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Using Airbnb? Get covered to rest easy, Daily Journal

By Tad A. Devlin and Sheila Pham
(May 22, 2014)

In today's sharing economy, there's a market for sharing just about anything - your dinner leftovers, errand-runners, sports equipment, and most popular of late, cars and living space. The sharing market (based on collaborative consumption) is designed to cut out the middle man and benefit the end users because, in theory, they pay less for the desired goods/services. The owner makes money from lending goods not currently in use while the borrower spends less money to borrow than to purchase.

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