DAMAGE AND DEPOSITS

Host Damage Protection Terms

How a Host recovers the cost of damage caused by a Guest, in three ordered steps, and the strict limits of what BabuSpace itself will contribute.

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Applies to: Hosts · Governing law: England and Wales · Owner: Operations, BabuSpace Ltd

Read section 1 before anything else. It says what this document is not, and that is the most important thing on the page.

> **This is not insurance**
>
> These Terms do not create an insurance policy, an insurance contract or a guarantee. BabuSpace is not an insurer and is not an insurance intermediary. No premium is paid for it, no cover is underwritten, and the BabuSpace Damage Contribution described in section 5 is discretionary and capped. **Hosts must hold their own property, contents and public liability insurance appropriate to short-term letting.** A standard residential policy usually excludes short-term letting. Check your policy and tell your insurer that you host.

1. What this document does

1.1 It sets out the three routes by which a Host may recover the cost of damage caused by a Guest, and the order in which they are used.

1.2 It does not replace the Host's insurance, and it does not replace the Host's right to pursue a Guest directly for loss.

2. The three steps, in order

Step	Source of recovery	Nature
1	The Guest's security deposit or payment authorisation, where one is held	Contractual, held for the purpose
2	A claim against the Guest through the Resolution Centre (BS-POL-015)	Contractual, decided on evidence
3	The BabuSpace Damage Contribution	Discretionary, capped, last resort

2.1 A Host must complete step 1 and step 2 before a Damage Contribution will be considered. We will not consider a request that skips them.

3. Security deposits

3.1 A Host may set a security deposit on a Listing. The amount must be reasonable in relation to the property and must be shown on the Listing before booking.

3.2 Deposits are held as a pre-authorisation on the Guest's payment method, not taken as a payment, where the payment method allows it.

3.3 The authorisation is released **within 14 days of check-out** unless a claim has been opened in the Resolution Centre within the deadline in BS-POL-015 §3.

3.4 A Host may not require a cash deposit, and may not require a deposit by bank transfer or mobile money outside the Platform except where BS-POL-005 §2.2 permits it.

4. Making a claim against a Guest

4.1 Claims are made through the Resolution Centre. The deadline is **14 days from check-out, or before the next Guest checks in, whichever is sooner**.

4.2 What is required:

- date-stamped photographs of the damage;
- evidence of the prior condition — photographs from before the stay, an inventory, or the Listing photographs;
- a repair invoice, replacement receipt, or written third-party quotation;
- for theft, a police reference number.

4.3 What is covered:

- physical damage to the property, its fixtures or its contents, caused by a Guest or a person the Guest allowed in;
- theft of items belonging to the Host;
- cleaning costs above the normal cost of a turnover, caused by the Guest;
- income lost from a booking that had to be cancelled because the property was genuinely unlettable, where that is evidenced.

4.4 What is not covered, in any of the three steps:

- fair wear and tear, which is a cost of running a hosting business;
- pre-existing damage, and damage the Host cannot show arose during the stay;
- cash, securities, jewellery, artwork, collectibles, antiques and other high-value items, unless declared to BabuSpace in advance and specifically accepted;
- pets belonging to the Host, and injury to any animal;
- damage to a vehicle, boat, aircraft or watercraft;
- damage caused by a Host's own failure to maintain the property;
- damage in a shared or communal area not exclusively controlled by the Host;
- any loss covered by the Host's own insurance, to the extent it is covered;
- consequential loss, distress, inconvenience, or the Host's own time.

5. The BabuSpace Damage Contribution

5.1 Where a Host has completed steps 1 and 2 and remains genuinely out of pocket, BabuSpace **may** make a discretionary contribution towards the shortfall.

5.2 **The contribution is discretionary.** It is not an entitlement, it is not promised in advance, and a decision to make one in a given case does not create a right in any other case.

5.3 **It is capped at £3,000 per Booking**, and at £10,000 per Host in any rolling 12-month period.

5.4 Conditions that must all be met:

- the damage was reported within the deadline in §4.1;
- the Guest was verified through GuestVerification and the Booking was made and paid for on the Platform;
- the Host has provided full evidence under §4.2;
- the Host has pursued the Guest through the Resolution Centre and a decision has been issued;
- the Host has claimed under their own insurance where the loss is insured, or can show why the loss is not insured;
- the Host has not previously made a claim found to be inflated or false;
- the loss is not within any exclusion in §4.4.

5.5 Where a contribution is made, the Host assigns to BabuSpace the right to recover the sameamount from the Guest, and will assist us in doing so.

5.6 A contribution is paid within 15 business days of a decision to make one.

6. Claims we will refuse

6.1 A claim submitted after the deadline, or after the next Guest has checked in.

6.2 A claim with no evidence of prior condition. If you cannot show what the property looked like before, you cannot show what changed.

6.3 A claim for an amount that exceeds the actual, evidenced loss. An inflated claim is refused in full.

6.4 A claim supported by footage from a device prohibited under BS-POL-008. We will refuse the claim and open a separate investigation into the device.

6.5 A claim relating to an off-Platform booking, or to a Guest introduced through BabuSpace but booked elsewhere.

7. Practical guidance for Hosts

- Photograph the property after every turnover. It takes four minutes and it is the difference between a paid claim and a refused one.
- Keep a dated inventory of anything of value.
- Do not leave irreplaceable or high-value items in a let property. No policy of ours, and no insurance policy, will make an heirloom whole.
- Tell your insurer you host short-term. An undisclosed use can void a policy entirely.
- Consider public liability cover. Damage to your property is one risk; injury to a Guest in your property is a larger one.
- Set a security deposit that is proportionate. A very high deposit deters good Guests and does not deter bad ones.

8. Guests

8.1 A Guest is responsible for damage they, or anyone they allow into the property, causes.

8.2 A Guest who is charged for damage may dispute it through the Resolution Centre, and the Host must prove the claim.

8.3 A Guest is not responsible for fair wear and tear, for pre-existing damage, or for a failure of the property that was not their doing.

9. Changes

9.1 We may change these Terms, including the caps in §5.3, on 30 days' notice. A change does not affect a claim already submitted.

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