

World Cup Hosting Could Expose Massive Insurance Gaps for Short-Term Rental Owners

Most hosts don't realize that standard insurance may not respond when they operate a short-term rental

BOZEMAN, MT, UNITED STATES, February 6, 2026 /EINPresswire.com/ -- As U.S. cities prepare to welcome over 5 million visitors for the 2026 FIFA World Cup, short-term rental demand is set to reach unprecedented levels. Amid the excitement, many hosts remain focused on pricing, bookings, and local regulations. But while demand surges, [short-term rental risk management experts at Proper Insurance](#) caution that many hosts will be left exposed to costly claims because traditional Homeowners (HO) and Landlord/Dwelling (DP) policies weren't built for the risks of short-term renting.

"Short-term renting dramatically changes a property owner's exposure, and major events like the World Cup magnify those risks," said Nick Massey, Chief Sales Officer at Proper Insurance. "From guest-caused damage to liability incidents, hosts often don't realize their existing policies simply aren't built for these scenarios, and in some cases, can completely void the terms of their current policy, leaving the host with no insurance protection in the event of loss."

Hosting during the World Cup could affect coverage long after the final match. Under many standard Homeowners insurance policies, short-term rental activity can void coverage entirely, meaning a claim filed months later for something unrelated, such as storm damage or a fallen tree, could still be denied because the policy was compromised earlier in the year.

The [heightened risks surrounding the World Cup](#) make insurance coverage gaps especially concerning for short-term rental hosts. Event-driven stays bring increased guest turnover, a higher chance of guest-caused property damage, alcohol-induced incidents, and group bookings with unpredictable guest behavior—precisely the scenarios most traditional Homeowners and Landlord policies were never designed to address.



**WORLD CUP HOSTING
COULD EXPOSE MASSIVE
INSURANCE GAPS
FOR SHORT-TERM
RENTAL OWNERS**

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Hosting for the World Cup? Verify your insurance!

With demand growing across World Cup host cities, the nation's leading short-term rental insurance provider urges both experienced and first-time hosts to review their coverage well before guests arrive.

Hosts should evaluate if their current coverage aligns with the realities of STR operations and adequately protects them from risks like guest-caused damage and off-premises liability, while also covering areas commonly excluded, such as liquor liability, amenities, bed bugs, and more. Identifying these limitations now, rather than after a loss, can help prevent costly claim surprises long after the crowds have gone home.

In response to the heightened risks surrounding event-driven stays, Proper Insurance urges owners and hosts in World Cup cities to [verify their insurance coverage](#) ahead of matches. To assist with that, Proper is offering complimentary risk analyses to short-term rental owners and hosts in World Cup cities to help identify potential exposure and coverage gaps.

About Proper Insurance

Proper Insurance provides insurance coverage designed specifically for short-term rental properties, including vacation rentals and properties listed on platforms such as Airbnb and Vrbo. The company operates nationwide across the United States, is backed by Lloyd's of London and Concert Specialty Insurance Company, and has been an industry leader in STR insurance since 2014.

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