

Hello,

My name is Adrian Lahey and I sat on the Working Group for Short Term Rentals (STR) over the last several months.

At the last STR Working Group Meeting and included in the most recent article in Guelph Today there is a mention regarding insurance. [Council urged to launch licensing program for Airbnb-style rentals - Guelph News \(guelphtoday.com\)](https://www.guelphtoday.com/news/council-urged-to-launch-licensing-program-for-airbnb-style-rentals)

The City of Guelph reps at the last STR working group committee meeting stated that part of the Licensing would require Airbnb hosts to provide “Commercial Insurance” and to include the “City of Guelph as a co-insurer”. As an Airbnb host I stated that insurance companies do not provide “commercial insurance” for Airbnb hosts and what does it mean by the City of Guelph being a co-insurer. They did not know what that meant. The City of Guelph STR representatives informed the STR working group “they were informed to include that in the licensing requirements” but they had no clarification on that and what it meant. I have asked for clarification on this from the City of Guelph STR reps but no explanation has been forthcoming.

We pay an extra premium on our home insurance for short term rental. There are only a few insurance companies offering this type of insurance and they range in number of days offered per year. Some insurance companies offer no insurance for Airbnb, some 90 days per year and one (1) provide insurance for 180 days per year.

I have since sent a message to City of Guelph staff through the working group email contact to clarify the exact parameters they are requiring for commercial insurance and the city as co-insurer because I read a local article of Riverside Community Reformed Church needing insurance and the City of Guelph as “co-insurer” as a result to changes in small business garbage collection bylaw. [City to stop collecting waste from many churches, small businesses - Guelph News \(guelphtoday.com\)](https://www.guelphtoday.com/news/city-to-stop-collecting-waste-from-many-churches-small-businesses)

I have received no response to my inquiry regarding the statement of insurance provided to the STR group. I did speak to Carl Visser, the man in the article and he said he had to get the city included as co-insurer on his insurance policy, even though the city does not come onto church property and the only other option was to get a commercial garbage bin which was expensive.

Also another article regarding a small bakery downtown registered as “small business” who is losing their garbage pickup. <https://www.thespec.com/local-guelph/news/2023/01/30/approximately-200-guelph-businesses-to-lose-city-waste-collection-march-1.html>

The main source of insurance for Airbnb hosts and operators is the insurance provided through Airbnb. https://www.airbnb.ca/help/article/937?locale=en&set_beve_on_new_domain=1675568702_MzY1NTU4NzUxZWVj

****There is no such thing as commercial insurance for Airbnb hosts that are renting out of their own residence which the new STR working group is recommending.

Here is my request for information and question for March 7, 2023.

As the STR working group was informed about the city of Guelph requirement of being listed as co-insurer for licensing requirements, please explain if this is connected to the articles above, the new bylaw for small business garbage collection that is coming into effect, the purpose and intention behind why the city would need to be listed as co-insurer for Airbnb host licensing, and if being a

registered licensed Airbnb affect garbage pickup or extra taxes. Also clarification on type of insurance and the City of Guelph as co-insurer please.

Regards, Adrian Lahey Airbnb Host and STR Working Group Committee member.