



Simply put, yes, it can be. Here is a scenario.

Your client is **renting out a garage apartment** as a weekend get-a-way on Airbnb. The tenant accidentally leaves the sink faucet on, and water fills the apartment. Major damage ensues, with warping walls and bulging cabinets, doors and hardwood floors.

A claim is filed with the Home Insurance company for over \$50,000 for damage to the flooring, walls, doors and cabinets. The adjuster comes out and obtains the details of the accident. Unfortunately, your clients do not have a Home Sharing endorsement on their Home Insurance policy. The claim and the \$50,000 in damages is denied, because home sharing is a business activity which is not covered.

Most all home policies contain legal verbiage in their contracts that prohibit active “business activities” such as room rentals. If this home sharing activity is not disclosed and endorsed, your claim will probably be denied and your clients can lose money in a large way!

Let us help your clients. We know the questions to ask, in addition we represent carriers who have the Home Sharing endorsement. Allow us an opportunity to evaluate your clients risk and provide the appropriate policy to avoid a large financial loss.



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