rental property during the post-stay inspection, they can be considered "provided" for the next set of guests or considered furnished alcohol. In the unfortunate event that the next group consumes the alcohol and sustains injuries, they may hold the host liable.

According to BMC Public Health, drinking on vacation can be very popular for young adults, especially students on school breaks, and may abuse their substance limit. Heavy drinking can

lead to blackouts, injuries, or even death. This can also increase accidents, violence, and more. Some insurance policies will cover damage sustained to the home, yet Proper not only covers damages to the home but also covers liability related incidents that relate to injury from alcohol, which is a crucial part of insurance liability as a host.

Because of this, in the past, hosts had to be extremely diligent in making sure there were no beverages on the premises when guests arrived. This also meant that they were not able to gift a bottle of wine or alcohol to the guest because they would be furnishing the home with alcohol.

To mitigate this risk for hosts, Proper Insurance fills this coverage gap, protecting hosts against potential claims of alcohol consumption by guests which can be common. Hosts no longer need to worry about the risk of their guests relaxing and having a drink because with Proper Insurance they are covered for liquor liability.

More about Proper Insurance:

Proper Insurance was founded in 2014 during the rapid rise of short-term rentals such as Airbnb and Vrbo. Since the beginning they have emerged as a prominent leading player in the industry. With recognition from esteemed industry leaders and an exclusive endorsement from Vrbo, Proper Insurance stands apart from its competitors. Operating in all 50 states, Proper Insurance is backed by Lloyd's of London and Concert Specialty, providing clients with unparalleled financial security. Notably, Proper Insurance distinguishes itself through its in-house claims department, enabling swift and efficient handling. Committed to meeting the unique needs and challenges of the vacation rental industry, Proper Insurance strives to deliver the best and most comprehensive coverage nationally.

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