WRECKED & Refined

***Short Term Rental Insurance Comparison***

## *CBIZ*

Estimated Annual Cost: $300 - $500

Pros:
Replaces homeowner policy; Comprehensive coverage including property damage, theft, and liability

Cons:
May involve a more complex claims process; No guest screening included

## *SUPERHOG*

Estimated Annual Cost: $300 - $500

Pros:
High damage protection ($5,000,000); AI-driven guest screening; Works closely with providers like Guesty, Hostfully, Hostaway, and Enso Connect; Allows hosts to request damage waivers or deposits from guests

Cons:
Requires separate insurance for property and liability; Focuses mainly on damage protection

## *PROPER INSURANCE*

Estimated Annual Cost: $1,500 - $2,500

Pros: Comprehensive coverage including property, liability, and guest injury; No limit on guest damage; Covers amenities like pools and hot tubs; 3-minute application process; Requires management of at least 10 properties.

Cons: Higher cost; Some users report slower claims process

## *Safely*

Estimated Annual Cost:
$800 - $1,200

Pros: Guest screening included; Quick claims process; Broad coverage across platforms; Coverage only active during guest stays.

Cons:
Lower coverage limit ($1,000,000); Additional insurance needed for complete coverage