

Comparing insurance options of selected online marketplaces

Full article at www.sharetribe.com/academy

Sector	Platform	Markets					Insurance cover	Insurer	Type	Target		Amount covered
		Global	US	EU	UK	Other				Customers	Providers	
Transport			●			Canada <i>(different product)</i>	Liability coverage	Liberty Mutual (US) Intact Financial (Can)	Optional for owners and renters	●	●	\$ 1,000,000
						France Spain Belgium Austria	Civil liability Personal injury	Allianz	Included in rental price		●	€ 50,000
						France Spain Italy Germany Belgium	Breakdown Legal protection Personal injury	AXA	Included in rental price	●	●	€ 10,000 - 25,000
Space		●					Host guarantee (guest damage) Host protection insurance (liability cover)	Lloyd's	Included in rental price		●	\$ 1,000,000
					●		Public liability Building Contents Accidents	Safeshare	Included in rental price		●	£ 2,000,000
Goods			●				Damage cover	<i>unknown</i>	Optional/renters insurance or deposit	●		\$ 100,000
			●	●			Self-insurance	<i>N/A</i>	<i>N/A</i>		●	repair/replacement value
						France Belgium Monaco Andorra	Damage Theft	MAIF	Included in rental price		●	€ 2,000
						20 countries in America, Europe and Asia	Self-insurance for owners Damage protection for renters	Burlington	Optional for renters	●	●	\$ 10,000
Services			●				Property Damage Bodily Injury Theft	<i>unknown</i>	Included in fee	●	●	\$ 1,000,000 (damage) \$ 10,000 (theft)
			●				Cash-back and damage/theft provider	<i>Unknown</i>	Included in fee	●		\$ 20,000 (damage) \$ 5,000 (theft)