

Proper Insurance Publishes Free Guide: Questions Short-Term Rental Owners Should Ask Their Insurance Agent

Proper Insurance releases a free guide with 10 questions short-term rental owners should send to their insurance agent in writing.

BOZEMAN, MT, UNITED STATES, September 3, 2026 /EINPresswire.com/ -- Many short-term rental

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Justin Brodin, Chief Marketing Officer of Proper Insurance

owners are closing out one of the busiest seasons of the year and starting to prep for the next one. Most hosts spend this time working through a checklist to restock the supplies, handle the repairs that peak season left no room for, deep-clean, and line up the next round of bookings.

One item worth adding to that list is the policy behind the whole short-term rental business operation. Most hosts are still insured on a Homeowners policy that was never written for short-term rentals, and owners often don't find out where their policy falls short until a claim is already in motion.

To help owners discover where their coverage stands before the next rush of guests, Proper Insurance, the nation's leading provider of short-term rental insurance, has released a free guide featuring [10 questions to ask an insurance agent about short-term rental coverage](#).

The guide gives owners specific language to ask their agent and get a definitive answer, in writing, on whether their policy responds to STR hosting.

"A verbal 'yes' from an insurance agent is not the same as coverage confirmed in writing from the underwriter," says Justin Brodin, Chief Marketing Officer of Proper Insurance. "The words that matter are the ones written into the insurance contract. If an agent can't point to that language, the coverage isn't confirmed."

Three of the most common coverage gaps short-term rental owners face include:

1. Guest-Caused Damage and Theft: Many Homeowners policies exclude theft or vandalism caused by someone the property owner has entrusted the home to, a category that includes paying short-term rental guests. Whether that exclusion applies, and what it leaves uncovered, depends on the exact wording of the policy.

2. Off-Premises Liability: Standard policies frequently stop liability coverage at the property line. Short-term rental owners who advertise [amenities like kayaks, bikes, or waterfront access](#) can be sued for incidents that happen away from the property, and many policies offer no defense once the incident is off-premises.

3. Loss of Business Income: If a covered loss makes a property uninhabitable, not every policy provides coverage for the income lost during repairs. Owners are often unaware of how their loss of income coverage is calculated, or that their policy has a time limit, until a claim is already in process.



Proper Insurance has been an industry leader in STR insurance since 2014 and is licensed in all 50 states and Washington, D.C.

"When an owner starts short-term renting their home, it is no longer just a residence. They now have a hospitality business and need insurance that's equipped to match the risks," adds Brodin. "Asking specific questions about how their short-term rental coverage will respond is the first step to finding insurance that's built to protect it. We encourage all hosts to read their insurance contract and get their agent's answers in writing.

The guide's remaining questions address liability type, policy exclusions, amenity coverage, the claims process, vacancy provisions, and coverage for squatters, bed bugs, and fleas.

Proper Insurance offers a dedicated short-term rental policy built for owners and Airbnb hosts, and designed to completely replace inadequate Homeowners and Landlord policies. The Proper Policy is built to respond to the exposures that come with hosting guests, including [guest-caused damage](#), liability that extends beyond the property line, and Loss of Business Revenue.

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