



Experience Protection Insurance Summary

UPDATED ON NOVEMBER 16, 2016

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COVERAGE



What is Experience Protection Insurance?

The Experience Protection Insurance Program (“EPI”) covers Experience Hosts, worldwide, if they have legal liability for bodily injury or property damage to guests, or others, as a result of an event that happens during a hosted experience (“Experience”). The EPI Program does not provide coverage for damage or loss to the Host’s own property over the course of an Experience.

The EPI Program provides coverage through a policy issued by a Lloyd’s of London participating insurer for the USA, Canada and South Africa. Coverage for the other countries included in the Experience Program launch, except for Cuba, is provided by Zurich Insurance plc. Cuba is excluded from coverage at this time. In some jurisdictions, including Japan, Kenya and South Korea, where a locally issued policy is required, coverage may be provided by a Zurich partner company. There is no additional cost to Hosts for participation in the EPI Program.

Coverage under the EPI Program is primary. This means that it isn’t necessary for Hosts to make claims against their personal Insurance before getting coverage for a claim under the EPI Program. See below for information on how to report claims under the EPI Program.

Countries included:

EPI Program coverage extends to Experience Hosts in countries included in program launch, except for Cuba.

When does the policy begin and end?

The current term of the policy underlying the EPI Program begins on November 15, 2016 and ends December 31, 2017.

ELIGIBILITY



Eligible for coverage:

Experience Hosts are covered under the EPI Program if the incident that results in legal liability for either a bodily injury or property damage claim arises during an Experience taking place during the policy period. An Experience is defined as an activity offered by an Experience Host(s) and accessed through Airbnb's website or app. An Experience Host is defined as a person or entity approved to list an Experience on Airbnb's website or app. For purposes of this definition, an Experience Host will also (i) include a third party that puts together an itinerary or organizes one or more Experiences for Airbnb guests, even if not providing the Experience directly; and (ii) and Experience Host's, including co-hosts that provide services in connection with an Experience, and certain third parties that contract with the Experience Host to furnish a venue in connection with an experience.

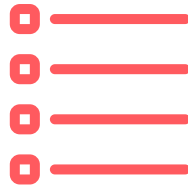
Limits of Liability:

USD 1,000,000 each occurrence, with a total limit available per Experience of USD 1,000,000 during the EPI Program policy term (generally an annual term). The USD 1,000,000 cap also applies as an aggregate cap for any single Guest during the policy term.

What is covered under the EPI Program?

Coverage applies to claims for bodily injury or property damage where the Host has legal liability. If coverage is available for a claim, that coverage includes many of the costs to investigate a claim involving a Host, and to provide a legal defense, if necessary.

EXCLUSIONS



What are the main items excluded from the EPI Program?

The EPI Program excludes:

Aircraft, auto and mobile equipment – injury or damage connected in any way to aircraft, autos, and mobile equipment.

Assault and battery – any loss or expense caused by, arising out of, or resulting directly or indirectly, in any way from assault and/or battery of any person committed by or alleged to have been committed by any insured.

Communicable disease – any loss or damage arising out of the actual or alleged transmission of a communicable disease.

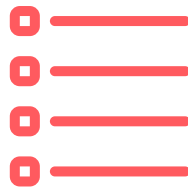
Contractual liability – liability for injury or damage where the insured is obligated to pay damages they have assumed in a contract or agreement. This exclusion doesn't include legal liability the insured would have without a contract or agreement.

Cross suits – any claims brought by one insured against another.

Distribution of material in violation of statutes – injury or damage arising directly or indirectly out of any action or omission that violates or is alleged to violate any statute, ordinance or regulation, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.

Electronic Data – damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

EXCLUSIONS, CONTINUED



Employment related practices – any bodily Injury arising out of refusal to employ a person; termination of a person’s employment; or and employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person. This exclusion applies whether the injury-causing event occurs before employment, during employment or after employment of that person, and whether the insured may be liable as an employer or in any other capacity.

Expected or intended injury – injury or damage the insured intended to happen, or should have expected to happen. For example, if a Host were to deliberately destroy property of a guest, this coverage wouldn’t apply, even if the Host were legally responsible for that damage.

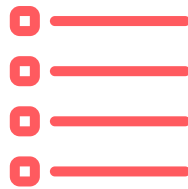
Fungi or bacteria – injury or damage arising from or connected to inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any fungi or bacteria on or within a building or structure, including its contents. This exclusion does not apply to any fungi or bacteria that are, are on, or are contained in, a good or product intended for consumption.

