

Safety, Security and Protecting Your Property





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Staying Safe

Airbnb have a vested interest in ensuring that hosts feel safe and secure when putting their homes up on Airbnb. To achieve this objective, Airbnb have introduced a dedicated **Trust & Safety Team**, numbering more than 250 full-time staff, who are available around-the-clock in every time zone.

Airbnb hosts can reach the Airbnb Customer Support hotline for emergencies by dialing **(+1) 855-424-7262** or their local number equivalent:

Argentina: +54 11 53 52 78 88

Mexico: +52 55 41 70 43 33

Australia: +61 2 8520 3333

Netherlands: +31 20 52 22 333

Austria: +43 72 08 83 800

New Zealand: +64 4 4880 888

Brazil: +55 21 3958-5800

Norway: +47 21 61 16 88

Chile: +56 229380777

Peru: +51 1 708 9777

China: +86 10 5904 5310

Poland: +48 22 30 72 000

Denmark: +45 89 88 20 00

Portugal: +351 30 880 3888

France: +33 1 84 88 40 00

Puerto Rico: +1 787 919-0880

Germany: +49 30 30 80 83 80

Russia: +7 4954658090

Greece: +30 211 1989888

South Korea: +82 2 6022 2499

Hong Kong: +852 5808 8888

Spain: +34 91 123 45 67

Ireland: +353 1 697 1831

Sweden: +46 844 68 12 34

Israel: +972 3 939 9977

Switzerland: +41 43 50 84 900

Italy: +39 06 99366533

UK: +44 203 318 1111

Japan: +81 3 4580 0999

U.S.: +1 415 800 5959

Store these numbers in your phone and other easy-to-access places too.

Staying Safe

To speak with a Customer Support team member, you will need to **call from your verified Airbnb phone number** (or alternatively provide that number at the beginning of the call). The average wait time is less than 15 minutes, and the hotline caters to a variety of different languages.

Obviously, the best outcome is addressing problems or concerns before they escalate. You are also able to send an email to the **Airbnb Customer Support team** to seek guidance or advice for non-emergency issues that still relate to your safety and security. To do so, visit:

www.airbnb.com/help/contact_us

Here are the options you'll need to select:

What is this about? **Safety, accessibility and discrimination**

What do you need help with? **Safety concern**

Is it one of these options? **I feel unsafe**

Contact Us **Message us**

What else should we know? **Explain your issue**

Alternatively (and only if the issue is not an emergency), Airbnb hosts can also direct message the Airbnb Customer Support team on Twitter using the handle [@AirbnbHelp](https://twitter.com/AirbnbHelp). A team member will usually respond within a matter of minutes. If the issue can't be resolved easily, it will often be escalated so that you receive an email or phone call to discuss further.

In the event of an emergency, make sure you contact your local authorities before contacting Airbnb.

Property Damage and the \$1M Airbnb Host Guarantee

Airbnb have created the **Airbnb Host Guarantee**, which they claim will reimburse eligible hosts up to \$1M for damages to possessions or property caused by Airbnb guests.

Airbnb state that your peace of mind is priceless, and that they will protect your property for every booking at no additional cost to you. They claim that the Host Guarantee represents an unmatched level of protection against damage to personal property within the travel industry.

There are still nonetheless limitations to this protection:

Limited Protections



Jewelry



Collectables



Artwork



Pets



Possessions stored
in common areas



Personal
liability



Cash &
Securities

Keep this in mind when deciding **what** you choose to store in your place and **where** you choose to store it.

The jury is still out on just how reliable the Host Guarantee actually is in providing the protections hosts are looking for when it comes to addressing property damage at their place.

In the absence of that certainty, you should also consider **additional ways** you're able to protect your property. These include...



Using your
common
sense



Installing **safety**
and **security**
equipment



Adding a
security deposit
to your listing



Taking out
additional
insurance

Property Damage and the \$1M Airbnb Host Guarantee

These additional protections should represent your 'first lines of defense' when it comes to avoiding property damage or when trying to receive compensation. The Host Guarantee can then help you sleep easy at night knowing you have a back-up plan should all else fail.

In the event that you do need to submit a claim, go to:

www.airbnb.com/incidents/new

Once you select an eligible booking, this is the form you'll need to fill out:

Host Guarantee Payment Request Form All fields are required.

