SHORT-TERM RENTAL (AIRBNB) SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A YOUR OWN POLICY (NOT JUST HOMEOWNERS)

- ☐ A **short-term rental policy or endorsement** is in place (standard homeowners often excludes STR / business use).
- ☐ The structure and contents are covered for rental use.

B GUEST LIABILITY

- ☐ Liability coverage for guest injuries at an adequate limit (pools / hot tubs raise the stakes).

C LOST RENTAL INCOME

- ☐ Loss of rental income if the property is unrentable after a covered loss.

D THE PLATFORM GAP

- ☐ I understand AirCover / platform protection is limited: not building coverage, discretionary damage program, single excess liability layer, Airbnb-bookings only.
- ☐ Direct bookings and other platforms are covered by my own policy.

E LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually and when I add bookings or platforms.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Does my homeowners policy exclude short-term rental / business use?"
- "Do I have a dedicated STR policy covering the structure, contents, and guest liability?"
- "Am I covered for lost rental income after a loss?"
- "Do I understand what AirCover does not cover (building, non-Airbnb bookings)?"
- "Are my direct bookings and other platforms covered?"

G 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. 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.