Liquor liability – injury or damage for which any insured may be held liable because they:

- Caused or contributed to the intoxication of any person
- Provided alcoholic beverages to a person under the legal drinking age or under the influence of alcohol
- Violated any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion only applies if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

EXCLUSIONS, CONTINUED



Loss of, or damage to, certain property – property damage to:

- property you own, rent or occupy
- property loaned to you
- personal property in the care, custody or control of the insured.

Certain types of losses that would normally only be covered if you make products or work as a contractor at a location. These excluded losses involve property damage to:

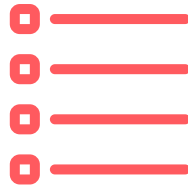
- the exact part of any real property that you, or any contractors or subcontractors are working on, if the property damage arises from that work.
- the exact part of any property that must be restored, repaired, or replaced, because your work was incorrectly performed on it.
- impaired property or property that has not been physically injured, but is still less useful, arising from a defect, deficiency, inadequacy, or dangerous condition in your product or your work.
- impaired property or property that has not been physically injured, but is still less useful, arising from a delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms
- your product, including losses arising out of your product or any part of it.
- your work, including losses arising out of it or any part of it.

Nuclear risks – any loss or damage resulting from the hazardous properties of nuclear material.

Personal and advertising injury – losses, including consequential bodily injury that arise out of claims, such as:

- false arrest, detention or imprisonment
- malicious prosecution
- wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor
- oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;

EXCLUSIONS, CONTINUED



- oral or written publication, in any manner, of material that violates a person’s right of privacy
- use of another’s advertising idea in your advertisement
- infringing upon another’s copyright, trade dress or slogan in your “advertisement.”

Pollution – injury or damage arising from pollutants of any kind. There is an exception for losses originating from equipment that is used to heat, cool or dehumidify the building, or equipment used to heat water, for personal use, by the building’s occupants or their guests. There is also an exception for injury or damage arising out of a fire that escapes its normal location (hostile fire).

Products and completed operations – injury or damage occurring away from premises you own or rent and arising out of any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by you or other trading under your name.

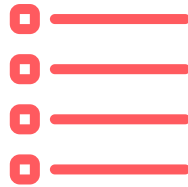
Products recall – damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal, or disposal of your product, your work or impaired property. Impaired property means tangible property that cannot be used or is less useful because it incorporates your product or work and such product or work is thought to be defective, deficient, inadequate or dangerous.

Punitive or exemplary damages – punitive or exemplary damages, fines or penalties, except where such damages are insurable by law.

Sexual assault – any loss or expense caused by, arising out of, or resulting directly or indirectly, in any way from sexual abuse or molestation of any person committed by or alleged to have been committed by any Insured.

Silica, silica dust, lead and asbestos – bodily injury or property damage arising from or connected in any way to asbestos, lead, silica, or silica dust.

EXCLUSIONS, CONTINUED



War – injury or damage arising, directly or indirectly, out of:

- war, including undeclared or civil war
- warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents
- insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Workers compensation and employers liability – any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law. Bodily injury to any of your employees (or any of their family members) arising out of their employment by you or performing duties related to the conduct of your business. This exclusion applies whether the insured may be liable as an employer or in any other capacity.

CLAIMS



Claims:

Please notify Airbnb immediately if you become aware of any bodily injury or property damage has happened that may be a subject to coverage under this policy.

Disclaimer

This EPI Program summary does not contain the full terms and conditions, which can be found in the policy document. A copy of the full policy will be made available on request.

Complaints

Making a Complaint – We constantly strive to provide our customers with excellent customer service and always welcome their views. We are committed to dealing with all complaints efficiently, effectively and fairly.

A complaint can be made in writing, by telephone or in person.

Complaints should be directed to your usual Marsh contact in the first instance. Alternatively you can address your complaint to:

Head of Quality, Marsh Ltd
Tower Place
London
EC3R 5BU

Tel: 020 7357 1000

Email: quality.feedback@marsh.com

If you are unsatisfied with the way that we deal with your complaint, you may have the right to refer it to an external dispute resolution service in your country of domicile. Full details of the options available to you will be communicated to you in our initial response to your complaint.