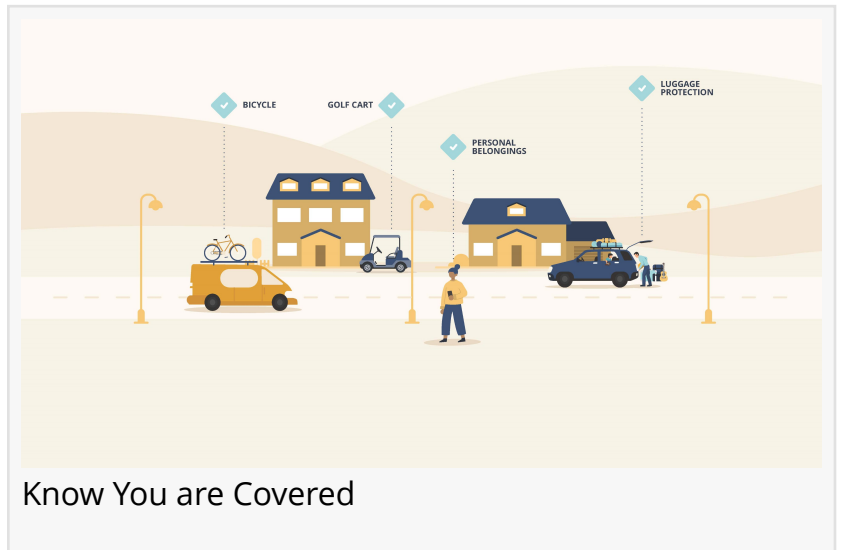


# Proper Insurance Promotes General Commercial Liability for Short-Term Rentals

*Proper Insurance recommends that Airbnb hosts implement guest safety measures at their properties in addition to securing comprehensive STR insurance coverage.*

BOZEMAN, MONTANA, USA, May 13, 2024 /EINPresswire.com/ -- Amidst the growing popularity of short-term rentals (STRs) across the nation, Proper Insurance takes the initiative to underscore the need for comprehensive insurance coverage for Airbnb hosts, Vrbo hosts and short-term rental owners.



The difference is that short-term hosts face different challenges and risks than that of a homeowner or landlord. Short-term rentals are considered a business in the eyes of insurance. That comes with greater responsibility and therefore greater insurance needs because hosts can be held liable for injuries that occur on or off the property.

Even when hosts take precautions to make sure their homes are safe, risk is still prevalent, and hosts need the correct coverage in place to protect them and their short-term rental business should anything happen to their property or to an Airbnb guest.

Proper Insurance was created specifically for the risks of short-term renting by replacing inadequate Homeowners and Dwelling/Landlord policies with a unique Commercial Homeowner's policy that protects owners and hosts with Commercial General Liability starting at \$1 million. According to the National Fire Protection Agency nearly 57% of safety related incidents occur in homes. This could be due to slips and falls, fire, smoke inhalation, drowning and more. When guests are staying in an unfamiliar place, sometimes under the influence as they let loose on vacation, or just uninformed as to how to operate items in the house like the outdoor grill, injuries could occur at an even higher rate.

Proper cannot stress enough the need for safety measures in vacation homes paired with the

right insurance. Their sales agents place insurance education and safety at the forefront of each conversation. They invite hosts and short-term vacation rental owners to visit their website and get a quote or read the blog to learn more about Proper's specific comprehensive coverage.

## About Proper Insurance

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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