<p>Select an eligible booking</p> <input type="text"/>	<p>How would you like this resolved?</p> <p>Tell us how things can be made right.</p>	<input type="text"/>
<p>Date damage was discovered</p> <input type="text"/>	<p>Upload supporting documentation</p> <p>Upload documentation that supports your story, such as photos and police reports.</p>	<p>Choose File No file chosen</p> <p>Add another file</p>
<p>What has been done to date to resolve this concern?</p> <p>We suggest guests and hosts make a good faith effort to resolve directly.</p>	<p>Approved Payment Request Agreement</p> <p>Certification</p>	<p>As set forth in the Airbnb Host Guarantee Terms and Conditions, completion of this payment request requires your agreement to the Approved Payment Request Agreement.</p> <p><input type="checkbox"/></p> <p>By checking this box, I agree that my typed signature below be accepted as my written signature and hereby certify and attest that, to the best of my knowledge, all of the above information and submitted materials are true and complete and I have complied with the Airbnb Host Guarantee Terms and Conditions and Airbnb Terms of Service in connection with this submission. I understand that Airbnb may prosecute any false or fraudulent activity in connection with the Airbnb Host Guarantee to the full extent of the law.</p>
<p>What happened, and who was involved?</p> <p>Tell us about the incident, who was involved, and what role they played.</p>	<p>Full Name</p>	<input type="text"/>
<p>Describe the damage</p> <p>Tell us specifically what was damaged and the nature of the damage.</p>		
<p>Estimate the value of damage</p> <p>What is the estimated cost to repair/replace?</p>	<input type="text"/> <input type="text"/>	

Property Damage and the \$1M Airbnb Host Guarantee

Despite its claimed protections, the Host Guarantee is not without its critics, who say that it may not actually deliver when push comes to shove. Critics claim that it provides a false sense of security to Airbnb hosts and that the protections afforded by the Host Guarantee are ad-hoc at best or unreliable at worst.

CRITICISM #1: Only Provides Protection for 'Excess Coverage'

A gray area of the Host Guarantee is whether Airbnb have the ability to "pass the buck" before they're obliged to consider a claim that's brought before them.

The **Host Guarantee Terms & Conditions** include the following clauses:

You acknowledge and agree that any amount of Covered Losses payable to you under the Airbnb Host Guarantee **will be reduced by the amounts you have already collected for the same Covered Losses from a source other than the Airbnb Host Guarantee**, including without limitation: (i) amounts received under an insurance policy, guarantee or indemnity; (ii) a security deposit; or (iii) payment directly by the Responsible Guest or an Invitee, or other party or an insurer or guarantor of such party.

These Airbnb Host Guarantee Terms are **not intended to constitute an offer to insure, do not constitute insurance or an insurance contract**, and do not take the place of insurance obtained or obtainable by you.

Are hosts expected to also possess **additional insurance policies**?

Are hosts obliged to have first **exhausted all other avenues** before making a claim?

Are existing insurance policies *primary protection* and the Host Guarantee **only excess coverage**?

The answers are regrettably not entirely clear.

Property Damage and the \$1M Airbnb Host Guarantee

Airbnb have made verbal assurances that they frequently provide compensation under the Host Guarantee prior to hosts having exhausted other existing insurance policies. Despite these claims, anecdotal stories from frustrated Airbnb hosts and the opinions of insurance professionals suggest that this has not, and will not be common practice.

Whilst Airbnb may simply represent a bit of extra pocket money for you, your little home-sharing operation may, legally-speaking, be considered a commercial endeavour for the purposes of tax and the law.



Because of this, many homeowner's insurance policies will reject claims arising from damage caused from an Airbnb booking. These policies may consider a short-term Airbnb rental to be a commercial operation that requires its own distinct commercial insurance (just like a hotel) – not homeowner's insurance.

Despite all of this, the Host Guarantee still places an obligation on Airbnb to payout a claim – even if that requires having exhausted all other avenues of coverage first.

Therefore, so long as all other means – insurance policies, security deposits, guest payments, and the like – have been exhausted, the Host Guarantee should theoretically kick in.

Property Damage and the \$1M Airbnb Host Guarantee

CRITICISM #2: Strict Claim Submission Process Requirements

The process for submitting a claim under the Host Guarantee is incredibly rigid and strict. Here is a summary of the process for submitting a claim under the Host Guarantee:

1. Contact Guest: Notify guest of complaint. Attempt to negotiate a resolution.

↓ No resolution?

