STR Insurance Coverage Check

Use this before your next renewal, policy change, new listing launch, or direct booking rollout.

Send this document to your broker and ask them to complete the answer fields in writing. Send the coverage check and make sure they include the exact policy language next to each risk.

Do not ask these questions over the phone and hope you remember the answers.

INFORMATION TO GATHER BEFORE SPEAKING WITH YOUR BROKER

Property address	
Ownership / entity name	LLC name, trust, personal name, etc.
Policy number	
Renewal date	
Active STR listings	Total number across all platforms
Booking channels used	Airbnb / Vrbo / Booking.com / Direct / Repeat guests / Other
Key amenities	Pool / Hot tub / Fire pit / Deck / Stairs / Dock / Bikes / Kayaks / Sauna / Gym / Other
People working at property	Cleaners / Co-hosts / Contractors / Maintenance / Private chefs / Photographers / Other

Once you have this information ready, send pages 2 onward to your broker with the broker instructions attached. Ask them to complete every field in writing before your next renewal.

This document is a broker conversation starter, not legal or insurance advice. Coverage depends on the exact policy, endorsements, exclusions, ownership structure, and claim facts.

STR Insurance Coverage Check

Please complete all fields in writing.
Include exact policy language, page numbers, limits, and exclusions for each answer.

Broker Instructions

Hi [Broker Name],
Can you please review the questions below and confirm whether my current policy explicitly covers the way this short-term rental operates?
Please answer each section in writing and include the exact policy language, endorsement, exclusion, page number, limit, or sublimit where applicable.
I'm not looking for a general assumption. I need to know what the policy actually says before the next renewal.

BOOKING CHANNELS

Coverage Area	What I Need Confirmed	Broker Answer	Policy Language / Page	Limits, Sublimits, Or Exclusions / Action Needed
STR Use	Does the policy explicitly cover transient short-term rental use?			
Airbnb Stays	Are Airbnb bookings covered?			
Vrbo Stays	Are Vrbo bookings covered?			
Booking.com Stays	Are Booking.com bookings covered?			
Direct Bookings	Are stays booked through my own website covered?			
Repeat Guests	Are repeat guests booked off-platform covered?			
Mid-Term Stays	Are mid-term stays covered, if applicable?			
Same-Day Bookings	Are same-day bookings covered, if applicable?			

CLAIMS & LIABILITY

Coverage Area	What I Need Confirmed	Broker Answer	Policy Language / Page	Limits, Sublimits, Or Exclusions / Action Needed
Guest Injury	Are guest bodily injury claims covered?			
Guest Belongings	Are guest belongings covered if damaged, lost, or stolen during a stay?			
Host Property Damage	Is damage to the building, furniture, appliances, linens, supplies, and outdoor structures covered?			
Intentional Damage & Wear	Does the policy cover intentional guest damage and damage that Airbnb would classify as wear and tear or pre-existing? AirCover excludes both categories.			
Theft Or Vandalism	Are theft, vandalism, or intentional guest damage covered?			
Neighboring Property	Is damage to neighboring property or shared/common areas covered?			
Legal Defense	Are legal defense costs covered if a guest or third party sues?			
Loss Of Income	Is rental income covered if the property cannot be rented after a covered claim?			
Amenities	Are pools, hot tubs, fire pits, decks, stairs, docks, bikes, kayaks, golf carts, gyms, saunas, and similar amenities covered?			
Pets And Events	Are claims tied to pets, events, extra guests, parties, or rule-breaking guests covered?			

WORKERS & VENDORS

Coverage Area	What I Need Confirmed	Broker Answer	Policy Language / Page	Limits, Sublimits, Or Exclusions / Action Needed
Cleaners	Are cleaners covered while working at the property?			
Co-Hosts	Are co-hosts covered while working at or managing the property?			
Contractors & Vendors	Are maintenance vendors, contractors, private chefs, photographers, and other service providers covered?			

Coverage Area	What I Need Confirmed	Broker Answer	Policy Language / Page	Limits, Sublimits, Or Exclusions / Action Needed
E&O; / Professional Liability	If I manage properties on behalf of other owners, does this policy include Errors and Omissions or professional liability coverage for my management activities? AirCover does not include E&O; coverage.			

POLICY STRUCTURE

Coverage Area	What I Need Confirmed	Broker Answer	Policy Language / Page	Limits, Sublimits, Or Exclusions / Action Needed
Ownership Structure	Does the policy correctly name the LLC, property owner, property manager, co-host, lender, landlord, or HOA where applicable?			
Airbnb Coordination	If Airbnb Host Liability Insurance also applies, is this policy primary, excess, or coordinated with Airbnb coverage?			
Portfolio Size	If I have 6 or more active Airbnb listings, does that change how this policy coordinates with Airbnb Host Liability Insurance?			
Required Documents	What documents should I keep on file before a claim happens?			

FINAL BROKER CONFIRMATION

1. Is my current policy adequate for the way this STR operates today?

Answer:

2. Are any endorsements needed?

Answer:

3. Are any activities, amenities, booking channels, vendors, or claim types excluded?

Answer:

4. What changes should be made before renewal?

Answer:

5. Can you send the exact policy language or endorsement that confirms the answers above?

Answer:

RED FLAG ANSWERS

If your broker says any of the following, ask for the exact policy language before relying on it.

- "You should be fine."
- "Airbnb already covers that."
- "It's basically covered."
- "We've never had an issue."
- "That would probably fall under liability."
- "You don't need to worry about direct bookings."

For an STR, vague insurance answers are not enough. Get the exact wording before the next guest checks in.
