



# Host Protection Insurance Summary

**Updated on October 22, 2015**

The Host Protection Insurance program provides coverage through a Lloyd's of London participating insurer. There is no additional cost to hosts for coverage under the policy.

The policy is written on general commercial liability forms and the coverage and exclusions are in line with general commercial liability policies.

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## COVERAGE



Hosts in the Australia, Canada, China, France, Germany, India, Ireland, Italy, Japan, The Netherlands, New Zealand, Portugal, Singapore, Spain, United Kingdom and United States have liability coverage for property damage and bodily injury to others arising during a stay at their Airbnb accommodation.

For Illinois and New York, the coverage limit is \$1,000,000 per occurrence and \$1,000,000 per host per policy year. For the remaining 48 States, the limit is \$1,000,000 per occurrence per policy year subject to a per location limit of \$1,000,000 and a policy aggregate limit of \$10,000,000. For the other covered countries outside of the United States, the limit is \$1,000,000 per occurrence per policy year subject to a per location limit of \$1,000,000 and a policy aggregate limit of \$10,000,000.

The new and expanded Host Protection Insurance Program is effective on **October 22, 2015**.

The policy underlying the Host Protection Insurance program provides primary coverage.

## ELIGIBILITY



### Eligible for coverage

- 1 Accommodation**  
Accommodation is a residential or other property location that is owned or controlled by the host and listed on Airbnb.
- 2 Host**  
Host is a person or entity who lists their accommodation on Airbnb. Host also includes a person providing host related services.
- 3 Rental Period**  
Rental period begins on the check in date and ends on the check out date. There must be an actual stay in order for the coverage to apply.

### Summary of Key Exclusions

The policy does not apply to liability arising from (1) Intentional Acts including: (i) Assault and Battery or (ii) Sexual Abuse or Molestation - (by the host or any other insured party), (2) Loss of Earnings, (3) Personal and Advertising Injury, (4) Fungi or Bacteria, (5) Chinese Drywall, (6) Communicable Diseases (7) Acts of Terrorism, (8) Product Liability, (9) Pollution and (10) Asbestos, Lead or Silica.

### Note

This document is a good faith summary of the General Liability Policy underlying the Host Protection Insurance Program. It is not a legal document.