



DEVELOPMENT APPLICATION

City of Rockwall
Planning and Zoning Department
385 S. Goliad Street
Rockwall, Texas 75087

STAFF ONLY

PLANNING & ZONING CASE NO.

NOTE: THE APPLICATION IS NOT CONSIDERED ACCEPTED BY THE CITY UNTIL THE PLANNING DIRECTOR AND CITY ENGINEER HAVE SIGNED BELOW.

DIRECTOR OF PLANNING:

CITY ENGINEER:

PLEASE CHECK THE APPROPRIATE BOX BELOW TO INDICATE THE TYPE OF DEVELOPMENT REQUEST [SELECT ONLY ONE BOX]:

PLATTING APPLICATION FEES:

- MASTER PLAT (\$100.00 + \$15.00 ACRE) ¹
- PRELIMINARY PLAT (\$200.00 + \$15.00 ACRE) ¹
- FINAL PLAT (\$300.00 + \$20.00 ACRE) ¹
- REPLAT (\$300.00 + \$20.00 ACRE) ¹
- AMENDING OR MINOR PLAT (\$150.00)
- PLAT REINSTATEMENT REQUEST (\$100.00)

SITE PLAN APPLICATION FEES:

- SITE PLAN (\$250.00 + \$20.00 ACRE) ¹
- AMENDED SITE PLAN/ELEVATIONS/LANDSCAPING PLAN (\$100.00)

ZONING APPLICATION FEES:

- ZONING CHANGE (\$200.00 + \$15.00 ACRE) ¹
- SPECIFIC USE PERMIT (\$200.00 + \$15.00 ACRE) ^{1 & 2}
- PD DEVELOPMENT PLANS (\$200.00 + \$15.00 ACRE) ¹

OTHER APPLICATION FEES:

- TREE REMOVAL (\$75.00)
- VARIANCE REQUEST/SPECIAL EXCEPTIONS (\$100.00) ²

NOTES:

¹ IN DETERMINING THE FEE, PLEASE USE THE EXACT ACREAGE WHEN MULTIPLYING BY THE PER ACRE AMOUNT. FOR REQUESTS ON LESS THAN ONE ACRE, ROUND UP TO ONE (1) ACRE.
² A \$1,000.00 FEE WILL BE ADDED TO THE APPLICATION FEE FOR ANY REQUEST THAT INVOLVES CONSTRUCTION WITHOUT OR NOT IN COMPLIANCE TO AN APPROVED BUILDING PERMIT.

PROPERTY INFORMATION [PLEASE PRINT]

ADDRESS: 117 Lanshire Dr Rockwall TX 75081

SUBDIVISION: Lynden Park Estates Ph 3 LOT: 16 BLOCK:

GENERAL LOCATION:

ZONING, SITE PLAN AND PLATTING INFORMATION [PLEASE PRINT]

CURRENT ZONING: A1 CURRENT USE: Single family

PROPOSED ZONING: A1 PROPOSED USE: Short-term rental

ACREAGE: .25 LOTS [CURRENT]: 1 LOTS [PROPOSED]: 1

SITE PLANS AND PLATS: BY CHECKING THIS BOX YOU ACKNOWLEDGE THAT DUE TO THE PASSAGE OF HB3167 THE CITY NO LONGER HAS FLEXIBILITY WITH REGARD TO ITS APPROVAL PROCESS, AND FAILURE TO ADDRESS ANY OF STAFF'S COMMENTS BY THE DATE PROVIDED ON THE DEVELOPMENT CALENDAR WILL RESULT IN THE DENIAL OF YOUR CASE.

OWNER/APPLICANT/AGENT INFORMATION [PLEASE PRINT/CHECK THE PRIMARY CONTACT/ORIGINAL SIGNATURES ARE REQUIRED]

<input checked="" type="checkbox"/> OWNER	<u>Daryl Schroeder</u>	<input type="checkbox"/> APPLICANT	<u></u>
CONTACT PERSON	<u>Daryl Schroeder</u>	CONTACT PERSON	<u></u>
ADDRESS	<u>1205 Lake Glen Cir</u>	ADDRESS	<u></u>
CITY, STATE & ZIP	<u>Rockwall TX 75081</u>	CITY, STATE & ZIP	<u></u>
PHONE	<u>425-931-1518</u>	PHONE	<u></u>
E-MAIL	<u>daryl.schroeder@gmail.com</u>	E-MAIL	<u></u>

NOTARY VERIFICATION [REQUIRED]

BEFORE ME, THE UNDERSIGNED AUTHORITY, ON THIS DAY PERSONALLY APPEARED Daryl Schroeder [OWNER] THE UNDERSIGNED, WHO STATED THE INFORMATION ON THIS APPLICATION TO BE TRUE AND CERTIFIED THE FOLLOWING:

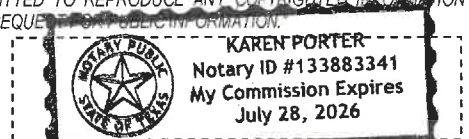
"I HEREBY CERTIFY THAT I AM THE OWNER FOR THE PURPOSE OF THIS APPLICATION; ALL INFORMATION SUBMITTED HEREIN IS TRUE AND CORRECT; AND THE APPLICATION FEE OF \$ 215.00 TO COVER THE COST OF THIS APPLICATION, HAS BEEN PAID TO THE CITY OF ROCKWALL ON THIS THE 15 DAY OF November, 2024. BY SIGNING THIS APPLICATION, I AGREE THAT THE CITY OF ROCKWALL (I.E. "CITY") IS AUTHORIZED AND PERMITTED TO PROVIDE INFORMATION CONTAINED WITHIN THIS APPLICATION TO THE PUBLIC. THE CITY IS ALSO AUTHORIZED AND PERMITTED TO REPRODUCE ANY COPYRIGHTED INFORMATION SUBMITTED IN CONJUNCTION WITH THIS APPLICATION, IF SUCH REPRODUCTION IS ASSOCIATED OR IN RESPONSE TO A REQUEST FOR PUBLIC INFORMATION."

GIVEN UNDER MY HAND AND SEAL OF OFFICE ON THIS THE 15 DAY OF November, 2024

OWNER'S SIGNATURE

Daryl Schroeder
Karen Porter

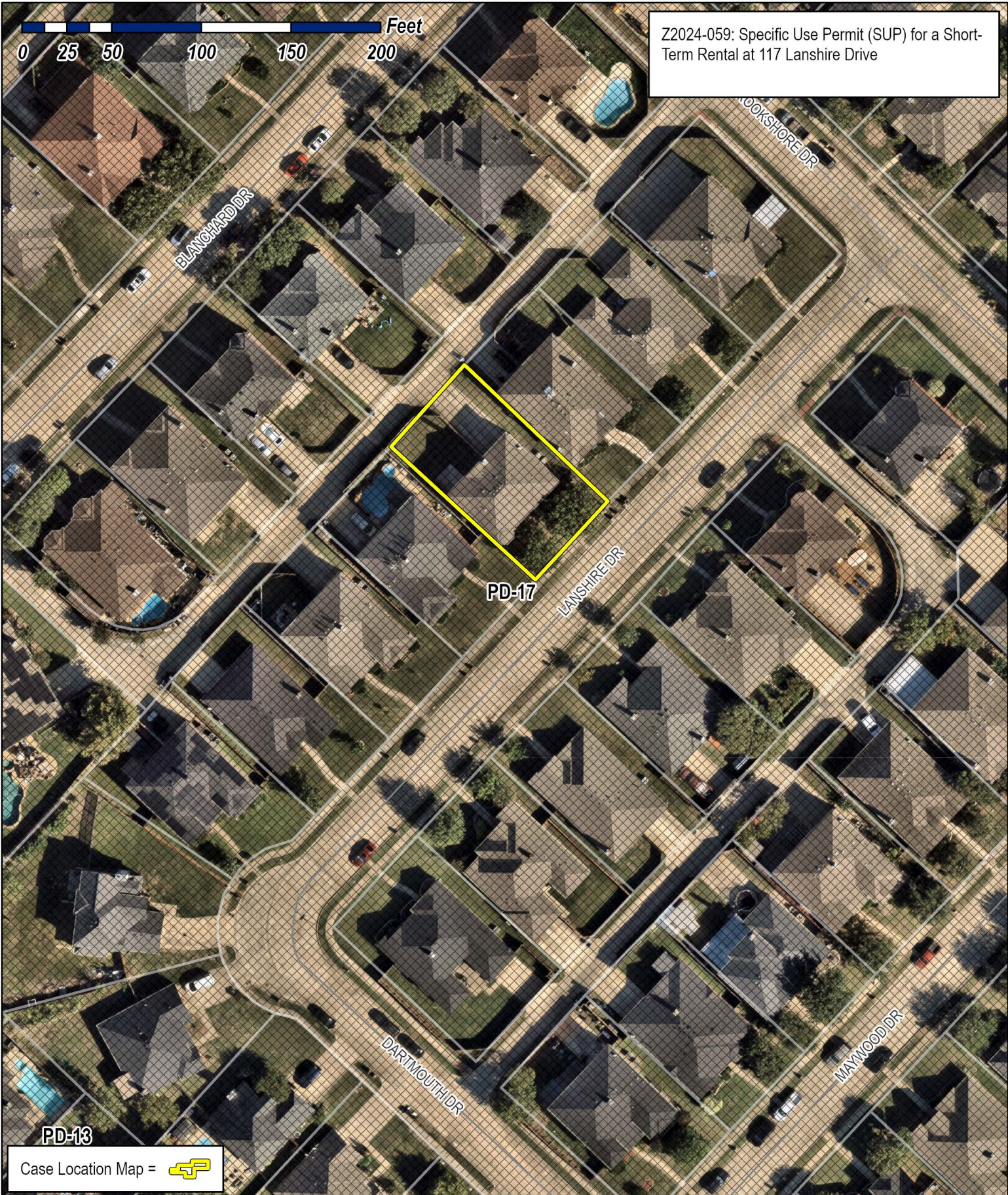
NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS



