



NW Insurance Council

## CONSUMER ALERT

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# Renting out your home during the FIFA World Cup? Review your insurance first

*SEATTLE, WA, June 12, 2026* – With Seattle preparing to host six [FIFA World Cup](#) matches this June and July, thousands of visitors are expected to travel to the region, creating opportunities for homeowners to earn extra income by renting out their homes, rooms, or vacation properties.

Before listing a property through a short-term rental platform or renting it independently, insurance experts recommend taking two important steps:

- Check local regulations, homeowner association rules, and neighborhood restrictions that may apply to short-term rentals.
- Contact your insurance company or agent to make sure you have the appropriate insurance coverage before welcoming guests.

Renting out a home, condo, apartment, or room can be a great way to generate extra income, but many homeowners are surprised to learn that a standard [homeowners](#) or

[renters](#) policy may not cover damage or liability claims related to short-term rental activity.

"Many people are looking for ways to take advantage of the increased demand for lodging during major events like the FIFA World Cup," said Kenton Brine, president of NW Insurance Council. "But before opening your home to paying guests, it's important to understand that personal insurance policies often exclude or limit coverage for business activities, including short-term rentals. A quick conversation with your insurance company or agent can help ensure you have the right protection in place."

Insurance companies have responded to the growth of the sharing economy by offering endorsements and specialized policies designed for short-term rentals. Coverage options vary by insurer and may help protect homeowners from property damage, liability claims, and other risks associated with hosting paying guests.

Many short-term rental platforms, including [Airbnb](#) and [Vrbo](#), offer host-protection programs. However, those programs may have limitations, exclusions, or conditions that differ from traditional insurance policies. In some cases, coverage may be secondary to a homeowner's personal insurance policy.

Homeowners should not assume that a platform's host-protection program provides all the coverage they may need. Reviewing coverage with an insurance professional before renting a property can help avoid costly surprises if a claim occurs.

If you are considering renting out your home during the FIFA World Cup or at any other time, talk with your insurance company representative or agent before accepting reservations. In many cases, additional coverage is available and affordable, but it typically requires an endorsement or separate policy.

For more information about homeowners insurance and short-term rentals, contact NW Insurance Council at (800) 664-4942 or visit [www.nwinsurance.org](http://www.nwinsurance.org).

*NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.*

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