



Insurance written for the unique risks of short-term rental properties

All-inclusive insurance from Proper Insurance designed to fully replace your current homeowner's or landlord policy.

Get an online **quote in minutes** or call for an expert consultation

All 50 states. All property types.



PROPER INSURANCE® / LLOYD'S OF LONDON

	Proper	Landlord & Homeowners
Commercial general liability	✓	✗
Personal liability when STR doubles as primary residence	✓	✗
Commercial personal and advertising injury	✓	✗
Special form all-risk coverage - Personal property	✓	✗
Automatic replacement cost - Personal property	✓	Optional
Automatic Back-up sewers and drains \$25,000	✓	Optional
Actual loss sustained business income with no time limit	✓	✗
Automatic ordinance or law - Increased cost of construction	✓	Optional
Vacancy clause removal	✓	✗
Liquor liability coverage	✓	✗
Liability continued to amenities off-premise (bicycle, golf carts, etc.)	✓	✗
General liability continued off-premise (i.e dog bites)	✓	✗
Sexual act or sexual molestation coverage	✓	✗
Suffice for CGL city STR permit requirement	✓	✗

WHAT OUR CLIENTS ARE SAYING



MARY STOKES

Review on Google



“ As an owner of a new short-term rental I was looking for an insurance policy that would protect my home completely. Not just the routine home protection but to replace items damaged at replacement cost. This rental is more than a rental to me, it is my second home. I had worked hard to make it a warm and inviting place for my family and decided that sharing this place with others would not only offset the expenses but also would be sharing this beautiful place with others. I had read so many glowing reviews of Proper Insurance and decided to call and investigate their services. Bob Bradley was assigned to me. Bob was wonderful. He was patient with my many, many questions, professional, quick to respond, and friendly. I hope never to need to use my Proper Insurance policy but it gives me peace of mind knowing that I have this comprehensive coverage. ”



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