MY COMMISSION EXPIRES 07/28/2026



Z2024-059: Specific Use Permit (SUP) for a Short-Term Rental at 117 Lanshire Drive



PD-17

PD-13

Case Location Map =



City of Rockwall

Planning & Zoning Department
385 S. Goliad Street
Rockwall, Texas 75087
(P): (972) 771-7745
(W): www.rockwall.com

The City of Rockwall GIS maps are continually under development and therefore subject to change without notice. While we endeavor to provide timely and accurate information, we make no guarantees. The City of Rockwall makes no warranty, express or implied, including warranties of merchantability and fitness for a particular purpose. Use of the information is the sole responsibility of the user.

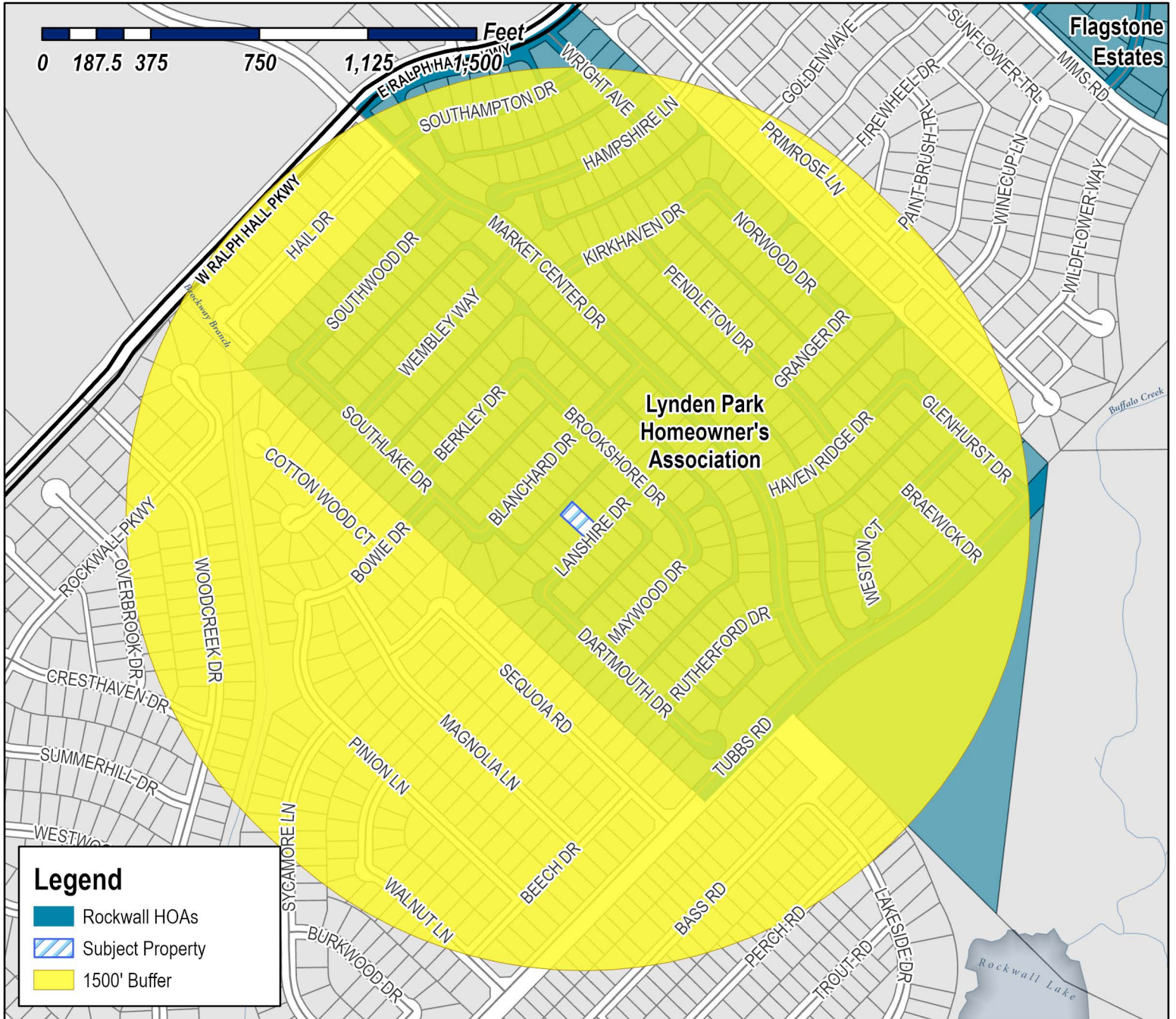




City of Rockwall

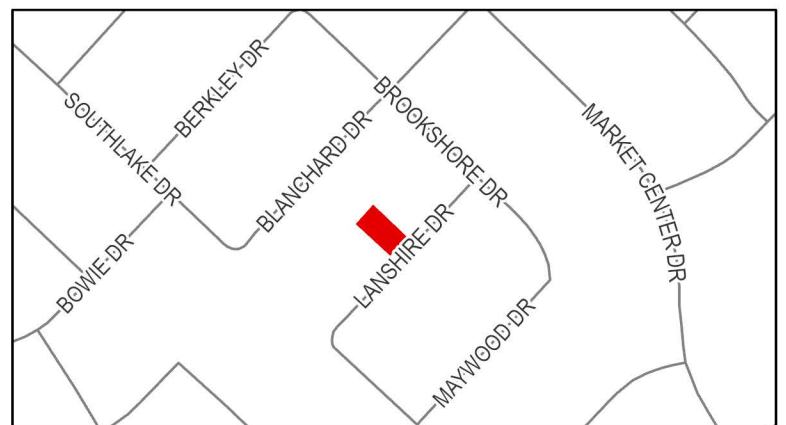
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Case Number: Z2024-059
Case Name: Specific Use Permit (SUP) for a Short-Term Rental
Case Type: Zoning
Zoning: Planned Development District 17 (PD-17)
Case Address: 117 Lanshire Drive

