

HOMESHARING COVERAGE

Be the host with the most protection.



Hosting services like Airbnb or VRBO are a great way to make some extra income. But are you adequately insuring what you share? A typical homeowner's policy has gaps in coverage that you need if you rent part or all of your home on a short-term basis.

Safeco's HomeSharing endorsement provides the coverage you need:

Coverages	Applicable scenario:
<p>Other Structures Protect other structures located on your property when used for short-term rentals.</p>	<p><i>Your guest house or apartment above the detached garage is damaged while being rented short-term.</i></p>
<p>Extension of Personal Property Ensure your personal property (on premises) is still covered when the residence is rented short-term.</p>	<p><i>A renter causes a kitchen fire that damages your furniture and other belongings.</i></p>
<p>Loss of Rent Protect your rental income with Loss of Rent coverage, including up to \$10,000 of your Loss of Use limit for cancellation of future reservations.</p>	<p><i>A pipe bursts in your house, but you have the next three weekends booked.</i></p>
<p>Protection from Theft Secure your belongings with coverage for theft of personal property from any part of the residence premises.</p>	<p><i>A renter steals your personal property, like a television or a blender.</i></p>
<p>Liability Protect yourself from a claim or suit brought against you arising out of a short-term rental with Personal Liability and Medical Payments to Others coverage.</p>	<p><i>A renter slips on ice in your driveway and sues for damages.</i></p>
<p>Property Damage to Others Cover yourself for damage to property of others up to \$2.5k per occurrence if you cause unintentional damage to property of a renter.</p>	<p><i>You accidentally knock your renter's laptop off the table while cleaning.</i></p>

Contact your independent Safeco agent to discuss adding HomeShare coverage to your policy today.



800-258-0277 | www.RobertsonRyan.com



Safeco's HomeSharing endorsement might be the right fit for you if:

- The home is your primary or secondary home.
- The home is owner-occupied more than rented.
- The home is rented on a short-term basis (for no more than 180 consecutive days to the same individual(s)).

If Safeco's HomeSharing endorsement isn't the right fit for you, consider Safeco's Landlord insurance.

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, General Insurance Company of America and American Economy Insurance Company. The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. Learn more about our privacy policy at libertymutual.com/privacy.

©2022 Liberty Mutual Insurance
AP-9489/E 09/22

