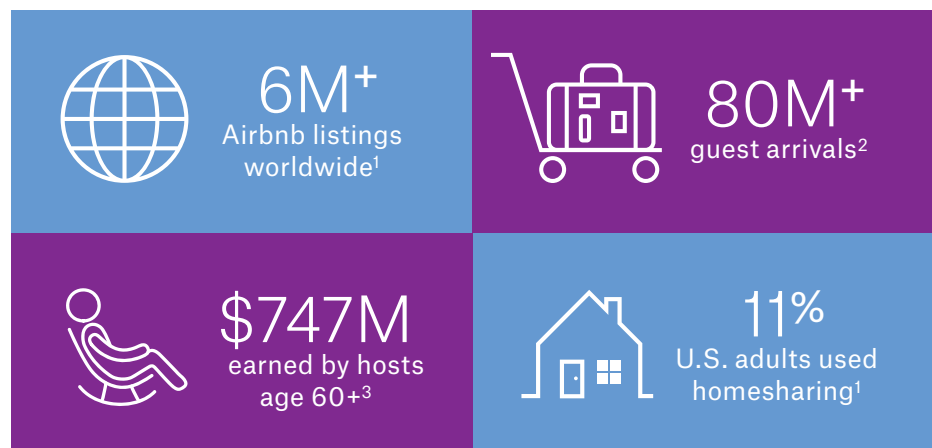


## Innovative Homesharing Coverage that's turnkey. Are your policyholders prepared for the homesharing economy?

More information contact:  
**Jason Dunn**  
 Strategic Product Development Manager  
 Reinsurance Division  
 Munich Reinsurance America, Inc.  
 Tel.: (609) 275-2030  
[jdunn@munichreamerica.com](mailto:jdunn@munichreamerica.com)

### Munich Re's Homesharing Coverage Endorsement offers valuable protection for hosts.

There has been a significant rise in the homesharing economy in the last few years. More homeowners are renting their residences to the public and are exposed to commercial property and liability risks. Standard personal lines policies were not designed to cover the modern day commercial risks associated with homesharing. Losses often occur when individuals elect to share their homes with others, resulting in a critical coverage gap and a need for comprehensive protection.



Sources:

1: <https://press.airbnb.com/en-uk/fast-facts/>

2: <https://www.airnbncitizen.com/airbnbs-2016-highlights-and-2017-trends-were-watching>

3: <https://www.aarp.org/content/dam/aarp/livable-communities/livable-documents/documents-2016/Airbnb-HomeSharing-OlderAmericans-Report-11-2016.pdf>

# Homesharing Coverage Endorsement product benefits



## Broader protection

Coverage against hosting exposures that go beyond the typical homeowners policy.



## Seamless implementation

Homesharing Coverage can be easily combined with existing homeowners insurance.



## Advanced knowledge

Risk responsive pricing that derives from our property and commercial expertise.

## Coverage beyond the standard homeowners policy

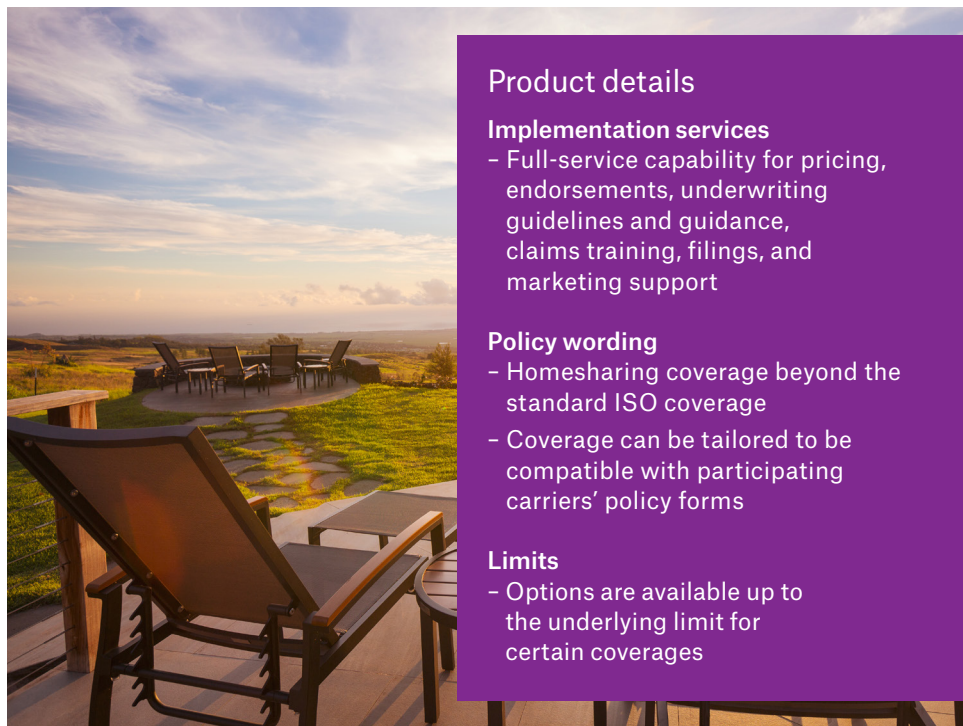
Munich Re's new endorsement will help bridge the insurance gap between personal and commercial coverages. We provide additional benefits to help address these risks.

### Unique protection against

- Pest control expenses
- Vandalism to property
- Water leakage liability
- Excessive utility costs

### Major exposures covered

- Damage to home and personal property
- Medical expenses for guests
- Guest property damage
- Theft on rented premise



### Product details

#### Implementation services

- Full-service capability for pricing, endorsements, underwriting guidelines and guidance, claims training, filings, and marketing support

#### Policy wording

- Homesharing coverage beyond the standard ISO coverage
- Coverage can be tailored to be compatible with participating carriers' policy forms

#### Limits

- Options are available up to the underlying limit for certain coverages

#### Underwriting eligibility

- Includes owner-occupied home, rental unit, or condo
- Select secondary or seasonal homes are eligible

#### Reinsurance

- 100% quota share cession on a multi-year or continuous contract basis

#### Destinations in all states covered\*

Give your policyholders a comprehensive homeshare solution.

More information: [munichreus.ly/homeshare](https://munichreus.ly/homeshare)

\*Depending on local restrictions.

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