

House Sitting Insurance Checklist

Make sure both sides are covered before the sit begins

For Sitters

- Get standalone pet sitting liability insurance (if sitting regularly)
- Confirm policy covers house sitting, not just drop-in visits
- Carry renter's insurance (extends liability to temporary residences)
- Keep personal health insurance current
- Ask homeowner about their insurance before accepting
- Check platform-provided guarantees and coverage limits

For Homeowners

- Call home insurance — disclose you'll have a house sitter
- Ask about coverage gaps for temporary occupants
- Ask about liability for injuries the sitter might sustain
- Ask about exclusions for damage caused by non-residents
- Check if notification is required for stays over a certain duration
- Consider an umbrella policy for additional liability coverage
- Verify the sitter has their own pet care liability insurance

Written Agreement — Include These

- Dates and duration of the sit
- Pet care responsibilities (feeding, meds, exercise, vet info)
- House rules (guests, smoking, use of car)
- Emergency procedures and vet decision authority
- Cost threshold for emergency vet care
- Insurance details for both parties
- Liability expectations — who covers what
- Cancellation terms
- Compensation details (if applicable)

Before and During the Sit

- Take timestamped photos of the home on arrival
- Take timestamped photos of the home on departure

- Note condition of the home and pets on arrival
- Keep all communication on-platform (verifiable record)
- Save receipts for any expenses (especially emergency vet)
- Follow care instructions to the letter
- Document anything that goes wrong immediately