

IMPORTANT NOTICE

SHORT-TERM RENTALS – INSURANCE REQUIREMENT

As you begin the process of applying for a business license specific to short-term rentals, please verify that you have the required insurance coverage per the City of Tuscaloosa Code of Ordinances, included below:

Section 7-203 – Insurance:

(a) Every person in the city or its police jurisdiction who wishes to obtain a license to conduct a short-term rental business license pursuant to Section 7-200 must provide proof of the following insurance coverage:

- 1. A rider on a homeowner’s policy that expressly covers short-term rentals and provides a minimum of one million dollar liability and personal injury coverage; or*
- 2. A commercial insurance policy covering short-term rentals at the permitted address that provides a minimum of one million dollar liability and personal injury coverage.*

(b) Insurance required above shall be without prejudice to coverage otherwise existing and shall name, as an additional interested party, the city, its officers and employees and shall provide that the policy shall not terminate or be cancelled prior to the completion of the permit period without forty-five (45) days written notice to the city at the address shown in the permit agreement.

Please note that you will not be issued a business license without the required insurance.



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