**Sample Customer Letter**

**Home Sharing**

Agency Letterhead

Dear [customer name]:

Home sharing rentals, also known as peer-to-peer rentals, are gaining in popularity. Online solutions such as Airbnb, Vacation Rentals by Owners (VRBO) and HomeAway are attracting homeowners who want to rent their space for extra income, whether it is just a room or the entire house.

What you may not know is that your homeowner’s policy may not cover the added exposure you take on as a host if it is more than an “occasional” rental. The term “occasional” not defined in the insurance policy but rather is interpreted by your insurance company if you submit a claim. When you accept compensation from a guest who rents your property you may be considered a home-based business, which is not covered under most homeowners’ policies.

There are ways to cover this activity if you choose to rent out your home. Call our office to discuss your options and make sure you are properly covered.

Sincerely,