

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Recommendation for Comprehensive Short-Term Rental Liability Coverage

Dear [Client Name],

I am writing to provide a formal recommendation regarding the liability insurance for your short-term rental property located at [Property Address].

Standard homeowner's or landlord policies often exclude business activities, leaving you vulnerable to significant financial loss. To ensure your assets are protected, I recommend a comprehensive short-term rental policy that includes the following core coverages:

- **Commercial General Liability:** Protection against claims for bodily injury or property damage sustained by guests during their stay.
- **Personal and Advertising Injury:** Coverage for claims involving invasion of privacy, libel, or slander.
- **Medical Payments:** Immediate coverage for minor guest injuries regardless of fault, helping to prevent potential litigation.
- **Damage to Property of Others:** Protection if a guest causes damage to neighboring property.

The recommended liability limit for this property is \$[Amount, e.g., 1,000,000] per occurrence. This limit is designed to safeguard your personal wealth and future earnings from the unique risks associated with high-frequency guest turnover.

Please review the attached quote detailing the specific terms, conditions, and exclusions. I recommend we finalize this coverage before your next guest check-in.

If you have any questions or wish to adjust these limits, please contact me at [Phone Number] or [Email].

Sincerely,

[Your Name]

[Your Title]

[Agency Name]