Date Saved: 11/15/2024
 For Questions on this Case Call (972) 771-7745

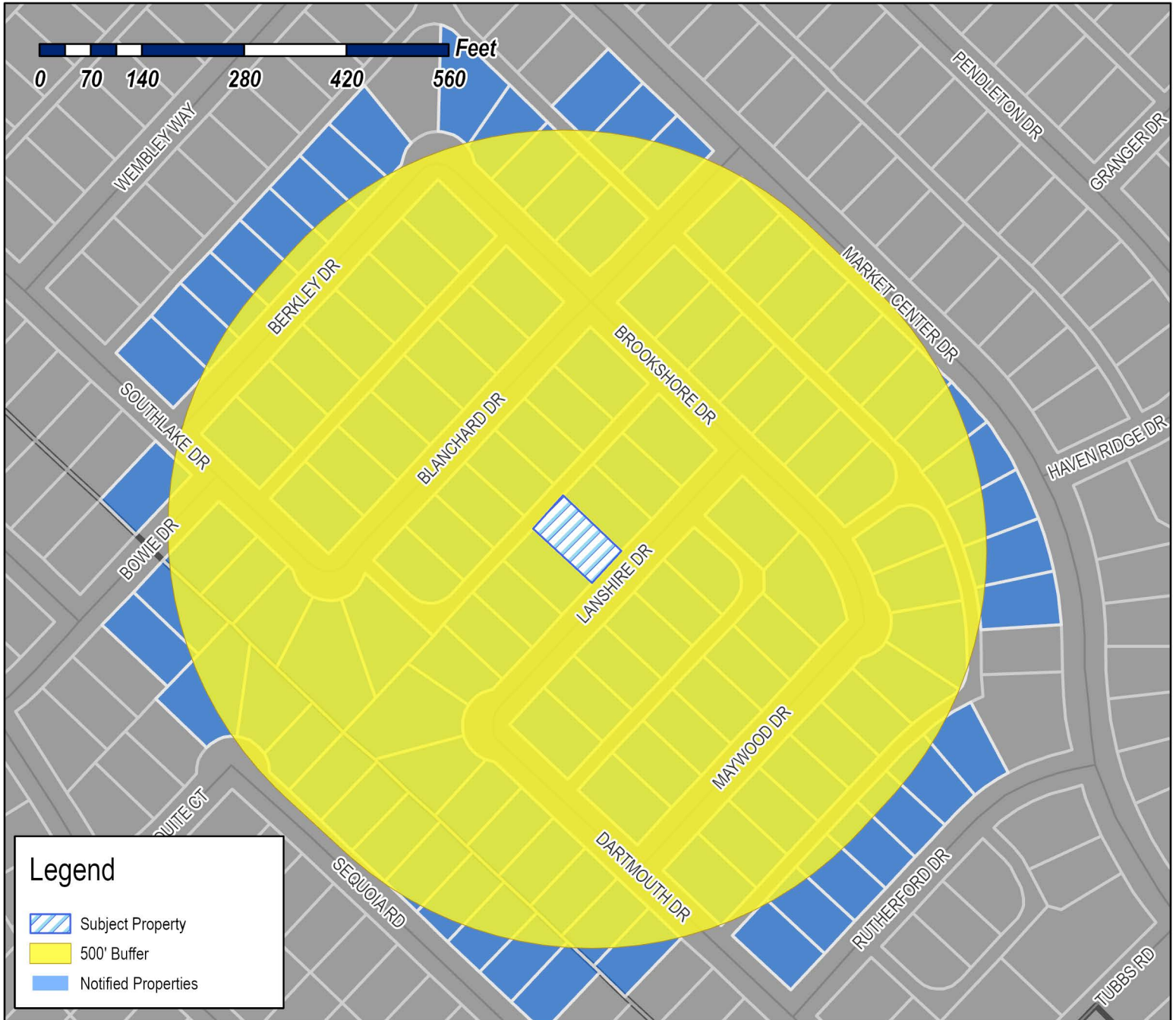




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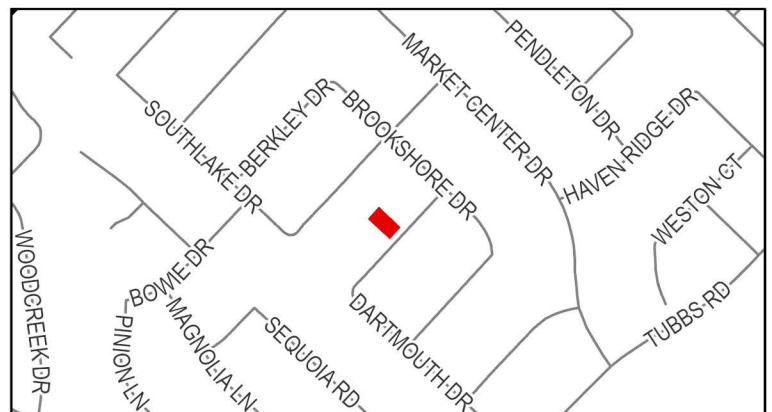
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Zoning: Planned Development District 17 (PD-17)
Case Address: 117 Lanshire Drive

