

State Auto ConnectSM Home-Sharing Coverage

Do you receive compensation by listing your home or rooms within your home on home-sharing networks?

If so, there could be serious implications for your home insurance. Many people get excited at the thought of making some extra money, but don't stop to consider if they're covered for welcoming guests into their home.



What Happens If ...

Contents of your rental property are damaged or vandalized? What happens if a tree falls on the house while it is being rented out, your guest gets injured, and you lose out on future rentals while the house is under repair? These are important things you should consider when choosing the right coverage.

Here Are Some Highlights To Having Coverage With Our Broadened Home-Sharing Host Activities Endorsement:



Days Rented Out

Coverage for a whole home can be added if it's rented up to 180 days per year (individual rooms or portions of a house can be rented out longer).



Covers Up To \$2,500 For Landlord's Furnishings

Including TVs and furniture that may become damaged.



Covers Loss Of Rental Value Due To A Covered Loss

If disaster strikes the property and there were already scheduled guests, this coverage will make up for the lost revenue.



Liability Protection And Medical Expenses

Policy coverage if a guest is injured on your property, i.e. slips and falls.



Coverage In Excess Of Other Insurance, Protection Plans, Or Guarantees

The home-sharing network might provide some coverage automatically, but this coverage will help pay for covered losses not paid by the home-sharing network.



Theft On Rented Premises

Policy coverage if items are stolen from areas that are not being rented out/used by guests, such as your garage or personal bedroom.



Covers Up To \$1,000 For Home-Sharing Host Activities Damage To Property Of Others

If you're renting out your house, and there's damage to the your personal property.

Can be written on HO3, HO5, and HE7 policies; HO3 and HE7 policies only in North Carolina; Home-Sharing Coverage is not available in Virginia.

Availability may vary by state.

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