

## Why do you need a specific Vacation Rental Insurance Policy?

There is a common misconception among homeowners that their vacation rental property are adequately covered by a traditional second home insurance policy (as owner-occupied) or a Landlord policy (long-term tenant occupied). However, these policies ALL have built-in EXCLUSIONS for both property and liability coverages for any type of business exposure. Since a vacation rental is considered a business, vacation rental properties are frequently not covered by these types of insurance.

Our program is designed to specifically cover the unique risks of a short-term vacation rental property and entirely replaces any homeowners or landlord policy you may have. You do NOT need to continue any other policy.

The coverages we provide are designed to fully replace your current coverage, not supplement it. We do not require you to insure your primary residence with us.

## We are Your Hard-to-Place Source for Specialty Homeowners Insurance Products in Lake Tahoe!

The quickest and easiest way to get started is to access our simple online quote webpage. It is highly preferred that you complete our online quote prior to contacting us by phone. Remember, the more complete and detailed information you can provide, the more accurate your quote will be.

**WE WANT TO DO OUR JOB RIGHT  
- FOR YOU!**

Available Online 24/7 at:

[www.TahoeVacationRentalInsurance.com](http://www.TahoeVacationRentalInsurance.com)



**Heald**  
INSURANCE AGENCY



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SHORT-TERM  
**VACATION  
PROPERTY  
RENTALS**  
HOMEOWNERS INSURANCE

Brought to you by:

**Heald**  
INSURANCE AGENCY

- CONDOS & TOWNHOUSES
- SINGLE FAMILY HOMES
- CABINS AND MORE...



- We are here to help you!**
- ✓ NEW PURCHASES?
  - ✓ CAN'T FIND COVERAGE?
  - ✓ NO MANAGEMENT COMPANY?
  - ✓ NEED TO CLOSE ESCROW QUICKLY?
  - ✓ INELIGIBLE OCCUPANCY TYPE?
  - ✓ HIGH FIRELINE SCORE?

The Heald Insurance Agency has been in business for over 26 years, and we have specialized in insurance for SHORT-TERM vacation rental properties in the Lake Tahoe area for over 10 years. We understand the risks involved with this type of business and we have established relationships with property management companies who depend on us to properly insure their client's assets. Management companies appreciate that we can name them as an "additional insured" at no cost to you.

Our preferred vacation rental package was designed with one person in mind: YOU, the property owner. Our primary goal is to provide you the best value with the broadest coverage available.

**What does it cover?**

Our policies provide vacation property owners the most comprehensive special form "All Risk" type coverage for their dwelling and separate structures. We also offer owners very broad named-peril coverage for their personal property, \$1,000,000 premises liability and personal injury to protect them and guard valued assets. We can also secure their loss of rents (business income) in the event of a covered loss. This allows our clients to fully protect themselves and their investments while renting a vacation rental on a

short-term basis to an unknown tenant. Don't be fooled or tempted by some other marketing offers you see advertised... You may be leaving your investment and personal assets at risk! We have many years of insurance experience working in this specific market to get you covered properly. We offer four main categories of coverage on an la-carte basis to fit your individual needs.

**Feel confident that you have the right coverage with Heald Insurance!**



DWELLING & SEPARATE STRUCTURES



LIABILITY & PERSONAL INJURY



PERSONAL PROPERTY



LOSS OF RENTS

Contact us to insure your large luxury property or your cozy cabin getaway!  
[www.TahoeVacationRentalInsurance.com](http://www.TahoeVacationRentalInsurance.com)