Date Saved: 11/15/2024

For Questions on this Case Call: (972) 771-7745



HOLLAND STEVEN & NAOMI
100 BROOKSHORE DRIVE
ROCKWALL, TX 75032

PURCHASING FUND 2023-2, LLC
1001 S CAPITAL OF TEXAS HWY BLDG 1 STE 100
WEST LAKE HILLS, TX 78746

ISYA LIMITED PARTNERSHIP
1018 MOUNT AUBURN
DALLAS, TX 75223

KFLETSION SIMON HADEGE
102 BROOKSHORE DR
ROCKWALL, TX 75032

BURGETT BRYAN DELL
104 BROOKSHORE DR
ROCKWALL, TX 75032

CAMPBELL FLORENCE I
106 BROOKSHORE DR
ROCKWALL, TX 75032

STARNES CHARLES O & LORRAINE K
108 BROOKSHORE DR
ROCKWALL, TX 75032

RESIDENT
110 BROOKSHORE DR
ROCKWALL, TX 75032

OFFILL ROBERT L & CRYSTAL J
110 LANSHIRE DR
ROCKWALL, TX 75032

DELIZ CRYSTAL D
110 MAYWOOD DRIVE
ROCKWALL, TX 75032

RESIDENT
111 LANSHIRE DR
ROCKWALL, TX 75032

ENRIGHT THOMAS & ROXANNE
111 MAYWOOD DR
ROCKWALL, TX 75032

MARCIA GAIL BROWN BORDERS LIVING TRUST
111 RUTHERFORD DR
ROCKWALL, TX 75032

RESIDENT
112 MAYWOOD DR
ROCKWALL, TX 75032

GUAJARDO RAUL E & JORDANNE MORROW
112 BROOKSHORE DRIVE
ROCKWALL, TX 75032

RESIDENT
113 LANSHIRE DR
ROCKWALL, TX 75032

RESIDENT
113 RUTHERFORD DR
ROCKWALL, TX 75032

GONZALEZ VICTOR M
113 MAYWOOD
ROCKWALL, TX 75032

CSH PROPERTY ONE, LLC
1131 W WARNER RD STE 102
TEMPE, AZ 85284

RESIDENT
114 MAYWOOD DR
ROCKWALL, TX 75032

GALLOWAY STEPHEN J & GWENDOLYN R
114 BROOKSHORE DR
ROCKWALL, TX 75032

LECLERC ANDRE
114 LANSHIRE DR
ROCKWALL, TX 75032

RESIDENT
115 MAYWOOD DR
ROCKWALL, TX 75032

BOYLE HEBRON VICTORIA
115 LANSHIRE DR
ROCKWALL, TX 75032

LO CHAYRA & JUDY LAM
115 RUTHERFORD DR
ROCKWALL, TX 75032

RESIDENT
116 MAYWOOD DR
ROCKWALL, TX 75032

WAFER CHRISTOPHER D & WILANDA L
116 BROOKSHORE DR
ROCKWALL, TX 75032

TRAN NGOC AND XUYEN HUYNH
116 LANSHIRE DR
ROCKWALL, TX 75032

RESIDENT
117 LANSHIRE DR
ROCKWALL, TX 75032

IGNACIO DAVID SCOTT A
117 BERKLEY DRIVE
ROCKWALL, TX 75032

LIMON MARIA ARACELY AND NORBERTO
117 MAYWOOD
ROCKWALL, TX 75032

CLARK ERIC DWAYNE & PATRICIA D
117 RUTHERFORD DR
ROCKWALL, TX 75032

RESIDENT
118 BROOKSHORE DR
ROCKWALL, TX 75032

RESIDENT
118 MAYWOOD DR
ROCKWALL, TX 75032

VAN HEYST DAUAN N & RANDALL
118 LANSHIRE DR
ROCKWALL, TX 75032

RESIDENT
119 SOUTHLAKE DR
ROCKWALL, TX 75032

PAGADUAN KEVIN I & DEEJAY
119 LANSHIRE DRIVE
ROCKWALL, TX 75032

NUNEZ ARMANDO M & DELIA ANGUIANO
119 MAYWOOD
ROCKWALL, TX 75032

SOUMIE NAHNAH P
119 RUTHERFORD DR
ROCKWALL, TX 75032

RESIDENT
120 LANSHIRE DR
ROCKWALL, TX 75032

SAMMIS FLEETWOOD & MELONIE
120 MAYWOOD
ROCKWALL, TX 75032

WANI LLC
12048 S.E. 210TH STREET
KENT, WA 98031

RESIDENT
121 RUTHERFORD DR
ROCKWALL, TX 75032

CALAGUING MILA B
121 BERKLEY DR
ROCKWALL, TX 75032

WILLIAMS LATONYA
121 BLANCHARD DRIVE
ROCKWALL, TX 75032

UKPAI OGBEYALU
121 LANSHIRE DR
ROCKWALL, TX 75032

SIMONS EKATERINA SMIRNOVA & CHRISTOPHER
CLARK
121 MAYWOOD
ROCKWALL, TX 75032

RESIDENT
122 BERKLEY DR
ROCKWALL, TX 75032

MARROQUIN DOMINGO & CLAUDIA D
122 BLANCHARD DR
ROCKWALL, TX 75032

HOUSER MICKEY AND
JENNIFFER MALABOSA
122 LANSHIRE DRIVE
ROCKWALL, TX 75032

CORUJO JAMES AND JANISS
122 MAYWOOD DR
ROCKWALL, TX 75032

COZART MICHAEL
123 LANSHIRE DR
ROCKWALL, TX 75032

MAREZ SARAH E AND MICHAEL E
123 MAYWOOD DRIVE
ROCKWALL, TX 75032

JACKSON DALE E
123 RUTHERFORD DR
ROCKWALL, TX 75032

MYLES BOBBY J JR
123 SOUTHLAKE DR
ROCKWALL, TX 75032

BYERS JEFFREY
124 BROOKSHORE DR
ROCKWALL, TX 75032

CUELLAR JOEL A & MARTHA C
124 LANSHIRE DR
ROCKWALL, TX 75032

RODRIGUEZ RUBEN & LUCY
125 BERKLEY DR
ROCKWALL, TX 75032

ELKINS THOMAS
125 BLANCHARD DR
ROCKWALL, TX 75032

HUA THI THIEN HUONG
125 LANSHIRE DR
ROCKWALL, TX 75032

NABI NABIULLAH AND SIMIN
126 BERKLEY DRIVE
ROCKWALL, TX 75032

DUNN CLAYTON F AND JILLIAN
126 BLANCHARD
ROCKWALL, TX 75087

RESIDENT
127 SOUTHLAKE DR
ROCKWALL, TX 75032

FAY TERRENCE R & RENEE L
127 LANSHIRE DR
ROCKWALL, TX 75032

MUCHILWA PHENIKE AND
OLVER SAMUEL
128 BROOKSHORE DRIVE
ROCKWALL, TX 75032

RESIDENT
129 BERKLEY DR
ROCKWALL, TX 75032

AL BANNA WALID AHMAD
129 BLANCHARD DR
ROCKWALL, TX 75032

SKYLES BRENDA RENEE AND RICHARD ERIC
HYATT
130 BERKLEY DR
ROCKWALL, TX 75032

PEMBERTON DAVID S & SABRINA
130 BLANCHARD DRIVE
ROCKWALL, TX 75032

BANKS LIDIA ELIZABETH & DARREL JAMES
131 SOUTHLAKE DRIVE
ROCKWALL, TX 75032

RESIDENT
132 BROOKSHORE DR
ROCKWALL, TX 75032

COKELEZ KENAN
132 SEQUOIA ROAD
ROCKWALL, TX 75032

PROPERTY RENAISSANCE INVESTMENTS LLC
1321 UPLAND DR UNIT 6293
HOUSTON, TX 77043

RESIDENT
133 BERKLEY DR
ROCKWALL, TX 75032

UDOFIA UKO
133 BLANCHARD DR
ROCKWALL, TX 75032

NAIDOO VINCENT PAUL & SCHENNEL PEREIRA &
PONAMAL NAIDOO
134 BERKLEY DR
ROCKWALL, TX 75032

BIRDSONG SERENA AND
BILLY COCHARD
134 BLANCHARD DR
ROCKWALL, TX 75032

RESIDENT
135 SOUTHLAKE DR
ROCKWALL, TX 75032

RESIDENT
136 BROOKSHORE DR
ROCKWALL, TX 75032

RESIDENT
136 SEQUOIA RD
ROCKWALL, TX 75032

RESIDENT
137 BLANCHARD DR
ROCKWALL, TX 75032

WESTERVELT BARBARA
137 BERKLEY DR
ROCKWALL, TX 75032

RESIDENT
138 BERKLEY DR
ROCKWALL, TX 75032

RESIDENT
138 BLANCHARD DR
ROCKWALL, TX 75032

RESIDENT
140 SEQUOIA RD
ROCKWALL, TX 75032

ROSARIO JUAN
140 BROOKSHORE DRIVE
ROCKWALL, TX 75032

DEDNER WANDA G
141 BERKLEY DR
ROCKWALL, TX 75032

MORGAN PAULA
141 BLANCHARD DR
ROCKWALL, TX 75032

JOSEPH STEPHEN K & JESSY
142 BERKLEY DR
ROCKWALL, TX 75032

CONFIDENTIAL
142 BLANCHARD DRIVE
ROCKWALL, TX 75032

NGUYEN VINH AND GINA
14264 FAITH DR
FRISCO, TX 75035

SEDLAK AMANDA MARIE
144 SEQUOIA ROAD
ROCKWALL, TX 75032

THOMAS MAKIA S
145 BERKLEY DR
ROCKWALL, TX 75032

TATUM LANCE & APRIL
145 BLANCHARD DR
ROCKWALL, TX 75032

RESIDENT
146 BOWIE DR
ROCKWALL, TX 75032

GONZALEZ GRACIELA & ROLANDO
146 BERKLEY DR
ROCKWALL, TX 75032

MURPHY AUDREY LENEY ANDREWS
146 BLANCHARD DR
ROCKWALL, TX 75032

RESIDENT
147 MESQUITE CT
ROCKWALL, TX 75032

RESIDENT
148 SEQUOIA RD
ROCKWALL, TX 75032

RESIDENT
150 BOWIE DR
ROCKWALL, TX 75032

BOYD SONIA B AND
MACEO R PRICE JR
150 BLANCHARD DRIVE
ROCKWALL, TX 75032

TUNNELL DAVID AND PENNY
152 SEQUOIA ROAD
ROCKWALL, TX 75032

ARGONAUT RENTALS SERIES B LLC
1521 FAIRFIELD DR
PLANO, TX 75074

SHAH VIREN
156 SEQUOIA
ROCKWALL, TX 75032

MENCHACA JENNIFER
160 SEQUOIA RD
ROCKWALL, TX 75032

KAO GEN FANG
161 PINE DR
PORT TOWNSEND, WA 98368

SUAREZ MARIA J & BETSY M
164 SEQUOIA RD
ROCKWALL, TX 75032

RIVERA ERIK
168 SEQUOIA RD
ROCKWALL, TX 75032

RIDGEWAY RYAN A & HARRIS H JORGENSEN
1935 WIND HILL RD
ROCKWALL, TX 75087

PANG SUSAN JANG
2033 HUNTCLIFFE CT
ALLEN, TX 75013

RESIDENT
225 DARTMOUTH DR
ROCKWALL, TX 75032

ARELLANO-CRUZ PAULA M AND FELIX
227 DARTMOUTH DR
ROCKWALL, TX 75032

TATE ANTHONY R
227 LUMSDEN CIR W APT 101
COLLIERVILLE, TN 38017

AUSTIN TAMIKA S
229 DARTMOUTH DR
ROCKWALL, TX 75032

RODRIGUEZ ROGELIO
231 DARTMOUTH DR
ROCKWALL, TX 75032

RESIDENT
233 DARTMOUTH DR
ROCKWALL, TX 75032

RATHMELL DONNA SUE
235 DARTMOUTH DR
ROCKWALL, TX 75032

SAGUM CHRISTOPHER AND MONICA
2351 BRITTAN AVE
SAN CARLOS, CA 94070

MANDARI EMILIANA
237 DARTMOUTH DR
ROCKWALL, TX 75032

AMH 2014-2 BORROWER LLC
23975 PARK SORRENTO SUITE 300
CALABASAS, CA 91302

AMERICAN HOMES 4 RENT PROPERTIES EIGHT
LLC
23975 PARK SORRENTO SUITE 300
CALABASAS, CA 91302

AH4R PROPERTIES TWO LLC
23975 PARK SORRENTO SUITE 300
CALABASAS, CA 91302

LU TIANSHI
2840 CLEAR CREEK DRIVE
ROCKWALL, TX 75032

FALLS DAVID & TERRI
309 ROOKERY CT
MARCO ISLAND, FL 34145

520 YFLK LLC
3105 CORNELL AVENUE
DALLAS, TX 75205

RAMIREZ RAUL JR
3145 MARKET CENTER DR
ROCKWALL, TX 75032

DASGUPTA MONOROMA & MALA DAS GUPTA
3149 MARKET CENTER DR
ROCKWALL, TX 75032

DOWLATSHAHI MIRABOUTALEB S
MOLLY D DOWLATSHAHI
3153 MARKET CENTER DR
ROCKWALL, TX 75032

ALVARADO DEANDRA CHRISTINE AND DANIEL
ALONSO
3159 MARKET CENTER DRIVE
ROCKWALL, TX 75032

ABU JENABO
3163 MARKET CENTER DRIVE
ROCKWALL, TX 75032

SANCHEZ RINA
3167 MARKET CENTER DR
ROCKWALL, TX 75032

RESIDENT
3171 MARKET CENTER DR
ROCKWALL, TX 75032

FIGUEROA MARISELA L AND
SUSAN L FIGUEROA
3175 MARKET CENTER DR
ROCKWALL, TX 75032

GLENN JUDITH J
3179 MARKET CENTER DR
ROCKWALL, TX 75032

PARKER EDDIE E
3181 MARKET CENTER DR
ROCKWALL, TX 75032

HUYNH ANNIE
3183 MARKET CENTER DR
ROCKWALL, TX 75032

IHNE FAMILY TRUST
WILLIAM F IHNE & HENRIETTA IHNE - TRUSTEES
3187 MARKET CENTER DR
ROCKWALL, TX 75032

NGUYEN JONATHAN L JR
3191 MARKET CENTER DR
ROCKWALL, TX 75032

SMIETANKO MIECZYSLAW Z SZPYRKO AND
MIROSLAWA AND
MAGDALENA SMIETANKO
3193 MARKET CENTER DR
ROCKWALL, TX 75032

LOZA FABIOLA ESTRADA
4518 CARMEL LN
ROWLETT, TX 75088

CHEN QINGSHENG & YAN FENG
4715 147TH PL SE
BELLEVUE, WA 98006

LIGHT JEFF
519 INTERSTATE 30 #140
ROCKWALL, TX 75032

YIP FRANCIS W AND MARGARET W
545 MOUNTAIN HOME DR
SAN JOSE, CA 95136

GJD REAL ESTATE LLC- 121 RUTHERFORD SERIES
637 FOREST BEND DRIVE
PLANO, TX 75025

ALSAMMAK PROPERTIES LLC- SERIES 3
7857 CR 542
NEVADA, TX 75173

ALSAMMAK AHMED AND
BAN AL TAIE
7858 CR 542
NEVADA, TX 75173

HUTCHINS MATTHEW AND JULIE
9 LANTERN DRIVE
HEATH, TX 75032

AMERICAN RESIDENTIAL LEASING COMPANY LLC
ATTN: PROPERTY TAX DEPARTMENT 23975
PARK SORRENTO, SUITE 300
CALABASAS, CA 91302

AMH 2014-3 BORROWER LLC
ATTN: PROPERTY TAX DEPARTMENT 23975
PARK SORRENTO SUITE 300
CALABASAS, CA 91302

ELLIS MARK AND
DENISE HENRY
M/R
, TX

RSB TOKEN INVESTMENTS LLC
PO BOX 1664
ROCKWALL, TX 75087

PROGRESS RESIDENTIAL BORROWER 16 LLC
PO BOX 4090
SCOTTSDALE, AZ 85261

HENDERSON NORMA
PO BOX 705
ROCKWALL, TX 75087

PARAMOUNT LAURELS LLC
PO BOX 786
WYLIE, TX 75098



SHORT-TERM RENTAL PERMIT APPLICATION AND REGISTRATION

City of Rockwall
Neighborhood Improvement Services (NIS) Department
385 S. Goliad Street
Rockwall, Texas 75087

STAFF USE ONLY

RECEIVED BY:

DATE RECEIVED:

STR PERMIT NO.

