



## Insurance.com Report Outlines Airbnb Short-Term Rental Insurance Options for Homeowners

October 26, 2021

*52% of homeowners surveyed buy host company's insurance plan*

**Foster City, CA – October 26, 2021** – With homeowners increasingly using peer-to-peer rental services such as Airbnb to bring in extra income, it's important for them to know the insurance ramifications of opening up their home to guests. To help people understand find the best coverage, [Insurance.com](#) releases [Understanding Airbnb Homeowners Insurance Options](#), a report outlining the types of insurance available to those in the short-term rental business.

Experts at Insurance.com find that a homeowners insurance policy alone may not provide adequate protection if a visitor is injured or causes damage to a property, so it's important to review coverage details and supplement it with additional insurance, as needed. Airbnb offers coverage that includes damage and bodily injury related to a visitor's stay.

"Airbnb hosts may have certain limitations on their homeowners insurance policies, such as how often they can rent their residence," explains Les Masterson, managing editor for Insurance.com. "There may also be state laws that affect insurance requirements when listing short-term rentals."

In a recent survey, Insurance.com discovers that 12% of homeowners who have listings on Airbnb and other services only use their standard home insurance coverage, while 52% buy the host company's insurance plan, and 37% also buy an additional rental endorsement.

Insurance.com's guide includes information on the coverage Airbnb offers, how much homeowners can expect to pay for this coverage, and home sharing insurance alternatives for Airbnb.

"Everyone's needs are different," Masterson explains. "Our [insurance comparison tool](#) can help homeowners find companies that offer or specialize in short-term rental coverage."

Masterson is available to discuss Airbnb insurance options and answer questions on ways to save on [homeowners and renters insurance](#).

### About Insurance

Insurance is owned and operated by [QuinStreet, Inc.](#) (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. Insurance.com is a member of the company's expert research and publishing division.

Insurance is a trusted online resource dedicated to educating consumers on auto, home, health and life insurance, developing relationships directly with carriers to offer consumers comparison rates from multiple companies. Since 2001, Insurance.com's industry-first online tools, data-based reporting and experienced experts have helped consumers make informed insurance-related decisions, so they can choose the right insurance for their individual needs.

Twitter: [@InsuranceDotCom](#)

Facebook: <https://www.facebook.com/InsuranceDotCom>

### Media Contact

Jacqueline Leppla  
Senior Director of Public Relations  
Direct +1 775 321 3608  
Email: [jleppla@quinstreet.com](mailto:jleppla@quinstreet.com)