

Approved Companies for Non-Traditional Private Rentals*

Lodging**

- **Airbnb** – Reportedly provides primary coverage for Airbnb hosts/landlords worldwide against liability claims up to \$1 million that happen in a listing, or on an Airbnb property, during a stay. <https://www.airbnb.com/host-protection-insurance>.
- **VRBO** – Reportedly provides owners and property managers with \$1 million primary coverage against claims for accidents involving third-party bodily injury or third-party property damage, provided the incident occurs during a stay corresponding with a reservation processed online through the HomeAway checkout. <https://www.vrbo.com/info/liability-insurance-policy-summary>.

Vehicles

- **Uber** – Website indicates it provides \$1 million CSL, \$1 million UM/UIM and \$50,000 per person/\$100,000 per accident BI which becomes active when the Uber app is on and the trip is accepted until the passenger(s) exits the vehicle. <https://ubernewsroomapi.10upcdn.com/wp-content/uploads/2015/01/OH-1.pdf>.
- **Lyft** – Website indicates it provides \$1 million CSL and \$250,000 UM/UIM and \$50,000 per person/\$100,000 per accident BI <https://lyft-assets.s3.amazonaws.com/helpcenter/coi/ohio.pdf>.

* As of 2/20/2019. Such approval does not constitute a guarantee or warranty and is based upon public information provided by the rental companies. The use of Airbnb, VRBO or other similar services is not recommended due to the potential risks to the traveler, specifically related to fire protection, hygiene and physical assault. **If you choose to stay in a private residence through the use of these services, you do so at your own risk.**

** Should be lowest practical cost per policy. Reimbursement of lodging must be supported with receipts.