ACKNOWLEDGEMENTS BY PROPERTY OWNER [PLEASE INITIAL BY EACH STATEMENT]

DMSS I acknowledge that a *Short-Term Rental Permit* granted by the City of Rockwall does not supersede any property specific restrictions against *Short-Term Rentals* that may exist under law, agreement, lease, covenant, or deed restriction.

DMSS I acknowledge that if three (3) violations/citations occur in any consecutive 12-month period, that my *Short-Term Rental Permit* will be revoked and that I will not be eligible to apply for a new *Short-Term Rental Permit* for 12-months from the date of revocation. In addition, I acknowledge that the City of Rockwall will have the right to inspect my property when a violation is reported or suspected.

DMSS I acknowledge that a *Short-Term Rental Permit* and any non-conforming rights associated with a *Short-Term Rental Permit* are non-transferable to another property owner or operator, or address or location.

DMSS I acknowledge that I am responsible for remitting all applicable state, county, and local hotel occupancy taxes in a timely manner pursuant to all applicable laws and the requirements of Chapter 13, *Rental Housing*, of the Municipal Code of Ordinance. I also acknowledge that failure to pay hotel occupancy tax will result in the revocation of my *Short-Term Rental Permit*.

DMSS I acknowledge that a *Short-Term Rental Permit* is valid for a period of three (3) years, and -- as the owner of the subject property -- it is my responsibility to apply for a renewal 30-days prior to the expiration of my *Short-Term Rental Permit*. Should I fail to submit a renewal application in this time period, I will forfeit all non-conforming rights and be required to submit a new application that will be subject to all the current requirements stipulated by the Unified Development Code (UDC) and Chapter 13, *Rental Housing*, of the Municipal Code of Ordinances.

REGISTRATION TYPE

New Registration | Renewal of an Existing Registration

Was this property being used as a short-term rental prior to April 1, 2024? Yes | No

PROPERTY INFORMATION [PLEASE PRINT]

Address	117 Lanshire Dr	Zoning	Residential A1
Subdivision	Lynden Park Estates Phase 3	Lot	16 Block
General Location			

TYPE OF SHORT-TERM RENTAL

Please indicate the type of short-term rental being permitted and registered:

SHORT-TERM RENTAL (OWNER-OCCUPIED SINGLE-FAMILY HOME, TOWNHOME, OR DUPLEX). A single-family home, townhome, or duplex -- or portion thereof -- in which the property owner or operator, as reflected in a valid lease agreement, is a resident (i.e. occupies the primary structure) and is present during the rental. This includes when a *Guest Quarters/Secondary Living Unit/Accessory Dwelling Unit* is detached from the primary structure and either the primary or secondary structure is rented, but the owner or operator resides on the property.

SHORT-TERM RENTAL (NON-OWNER-OCCUPIED SINGLE-FAMILY HOME, TOWNHOME, OR DUPLEX). A single-family home, townhome, or duplex -- or a portion thereof -- in which the property owner or operator does not occupy the dwelling unit during the rental, or that the owner or property owner does not occupy another dwelling unit -- or portion thereof -- on the same property (i.e. the property owner or operator is not on-site as an occupant during the rental of the property).

SHORT-TERM RENTAL (APARTMENT OR CONDOMINIUM). An apartment or condominium (or similar multi-family structure, excluding duplexes, but including triplexes or quadplexes, as defined in this Unified Development Code [UDC]) -- or a portion thereof -- in which the property owner or operator may or may not be an occupant of the dwelling unit during the rental.

PROPERTY OWNER INFORMATION [PLEASE PRINT]

Name	Daryl Schroeder	Phone	425-931-1518
Mailing Address	1205 Lake Glen circle	City	Rockwall State TX Zip Code 75087
Email	dmss holdings 1@gmail.com		

RESPONSIBLE PARTY [PLEASE PRINT]

Please note that a *Responsible Party* is required for all *Short-Term Rental Permit* applications. A *Responsible Party* is a local representative that resides in Rockwall County and who is available at all time the rental is in use. The *Responsible Party* must be available within one (1) hour of contact and must be authorized to make decisions regarding the property and its occupants.

Same as Property Owner

Name		Phone	
Mailing Address		City	State Zip Code
Email			



SHORT-TERM RENTAL PERMIT APPLICATION AND REGISTRATION

City of Rockwall
Neighborhood Improvement Services (NIS) Department
385 S. Goliad Street
Rockwall, Texas 75087

REQUIREMENTS CHECKLIST

Please indicate that the following required items have been provided with this application by checking the box next to each required item:

- REGISTRATION FEE.** A \$500.00 application fee payable to the City of Rockwall.
- SITE PLAN.** A site plan showing the location of the *Short-Term Rental* and the parking areas provided for the *Short-Term Rental*.
- PICTURES.** Pictures of the subject property showing the rear, front, and side yards of the subject property. In addition, pictures of all structures – *one (1) per each façade of a structure* – and any on-site amenities.
- COMMERCIAL INSURANCE.** Each *Short-Term Rental* shall be required to have and provide proof of general commercial insurance (or an equivalent) coverage of a minimum of \$500,000.00 per occurrence coverage and an aggregate of \$1,000,000.00.
- DRIVER LICENSE.** A copy of the driver license for the property owner and responsible party.

GENERAL STANDARDS CHECKLIST

Please indicate that subject property currently conforms with the following requirements by checking the box next to each general standard:

- ADVERTISING.** All advertising for the *Short-Term Rental* – including online or on a proprietary website, application, or other technology – will include the *Short-Term Rental Permit Number* within the description or body of the advertisement for public reference.
- PARKING.** The parking on the subject property currently conforms to the requirements of *Table 5: Parking Requirement Schedule* of Article 06, *Parking and Loading*, of the Unified Development Code (UDC). In addition, I understand that all parking shall be on an improved surface (i.e. gravel, pavers, asphalt, or concrete) and no guest or occupant will park on an unimproved surface (e.g. grass, vegetation, soil, etc.).
- EVACUATION PLAN.** [ONLY APPLICABLE TO APARTMENTS AND CONDOMINIUMS THAT DO NOT HAVE DIRECT INGRESS/EGRESS TO THE EXTERIOR OF THE BUILDING FROM THE FRONT DOOR] An evacuation plan showing how to exit the building has been posted on the front door.
- TEMPORARY STRUCTURES.** There are no temporary structures (i.e. recreational vehicles/campers, vehicles intended for occupancy, tents, canopies or shade structures that are not permitted by the City of Rockwall, or similar structures or vehicles) being utilized as a *Short-Term Rental*.
- TRASH/RUBBISH/SOLID WASTE.** There are enough City approved containers (i.e. a polycarts or approved garage cans) to hold all trash/rubbish/solid waste produced on-site. I also understand that it will be a violation to have any trash/rubbish/solid waste – bagged or otherwise – placed on the ground.
- SIGNAGE.** No external signage shall be installed or constructed on the property indicating or advertising the property as a *Short-Term Rental*.
- FIRE EXTINGUISHER.** A standard five (5) pound fire extinguisher (i.e. 2A:10B:C) has been properly mounted within 75-feet of all portions of the *Short-Term Rental* on each floor.
- SMOKE AND CARBON MONOXIDE DETECTORS.** Operable smoke and carbon monoxide detectors have been installed in the *Short-Term Rental* in accordance with all applicable City of Rockwall codes.
- INGRESS/EGRESS.** All bedrooms in the *Short-Term Rental* have at least one (1) operable emergency point of ingress/egress for rescue and escape (i.e. windows and/or doors).
- SLEEPING ACCOMMODATIONS.** There is no overnight sleeping outdoors or outdoor sleeping spaces provided as part of the *Short-Term Rental*.
- TENANT NOTIFICATION.** The following information has been posted in a visible and obvious location inside the *Short-Term Rental*: [1] the property owner's and/or the *Responsible Party's* contact information and phone number; [2] pertinent information relating to the aforementioned standards (i.e. the location of the required off-street parking; the schedule, location, and requirements regarding trash/rubbish/solid waste; information regarding the conduct of guests; and etc.); [3] information to assist guests in the case of an emergency (i.e. emergency and non-emergency telephone numbers for police, fire, and medical services); and, [4] a notice that failure to conform to the requirements and codes of the City of Rockwall is a violation, and that an owner, occupant, or visitor can be cited for violations to these requirements.

