

Unparalleled Short-Term Rental Liability Coverage: Proper Insurance Leads the Way

Proper Insurance, a leading insurance provider for vacation rentals, emphasizes the critical need for hosts to proactively address potential risks/liabilities.

BOZEMAN, MONTANA, USA, August 25, 2023 /EINPresswire.com/ -- As summer vacations are in full swing, it is important for short-term rental hosts to be aware of their potential liability and ensure they have the necessary coverage. Traditional homeowners' insurance policies often fall short in protecting vacation rentals; however, Proper Insurance, a recognized leader



Proper's Comprehensive Liability Coverage

in specialized insurance solutions for vacation rental hosts, addresses this gap by offering comprehensive coverage designed specifically to meet the unique needs of hosts. From liquor liability to off-premises liability and bed bug liability coverage, Proper Insurance provides tailored solutions that every short-term rental host should consider, protecting themselves and their guests.

Accidents can happen unexpectedly during vacations as a result of adventurous activities or just being in a foreign home/place. These accidents can range from falling down a flight of stairs, swimming in the backyard pool, or getting bitten by a neighborhood dog.

According to Leighton Law, slips and falls are the number one cause of injury while on vacation. The Center for Disease Control and Prevention reports that 3 million older people are treated in the emergency department each year, and in 2015 this cost totaled over \$50 billion in medical costs.

To exacerbate matters, these lawsuits can result in significant financial burdens and cost a host around \$30,000 to \$40,000 per fall in medical bills, not including attorney and insurance fees, according to Chopin Law Firm LLC.

With a deep understanding of the unique risks associated with the industry, Proper Insurance stresses the need for hosts to proactively protect themselves and their guests through appropriate insurance coverage.

By partnering with Proper Insurance, vacation rental hosts gain access to specialized coverage options and industry expertise that can help them navigate the complexities of liability risks. Proper Insurance's comprehensive solutions provide financial security and peace of mind, allowing owners to focus on delivering exceptional guest experiences while minimizing potential legal and financial consequences.

About Proper Insurance:

Proper insurance was founded in 2014 when short-term rentals like Airbnb and Vrbo were beginning to explode in popularity. Proper Insurance has gained recognition from industry leaders and is exclusively endorsed by Vrbo. Proper writes in all 50 states, is backed by Lloyd's of London as well as Concert Specialty, and has an in-house claims department, setting themselves far apart from every other short-term rental insurance company. Proper is committed to meeting the unique needs and challenges of the vacation rental industry, aiming to offer the best and most comprehensive insurance coverage - nationally.

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