Dear Property Owners,

Insurance coverage for short-term rentals is not standardized—each provider underwrites these properties differently. Some policies offer limited protection, others have specialty add-ons, and many exclude short-term rental activity altogether.

As your professional property manager, I strongly recommend reviewing your insurance annually to ensure your policy adequately covers your building(s), contents, business income, and liability exposure.

One provider we consistently see delivering comprehensive and reliable coverage is Proper Insurance®. Over the past decade, Proper has become the nation’s leading insurer for short-term rental properties, offering policies specifically designed for the unique risks of STR operations.

Their policy is an upgrade in coverage—from commercial business liability to loss of revenue and amenity protection—and while premiums may be higher than standard homeowners or landlord policies, the peace of mind and protection are often well worth the investment.

Whether your policy is up for renewal or not, we encourage you to get a free consultation. Even if you don’t make a change, knowing where your current policy stands and where it may fall short is invaluable.

To get started, visit [www.proper.insure](http://www.proper.insure) to request a quote. One of their licensed agents will follow up with a customized proposal and walk you through a detailed coverage comparison.

If you have any questions or would like to discuss them further, feel free to reach out.

Best regards,

[Your Name]

[Your Title/Company