RESPONSIBLE PARTY'S CERTIFICATION

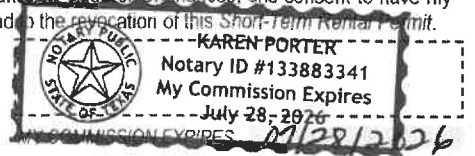
I hereby certify that I am the *Responsible Party* of the property identified in this application, and that my primary residence is located in Rockwall County. I further understand my responsibilities as the *Responsible Party* as stipulated by Chapter 13, *Rental Housing*, of the Municipal Code of Ordinances, and consent to have my information posted online. I further acknowledge that failure to comply with these requirements and attests will lead to the revocation of this *Short-Term Rental Permit*.

GIVEN UNDER MY HAND AND SEAL OF OFFICE ON THIS THE 15 DAY OF November, 2024

RESPONSIBLE PARTY'S SIGNATURE

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

[Handwritten Signature]
[Handwritten Signature]



PROPERTY OWNER'S CERTIFICATION

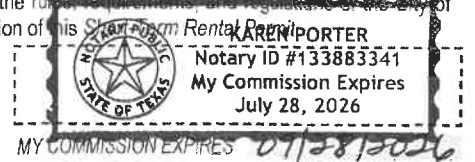
I hereby certify that I am the property owner of the property identified in this application, and that all information provided on this application is true and correct. I also hereby certify that the property identified in this application is in compliance with all of the requirements of Chapter 13, *Rental Housing*, of the Municipal Code of Ordinances, and that it is my sole responsibility to ensure that the property continues to be in compliance with the rules, requirements, and regulations of the City of Rockwall. I further acknowledge that failure to comply with these requirements and attests will lead to the revocation of this *Short-Term Rental Permit*.

GIVEN UNDER MY HAND AND SEAL OF OFFICE ON THIS THE 15 DAY OF November, 2024

PROPERTY OWNER'S SIGNATURE

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

[Handwritten Signature]
[Handwritten Signature]



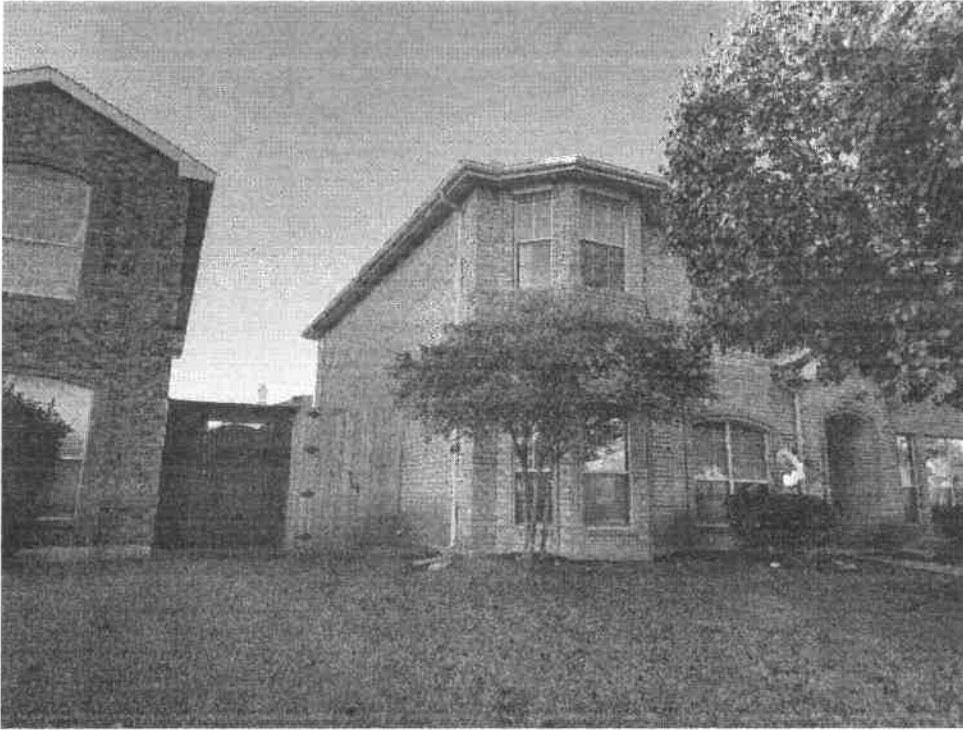


**117 Lanshire Drive
Rockwall Texas, 75087**

- Photos



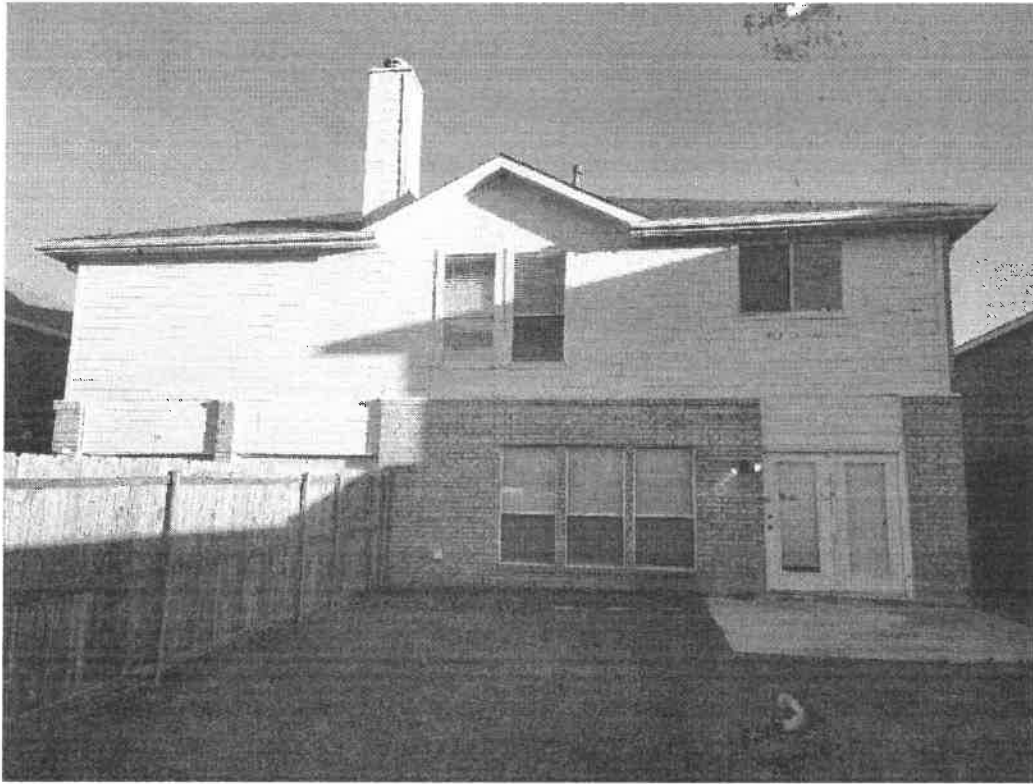
Front of House - Street View.



