

Proper Insurance Launches Three Resources for Short-Term Rental Owners Evaluating Coverage

Proper Insurance identifies three warning signs that an insurance policy may leave

Airbnb hosts exposed: cheap add-ons, fast quotes & thin underwriting.

BOZEMAN, MT, UNITED STATES, August 13, 2026 /EINPresswire.com/ -- Short-term rental owners across the country are coming to the realization that their Homeowners or Landlord insurance may not provide adequate coverage for their Airbnb business. To help assist owners in deciphering their own insurance policy, Proper Insurance, the nation's leading provider of short-term rental insurance, has released [three giveaways to help owners ensure they are adequately protected](#) from the unique risks associated with hosting guests.

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Justin Brodin, Chief Marketing Officer of Proper Insurance

"The moment a guest checks into a property, it becomes a business," says Justin Brodin, Chief Marketing Officer of Proper Insurance. "Homeowners and Landlord policies are not designed to accommodate unique risks of short-term

rentals, which include high guest turnover, hotel-level safety expectations, and greater liability exposure. It's crucial to understand these risks to ensure the right coverage."

Top Three Indicators of Weak Short-Term Rental Insurance:

1. **Affordably Bolted-On Coverage:** Many rental owners opt for cheap policies or add-ons that provide minimal coverage. These low-cost options often indicate that the insurer is assuming very little risk. Homeowners must question what they might be giving up in exchange for a lower premium.

2. **Insufficient Quote Process:** A quick and easy quote process that asks few questions can signal inadequate coverage. Specialized short-term rental policies should require detailed inquiries about property specifics, such as amenities and safety features, to accurately gauge the associated risks.

3. Minimal Underwriting: Policies that lack thorough underwriting are a significant red flag. Proper underwriting helps identify potential risks specific to short-term rentals, ensuring that adequate safety measures are in place. When coverage is offered without sufficient evaluation, hosts could face challenges when claims arise.

Proper Insurance offers a dedicated short-term rental policy specifically designed to meet the needs of property owners operating in the vacation rental hospitality sector. Unlike standard Homeowners policies, Proper's coverage is built to respond to the unique exposures that come with hosting guests, including guest-caused damage, liability that extends beyond property lines, and [support for loss of business revenue](#).



“Taking the time to understand risk exposure and how an insurance policy would respond to these risks is vital for protecting your investment,” adds Brodin. “At Proper, we empower hosts to make informed decisions about their coverage, offering a specialized policy that adequately addresses the unique risks of the short-term rental industry.”

Justin Brodin
Proper Insurance
+1 888-631-6680
[email us here](#)

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