

# WHINS Checklist: Luxury Short-Term Rental and Vacation Home Insurance

Quote preparation checklist

## What to Gather Before Requesting a Quote

- Rental frequency, platforms used, property manager involvement, and local requirements.
- Property value, occupancy, amenities, pool/spa, wildfire/coastal exposure, and guest rules.
- Host protection gaps, liability, theft, loss of income, and commercial-style exposures.
- Current policy, lease/rental agreements, claims, and safety controls.

## Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

## Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

WHINS Insurance Agency | 818-233-0825 | [info@whins.com](mailto:info@whins.com) | CA License #0G66655

This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.