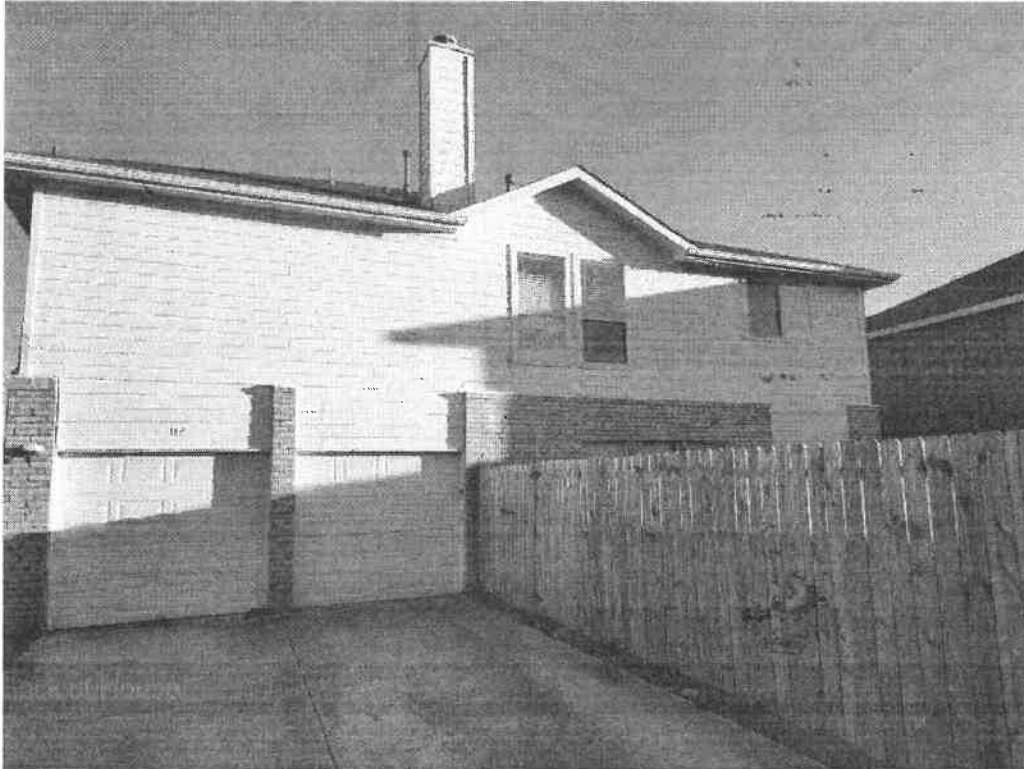
Left Front Side of House



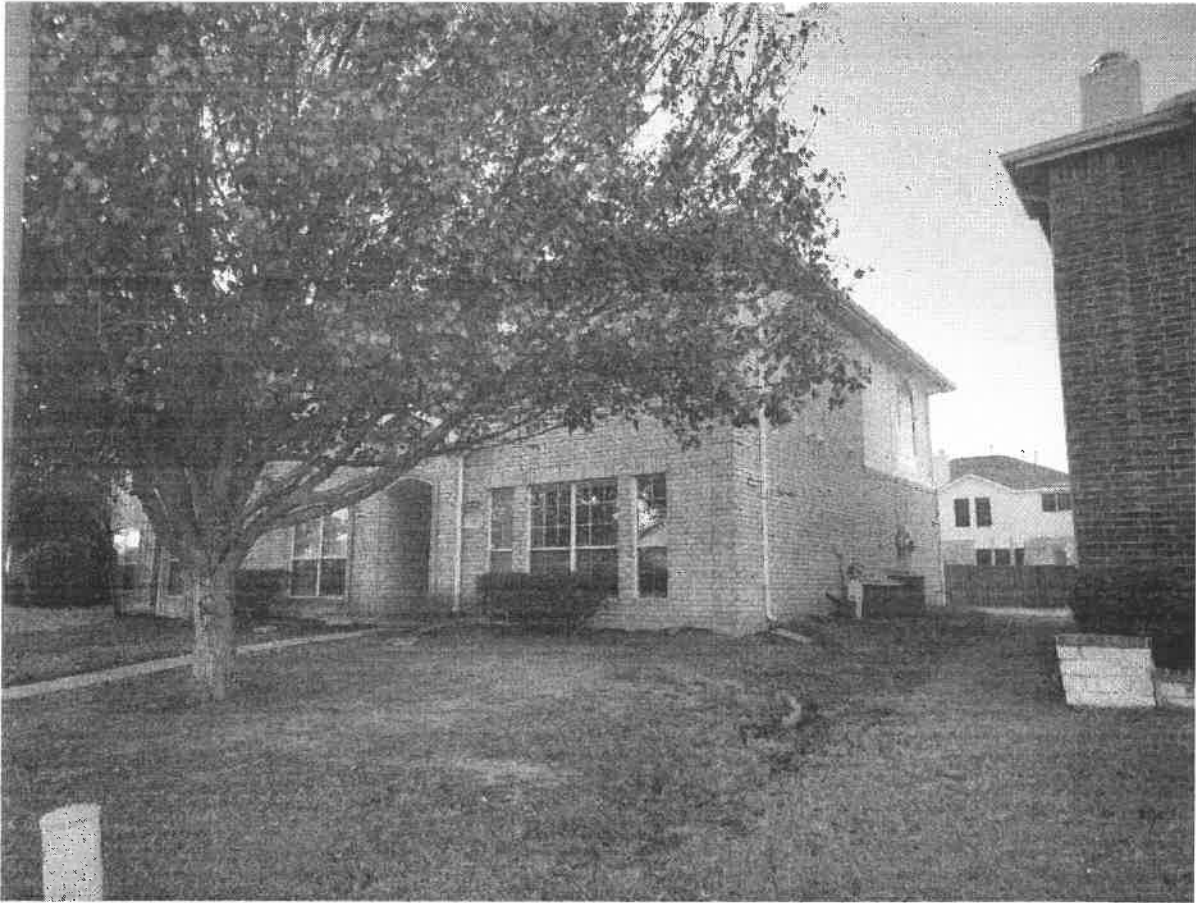
Left Back Side
of House



Back of House



Back of House - Garage Entry



Right Side of House



9800 Fredericksburg Road
San Antonio, Texas 78288

DARYL SCHROEDER
117 LANSHIRE DR
ROCKWALL, TX 75032

November 12, 2024

Reference: Existing USAA Rental Property Insurance Policy Summary

We're writing to provide the following summary of the USAA rental property policy:

Effective date of policy:	October 18, 2024 12:01 a.m. local time
Policy expiration date:	October 18, 2025 12:01 a.m. local time
Policy location:	117 LANSHIRE DR, ROCKWALL, TX 75032
Policy number:	GIC 017729247 80A
Named Insured:	DARYL SCHROEDER

Description of coverage(s)

Dwelling coverage:	\$559,000
Home Protector:	Included
Personal belongings:	\$5,000
Personal liability:	\$500,000
Medical payments:	\$5,000

Deductible(s)

All other perils:	\$2,000
Wind and hail:	2.00% (\$11,180)

Revised Annual Premium:	\$2,718.65
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Mortgage clause:	SFMC, LP ISAOA/ATIMA 5408 W PLANO PARKWAY PLANO, TX 75093
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Loan number:	45001872529
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Your Home Protector coverage, if included, provides you an additional 25% of dwelling coverage. Policy terms, conditions and exclusions apply.

Notification to Additional Interest Upon Cancellation

If this policy is canceled or not renewed, the mortgagee/lender will be properly notified at least 10 days before the date cancellation or nonrenewal takes effect.

If you have questions about the changes to the policy, please call us at 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722. As always, we appreciate the opportunity to serve you.

Thank you,
USAA General Indemnity Company



SAMPLE SHORT TERM RENTAL PROOF OF INSURANCE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/04/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER

ABC Insurance Services, LLC
50 On My Way, Suite 100
Somewhere, TX 75123

CONTACT NAME:

PHONE (A/C No. Ext): 888-777-0000 FAX (A/C No): 800-777-0001
E-MAIL ADDRESS: abcinsinfo@abc.com

INSURED

Jane & John Doe
123 North Side Street
Fate, TX 75087

INSURER(S) AFFORDING COVERAGE

NAIC #

INSURER A: ABC Local Agents of Texas LLC
INSURER B:
INSURER C:
INSURER D:
INSURER E:
INSURER F:

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL SUBR, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Includes rows for Commercial General Liability, Automobile Liability, Umbrella Liab, and Workers Compensation.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Addition) Remarks Schedule, may be attached if more space is required)

SHORT TERM RENTAL for: 1234 Sunny Place Circle, Rockwall, TX75087

CERTIFICATE HOLDER

CANCELLATION

Additional Insured:

City of Rockwall.
385 S Goliad St
Rockwall, TX 75087

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

[Signature]



SHORT-TERM RENTALS

LIABILITY INSURANCE REQUIREMENTS

MUNICIPAL CODE OF ORDINANCES AND ARTICLE 04 AND 13 OF THE UDC ORDINANCE NO. 24-10:

7) Commercial Insurance. Each Short-Term Rental property shall be **required to have general commercial insurance (or an equivalent) coverage of a minimum of \$ 500,000.00 per occurrence coverage and an aggregate of \$ 1,000, 000.00.** The applicant for a Short-Term Rental shall provide a copy of the certificate of insurance which shows the name insured, any additional insureds, the location address, the effective date, the coverage limit and type. The owner must notify the City of Rockwall within 30 days if the insurance status changes and provide the City with the updated insurance information. The Short-Term Rental Permit shall be revoked in accordance with Section 13-29, Revocation or Suspension of a Short-Term Rental Permit, of this Article if updated insurance information is not provided.

How does Airbnb home insurance work?

For homeowners considering renting their property as a short-term rental via a website like Airbnb, you must know whether or not your [homeowners insurance](#) provides the proper coverage. [Short-term rentals \(STRs\)](#) most often require additional [endorsements](#) or a new type of coverage altogether. Below, you'll find out how a typical homeowners policy handles home sharing, as well as some short-term rental insurance options that can help ensure that you are properly covered.

Key Takeaways

- Hosts of short-term rentals like Airbnbs require additional insurance to fully protect you and your belongings
- Airbnb offers its own type of insurance, but there are gaps in coverage that lead hosts to other options
- Some insurers offer home-sharing insurance options as an endorsement

Does standard homeowners insurance cover Airbnb properties?

Homeowners insurance coverage was developed to offer protection in the event of [perils](#) (causes of loss) such as [fire](#), lightning, and [wind](#). Things quickly get murky when you operate a [business from your home](#) — and insurers typically consider home-sharing a business activity.

