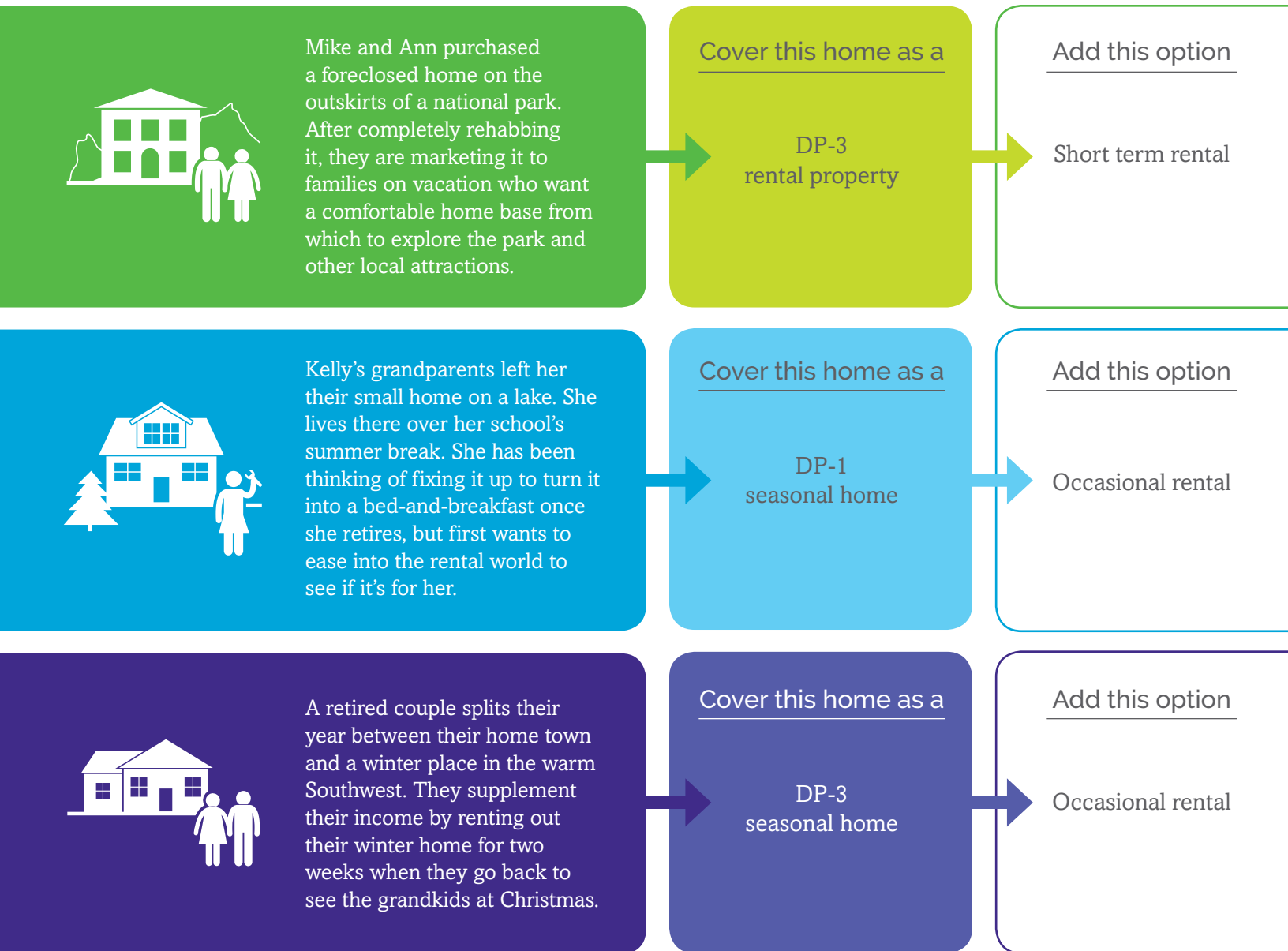


Help a customer insure a vacation rental, like Airbnb or VRBO...and find a new market for yourself.

What are your options when a customer tells you about putting their home or rental property on Airbnb or VRBO? HO-3 coverage typically excludes rentals, and most actual rental property policies require or assume a 12-month lease. The small scale rules out a commercial policy, too.

American Modern® has a solution for you. Cover the property as a DP-1 or DP-3 risk, and modify it to allow for shorter stays. It's very easy and requires no extra work by you or the property's owner. Here are some examples of when it can apply:



Quoting is easy.

Just ask 2 questions, then make a yes or no choice.

1 What is the occupancy?



Rental property –
revenue-generating property
occupied by a tenant with a lease

OR



Seasonal risk –
part-time residence used less
than 5 months per year

2 How will the home be protected?

DP-3 offers comprehensive
coverage and replacement
cost settlement for a rental or
seasonal. Age and condition
restrictions apply.

DP-3

OR

DP-1

DP-1 offers named peril
coverage and ACV settlement
for any occupancy. There is
no age limit and condition
requirements are looser.

Modify the occupancy

A **For rental property**, add the Short Term Rental option.
It modifies the policy to permit rental terms of less than 3
months.

On the Basic Coverage screen, under Credits / Surcharges
/ Other, select **Yes** from the pull down menu for the third
question.

B **For a seasonally used home**, add the Occasional Rental
option. It modifies the policy to cover infrequent rentals.
There is no defined term.

On the Basic Coverage screen, under Miscellaneous
Coverages, select **Yes** for the Occasional Rental question
near the bottom of that section. Make sure the Short Term
Rental question is set to **No**.

Credits / Surcharges / Other	
Inspection Fee	▼
Supplemental Heating Device	▼
Will the dwelling be used for short term rental?	Yes ▼
Is the risk a Floating Home suitable for	

A

Miscellaneous Coverages	
Water Backup of Sewer or Drains	▼
Equipment Breakdown \$500 Deductible	▼
Occasional Rental	Yes ▼
Replacement Cost Loss Settlement on	▼

B

The dec page will list the modified coverage. There is no special
reporting to do or additional form to sign. Just book the policy and
your customer is protected.