

Proper Insurance Urges Comprehensive Coverage as Booking Platforms Continue to Fail Hosts

Proper Insurance advises short-term rental hosts to get the right coverage due to increased cases of Aircover failing to cover guest-caused damage

BOZEMAN, MONTANA, USA, November 20, 2023 /EINPresswire.com/ -- Proper Insurance is urging short-term rental hosts to get comprehensive coverage to protect their vacation rental investments against guest-caused damage due to booking platforms failing to provide financial support to hosts . This announcement comes as Airbnb recently launched its "Guests' Favorites Collection," a new feature some hosts see as the company once again siding with guests over hosts.



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While Airbnb's AirCover is intended to provide basic host protection, there are still too many cases where hosts are left covering costs for significant damage. As highlighted in a recent Proper Insurance blog, AirCover does not adequately protect hosts in all damage situations.

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Nicholas Massey

The need for comprehensive coverage was recently highlighted by the experience of Erika, a pregnant Airbnb host whose property was severely damaged by a guest. Erika's home was flooded after a guest flushed baby wipes down the toilet causing major water damage to the townhouse. Despite clear evidence showing the guest was responsible, Airbnb was hard to get ahold of and offered

little reimbursement compared to the overall damage. The homeowner was left homeless with

more than \$300,000 in debt to repair the damage. Erika's story demonstrates the financial nightmare hosts can face when booking platforms fail to adequately cover significant property damage left by a guest.

"We see it over and over again where damage caused by guests is not covered, and hosts are left with a huge mess and sometimes massive debt," said Nick Massey, the Sales Director at Proper. "No host should have to go through that alone."

Proper Insurance recommends short-term rental hosts invest in comprehensive insurance coverage to protect against both accidental and intentional damage caused by guests. When homeowners are consistently welcoming a wide range of guests into their home, they can often run into costly damage. It boils down to the fact that guests will not treat a vacation home the same way a homeowner would.

Proper was built to address common insurance gaps found in standard Homeowners and Landlord policies. That's why Proper provides homeowners, landlord, and commercial liability all in one policy. They are continually adding to the policy to meet the demand of their clients who are facing new challenges in the short-term rental industry. For example, they recently added flea coverage as hosts were having an issue with fleas.

Proper Insurance provides the most comprehensive coverage available on the market so that short-term rental owners can know they're covered. To learn more about Proper's [short-term rental insurance](#) and how hosts can better protect themselves, visit: proper.insure

About Proper:

Proper Insurance is the nation's leading short-term vacation rental insurance provider, with the most comprehensive policy on the market. We protect homes in all 50 states with unmatched coverage for your property, revenue, and business liability, customized to include guest-caused theft/damage, liquor liability, amenity liability (bikes, kayaks, hot tub, etc.), bed bugs, squatters, and more.

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