If you rent out your property regularly, a standard homeowners policy isn't likely to provide adequate coverage. Home insurance policies often exclude [liability coverage](#) — including [bodily injury](#) and [property damage](#) — **for any business activity run from the home**. If you are relying solely on your homeowners policy for protection, you may be at risk of being underinsured. Exception: Most homeowners insurance policies offer protection for the occasional rental, as long as you inform the company beforehand.

Coverage by Policy Type for Short Term Rental Hosts

Coverage type	What it covers	Standard homeowners insurance	Other homeshare-specific policies	Standard landlord policy	Airbnb Insurance
Loss of rent coverage	Reimburses hosts for loss of rental income due to guest behavior	No	✓*	✓*	✓
Liability	Guest injuries and damages to property belonging to guests	Maybe**	✓	✓	✓
Personal Property	Covers damage to property belonging to you such as furniture and electronics	Maybe**	✓	✓	✓
Dwelling coverage	Covers the building itself and any damage that may arise	Maybe**	✓	✓	✓

*Coverage may be available but might require additional add-ons.

Claims accepted at the discretion of the carrier (most insurers won't cover claims resulting from commercial activity on your property under a standard home policy**).

The risks of home-sharing

Opening your home to strangers comes with some risks. Should a guest damage your belongings or incur bodily injury while staying on your property, you could be exposed to risk if you don't carry the correct insurance. Have a look at some of the most common risks of home-sharing below:

- Vandalism
- Theft
- Property damage
- Personal liability

Landlords may be liable for the actions of tenants renting out their apartments. If a guest is injured, the landlord — as the owner of the property — could be held liable depending on the situation. This is one reason that many leasing agreements explicitly prohibit home-sharing.

What is home-sharing insurance?

Home-sharing insurance refers to the portion of insurance coverage necessary to protect your home as you operate an STR. Regular home-sharing is considered to be a business activity, rendering your standard homeowners policy nullified as it does not protect business activity on your property.

A standard home insurance policy provides liability coverage and property damage, typically extending to the *property's guests and their belongings*. Once you begin operating your home as an STR, this coverage suite may leave gaps.

In some cases, insurance companies offer protection for Airbnb or VRBO hosts with tenants who stay only occasionally. Bear in mind, however, the major differences between a one-off rental situation and the operation of a dedicated Airbnb business. **To carry coverage in the latter case, you will need a home-sharing endorsement or a separate commercial insurance policy.**

Regular home-sharing is considered to be a business activity, and since standard homeowners policies do not cover this, you must add on an endorsement.

A short-term rental insurance [endorsement](#) may be available through your current insurance company. These cover theft and property damage. Certain endorsements may cover liability, theft, vandalism, as well as damage to guests' property.

However, if property rentals comprise a significant portion of your income, you may need to purchase a separate insurance policy. In many cases, a [landlord policy](#) may suffice. Landlord insurance covers the [primary dwelling](#), [other structures](#) on the property, [personal property](#) inside the dwelling, lost rental income, and any liability claims filed against you.

Zebra tip: Consider specialized home-sharing insurance policies

Companies like Proper Insurance sell insurance products specifically tailored to Airbnb and the home-sharing industry. This is often known as **short-term rental insurance**. These policies cover issues such as accidental damage to property, infestations, and [mold](#). They also increase your personal liability coverage substantially, even covering legal fees in the event claims are made against you.

Does Airbnb offer insurance?

Some home-sharing companies offer a form of coverage for hosts. For instance, **Airbnb offers protection through their own program called AirCover**,^[1] which is free for hosts and automatically included. AirCover is the name of the overall protection plan and comprises three programs: **Host Damage Protection**,^[2] **Host Liability Insurance**,^[3] and **Experience Liability Insurance**.

The majority of hosts on the Airbnb platform rent out their homes for standard lodging purposes. Airbnb Experiences^[4] differ in that they include in-person activities hosted by local experts, often offering activities like cooking classes, nature-based experiences and exercise. Because such experiences pose a unique level of risk, hosts who participate are covered by the Experience Liability insurance section of AirCover.

For everyone else, the other sections of AirCover protect you and your property. Let's take a deeper look at Host Damage Protection and Host Liability Insurance.



Host damage protection: Provides up to \$1 million in property damage coverage.

- What is covered: Damage caused by guests, unexpected cleaning costs due to the behavior of a guest, income lost if you are forced to cancel a booking due to damage caused by a guest.
- What's not covered: Damage from wear and tear, loss due to acts of nature, injury or property damage to guests



Host liability protection: Provides up to \$1 million in coverage for guests' property damage or bodily injury.

- What is covered: Bodily injury to a guest, damage or theft of guest property, damage caused by a guest in common areas.
- What is not covered: Intentional damage, damage to your personal property.

It's important to be aware of the gaps in Airbnb's insurance coverage. Airbnb Host Protection Insurance **does not cover loss of income, intentional acts, or mold.** It is not intended as a replacement for homeowners insurance, and **should instead be treated as supplementary protection to your primary coverage.** Also, be aware that the claims process can be tedious, as claims go through Airbnb directly and are not handled by your own insurance company.

Insurance for VRBO, HomeAway, FlipKey, onefinestay, and others

Sites like VRBO, Homeaway, FlipKey, and onefinestay offer guidance on recommended insurance coverage for hosts. **VRBO suggests using a vacation rental policy.** The company worked to help design the coverage to suit the needs of its users. **It is designed to cover homes that rotate between being rented out, being owner-occupied, and sitting empty for long periods. VRBO insurance is offered via Proper Insurance.**

HomeAway offers \$1 million in liability coverage for its users, while Onefinestay has a policy underwritten by a syndicate of Lloyd's of London, though the details on the coverage are vague. FlipKey suggests finding an insurance company that offers home-sharing coverage.

Research exactly what is covered by your home-sharing network and how it works with your current homeowners insurance. This can help you avoid gaps in coverage for whichever STR platform you choose to utilize.



Why you still need insurance even with Airbnb's damage policy

While the damage policy serves as one layer of protection, you still need the proper insurance policy to fill in the gaps. Airbnb's security deposits and Host Damage Protection plans offer coverage for damages made by the behavior of a guest, but damages caused by other perils will not be covered. **This is where your home-sharing insurance policy kicks in. Airbnb recommends thinking of supplemental insurance as a must have, rather than a "nice-to-have."**^[6]

[Learn more about Airbnb statistics.](#)

Does renters insurance cover Airbnb and home-sharing networks?

If you rent your home, it may still be possible to advertise it on a home-sharing site as a rental (referred to as rental arbitrage). The first thing you'll need to do, however, is to check with your landlord to verify that this is allowed. Many leases explicitly prohibit such activity, so it always pays to check. Some renters forgo getting permission from their landlord, which can lead to trouble if an insurance claim is necessary, potentially resulting in eviction.

After receiving your landlord's consent, the next step is to consult your [renters insurance](#) policy to check for any restrictions. Some insurers may not allow you to rent out your apartment for longer than a certain duration, while others might restrict how much money you're allowed to make via home rentals each year. Some renters insurance companies may not offer STR coverage at all.

As with homeowners insurance, it's always wise to check with your renters insurance company to explore your options.

The best insurance companies for Airbnb hosts

Not every [homeowners insurance company](#) looks kindly on home-sharing. The sharing economy has forced insurance companies to change how they provide coverage. As with [ride-sharing](#), some insurers have responded with special short-term rental insurance options for home-sharing. Along with the limited liability insurance policy offered by most home-sharing companies, other insurance carriers offer options, including:

- Allstate HostAdvantage^[6]: This program from Allstate protects against theft and damage to personal property up to \$10,000 per rental period.
- Erie Homeshare^[7]: Erie's product offers coverage for property damage, theft and liability claims, and is only available for the insured's primary residence.
- Proper Insurance^[8]: This home-sharing policy operates a bit differently than others in that these plans are written as business policies that are meant to replace your existing plan. Proper takes components of commercial, personal, tenant and unoccupied policies to create a custom coverage suite for hosts.

Does Airbnb offer insurance for guests?

Yes, coverage provided to hosts through Airbnb explicitly covers injuries and damages to your personal property. However, be aware that the claims process in these situations often goes through the host,

which could lead to challenges. Note that protections such as cancellation fees are not typically offered through home-share sites and refunds are typically at the discretion of the host.

In most cases, your homeowners or renters insurance policy will provide you with a fair amount of protection while you're traveling. Your personal belongings are covered against most losses, including theft or fire. Your personal property coverage for belongings outside your residence is 10% of coverage C (your total personal property amount) or up to \$1,000, whichever is greater. This is subject to a [deductible](#). This may be limited to theft alone on certain policies, so you'll need to check with your insurance company. Travel insurance is also a great option to consider while staying in an Airbnb or similar short-term rental.

Zebra tip: Always inform your insurance company of home-sharing

One of the most important things you can do before becoming an STR host is to inform your insurance company. The company can then help you determine what's covered by your current homeowners policy, as well as whether you'll need an Airbnb endorsement or altogether different coverage. Without informing your provider, you risk having gaps in your coverage or potentially violating the terms of your policy if your insurer does not allow vacation rentals.

<https://www.thezebra.com/homeowners-insurance/coverage/airbnb-insurance/#:~:text=Do%20you%20need%20commercial%20insurance.their%20home%20as%20an%20STR>

