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Thinking About Renting Your Home During The Super Bowl? Think Again!

You could be putting you and your family at risk—open to claims for hundreds, thousands, or potentially millions of dollars if you rent your home to Super Bowl fans! Consider the renter—probably it's a group wanting to party that week and not a quiet family group looking to visit the Bay Area. That could spell trouble if the partying led to accidents or property damage.

All major “Admitted” insurance carriers exclude coverage when homeowners rent their homes to guests. In addition, if the renters throw a party, and an attendee hurts himself accidentally, the homeowner’s Liability coverage will not apply.

“For those of us living in the Bay Area during the craziness that comes with being the Super Bowl Host community, the idea of renting your home to visitors for the week of the Super Bowl has almost everyone considering it”, said Corrin Trowbridge, of Trowbridge Farmers Insurance. “\$5,000-\$8,000 rentals for that week is an opportunity too good to miss. However, homeowners need to be aware of the risks they are assuming if they want to cash in on the Super Bowl. It could cost them much more than it’s worth!”

“Even Airbnb’s insurance promises protection only for property loss, and that is at “actual cash value” protection—meaning depreciated coverage,” he added.

Some short-term rental insurance is available.

There are only a few “non-admitted” carriers who do offer Homeowners coverage for Short Term Rentals, but this coverage is expensive and requires more paperwork. Trowbridge has access to that market; so find out more about it at [Trowbridge Insurance Agency](https://www.trowbridgeinsurance.com), 650-876-9600.