CORY WASHINGTON & CO.

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AIRBNB & SHORT-TERM RENTAL BUSINESS — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for short-term rental hosts, co-hosts, arbitrage operators, and STR managers. Priorities reflect typical exposure; confirm against how each listing is owned or leased.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Short-Term Rental Liability**	Covers guest and third-party injury claims — platform protection is not a substitute.	CORE
☐	**Property Coverage Written for STR Use**	Covers the home and contents — standard homeowners policies often exclude business use.	CORE
☐	**Loss of Rental Income**	Replaces bookings lost after a covered loss.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a party shooting, fire, or drowning claim.	PREVALENT
☐	**Professional Liability (Co-Hosts / Managers)**	Covers owner claims against a co-host or manager over management errors.	SITUATIONAL
☐	**Cyber Liability**	Covers guest data and account takeover of listings.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is relying on platform protection instead of insurance. Airbnb's AirCover offers $1 million in liability but has exclusions and a short claim window, and standard homeowners policies often exclude short-term rental use. Guest parties are the severe risk — deadly shootings at rental parties have led to suits naming hosts and owners. Hosts should carry their own STR liability, screen guests, enforce occupancy limits, and confirm every listing is legally registered.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.