

SUPERHOG

SUPERHOG - HOST GUARANTEE

1. OUR GUARANTEE TO HOSTS

SUPERHOG guarantees that Guests will meet their liability to Hosts for Property Damage. For all Approved Bookings where a Guest fails to meet this liability, SUPERHOG will reimburse the Host, subject to these terms. Please note all payments are made at SUPERHOG's sole discretion.

2. LIMITS AND CONDITIONS

The maximum we may pay under this Guarantee is the lower of £1,000,000 and the insured values for the Property which has suffered Property Damage. Within any Guarantee Payment the maximum we may pay in relation to Contents is £100,000.

The following conditions must be met in order for the Host to request a payment under this Guarantee:

- The Booking is an Approved Booking
- The Host must be able to provide a valid insurance policy for the Property, confirming that the policy was active with appropriate coverage limits at the time of the Property Damage. The maximum liability of a Guest shall not exceed the insured values declared in the Host's policy. Approved Bookings benefit from a Deposit against Property Damage of £500 even if there is no valid insurance policy.
- The Host must take all reasonable steps to mitigate the costs of any Property Damage and agree to provide whatever assistance is required by SUPERHOG or its partners in order to assess Property Damage and pursue a Guest for their liability.
- The Host acknowledges and agrees to be bound by the terms of this Guarantee as well as all other related Superhog terms as published at the time of the Property Damage.

Failure to meet any of these conditions may result in a Payment Request being declined or reduced as determined by SUPERHOG.

3. PROPERTY DAMAGE

Property Damage means the damage to any permanent building, including fixtures and fittings, or Contents within the Host's Property, caused by the actions or inactions, whether accidental, deliberate or maliciously harmful, of a Guest (or accompanying occupants) of the Property during a Booking. Property Damage does not include Cosmetic Damage or Wear and Tear.

Property Damage includes damage caused by theft or attempted theft enabled by actions or inactions of a Guest in the Host Member's home.

4. EXCLUSIONS

SUPERHOG will not make any Guarantee Payment in respect of any:

- (a) Damage which cannot be proved to have been caused by a Guest during a Booking;
- (b) Cosmetic Damage or Wear and Tear;
- (c) Accidental Property Damage resulting from any Party which took place with the Host's consent;
- (d) Property Damage which the Host could reasonably have expected or foreseen;
- (e) Property Damage to any item which was not covered by a valid Insurance policy;
- (f) Bodily injury or other loss suffered by a Host or Guest;
- (g) Alternative accommodation costs for the Guest, Host or any occupant;

- (h) Any resulting loss of use of the Property or consequential loss of income by a Guest, Host or any occupant.

5. REQUESTING A PAYMENT

In order to submit a Payment Request the Host must declare Property Damage to SUPERHOG within 10 days of the Booking's Check-Out, and present all requested evidence, which may include:

- Photographs immediately before and after the Booking;
- Formal police reports of the event;
- Original invoices;
- Quotation or estimate for replacement/repair; and
- Submission of his/her or the owner's own home valid insurance schedule for the Property.

In certain circumstances SUPERHOG may require the Host to make an insurance claim before any Guarantee Payment can be considered.

6. RESOLUTION SETTLEMENT

For any Guarantee Payment made under this guarantee for a Guest's liability in relation to Property Damage, SUPERHOG reserves the right, in our sole discretion, to pay all or a portion of the amount. In order to quantify the Guest's liability we may take into account factors including but not limited to:

- (a) the cost of rebuilding or repairing Property Damage to a condition equal to but not better or more extensive than their condition at the start of the Booking.
- (b) depreciation based on the expected lifetime of the item within a rental environment, that has suffered Property Damage.
- (c) any contribution that has been made towards the Property Damage by the Guest or any third party, including from the sale of any item which has suffered Property Damage,

SUPERHOG has the right to invoice the Host for a £50 contribution towards the costs associated with enforcing a Guest's liability for Property Damage. Any resolution settlement payment will take this contribution into account. SUPERHOG also has the right, but not the obligation, to take ownership of any items for which a Guarantee Payment has been made in order to replace the item and the Host agrees to provide reasonable assistance in such circumstances.

Any Guarantee Payment will be made by electronic transfer to the account details provided by the Host within 5 days of agreeing any Guarantee Payment. Guarantee Payments will be made in local currency as converted on www.oanda.com at the time of the payment being made.

7. GEOGRAPHICAL RESTRICTIONS

Any Property is eligible for this guarantee unless it is located in a country that the UK Foreign and Commonwealth Office has determined is not suitable for travel on the day the Booking begins.

SUPERHOG will not be liable to make any payment under this guarantee which:

- (a) would breach economic, financial or trade sanctions imposed under the law of the country in which this policy is issued or would otherwise provide cover; or
- (b) would breach economic, financial or trade sanctions imposed by Canada, the European Union, United Kingdom or the United States of America.

8. GENERAL

No payments made by SUPERHOG under this guarantee shall release, reduce or waive any liability of a Guest relating to Property Damage. Any payment by SUPERHOG under this guarantee transfers a Guest's liability such that it becomes a liability to SUPERHOG rather than to the Host.