

Homeshare & Short-Term Rental Insurance Policy Summary

Property

Covers your dwelling, contents and any additional buildings on your property for replacement cost. Additional expenses for other living arrangements during repairs are also covered. Limits are stated in the “You’re Covered” section of the app. The standard deductible is \$1,000 but many coverages are deductible-free.

Extensions of Property

Customized coverage designed to protect the particular risks you face as a Homeshare host including vandalism, malicious damage and water damage at full policy limits.

Plus, the following additional coverages at no deductible:

- Accidental Breakage of Valuable Articles – \$2,500
- Excessive Use of Internet – \$1,000
- Infestation Coverage – \$5,000
- Legal Expense Coverage – \$5,000
- Property of Guests – \$5,000
- Accidental Damage to Electronics and Appliances – \$2,500
- Identity Fraud Expense – \$10,000
- Citations, Fines and Penalties – \$1,000
- Rental Interruption Coverage – Actual Loss

Liability

Should a claim be made against you for bodily injury or property damage occurring during a rental, we’ve got you covered. We pay for any damages awarded against you, up to \$2,000,000. We bear all of the costs to defend you against law suits and allegations.

Extension of Liability

Customized coverage to protect your additional liability as a Homeshare host. There is no deductible for these coverages.

- Guest’s Vandalism to Neighbours – \$2,000,000
- Infestation Liability – \$10,000
- Guest’s Water Damage to Neighbours – \$2,000,000



Still have questions?

Check out <https://duuo.ca/homesharepolicy> to download the complete policy.