2. Determine Eligibility: Review Airbnb's Host Guarantee Terms. Determine if you have an eligible claim.

↓ Is there an eligible claim?

3. File Police Report: Filing a police report is a requirement for payment requests that exceed US\$300. It is also still encouraged for all other requests too.

↓ Police report filed?

4. Compile Documentation: Useful documentation and information will help process payment requests asap.

↓ Documentation compiled?

5. Submit Request to Airbnb: Send submissions to Airbnb within 14 days from guest's check-out or before next guest checks-in – whichever is earlier.

↓ Submitted within 14 days / before next guest checked-in?

6. Airbnb Follow-Up: Within 24hrs, Airbnb will send a confirmation email and follow-up emails to discuss next steps (such as further documentation required).

↓ Sent all additional documentation requested by Airbnb?

7. Airbnb Notification of Outcome: Upon receipt of sufficient information from both host and guest, Airbnb will review all documentation, evaluate the payment request and contact the host upon completion. The outcome determination timeframes vary depending on severity of the case, quality of documentation, and cooperation of host and guest. Most cases are resolved within a week of submission.

Property Damage and the \$1M Airbnb Host Guarantee

Useful documentation and information will help process payment requests asap. This includes:



Proof of damages in the form of photographs or videos



A **filed police report**, with report number, officer name and phone number



Receipts or evidence of the accurate fair market value or report cost



Proof of ownership in the form of receipts, photographs, or videos



Any other documentation you believe helpful for processing your request

As you can see, making a claim is no walk in the park. Airbnb oblige you to have performed specific (often complicated and time-consuming) actions within onerous timeframes to make a claim under the Host Guarantee.

If making a claim under the Host Guarantee, become familiar with all requirements of the policy to ensure that your claim is not denied simply on procedural grounds. The best way of doing this is understanding these requirements before a time you need to rely on them.

CRITICISM #3: Failure to Adhere to Local Laws

It's no secret that many people are technically operating their Airbnb listings in contravention to local laws. These are often relatively minor contraventions, be they the number of days their place is rented out each year, through to a failure to collect local taxes.

Be mindful that if operating your Airbnb in violation of any zoning or other local laws, Airbnb may reserve the right to deny a claim under the Host Guarantee.

Protecting Your Property

Whilst the Airbnb Host Guarantee may have its limitations, you are not limited in the ways you are still able to add additional independent protections for your property yourself.

USING YOUR COMMON SENSE

The easiest way to prevent property damage is by using common sense and removing valuable possessions that are likely to get damaged from your place. A few simple things you may want to consider doing include:



Removing / locking up valuables from places guests have access



Replacing expensive / valuable items with cheaper alternatives



Being selective when screening 'high risk' booking requests

ADDING A SECURITY DEPOSIT TO YOUR LISTING

Whilst the Host Guarantee is designed to protect against rare instances of damage, a security deposit can be useful for smaller, simpler accidents that occur during a reservation.

Security deposits are often the quickest and easiest way of avoiding the headache of filing claims with your insurer or trying to meet the strict procedural requirements of the Airbnb Host Guarantee.



Amounts must be between \$100 and \$5,000 (USD)



Claims must be made within 14 days of the checkout date

Protecting Your Property

Ensure that your security deposit is not so large that it acts as a disincentive for guests deciding where they wish to book. Research comparable listings in your local area to see how much they are charging.

Security deposits only apply to reservations made after you've added it to your listing. They also cannot be handled off-site in cash (a breach of Airbnb's Terms of Service).

To add or edit a security deposit: Login to Airbnb > In **Hosting** mode, select **Listings** from the top menu > Click on your listing > Click on **Pricing** from your listing's menu > Click the **Edit** button for **Extra charges** section > Enter your security deposit amount in the **Security deposit** input box > Click **Save**

TAKING OUT ADDITIONAL INSURANCE POLICIES

For true peace of mind, prudent Airbnb hosts should also take out additional insurance policies:



Home and Contents
insurance policies



Rental
insurance policies



Landlord
insurance policies

Some policies combine these into a single, standalone policy.

Many insurance policies have **exclusion** or **limitation** clauses that restrict protections or limit your ability to make claims.

Because of the unique (and still largely ambiguous) legal status of short-term rental arrangements like Airbnb, many 'standard' protections are frequently not covered under traditional policies. Hosts often discover this only after the fact when seeking to make a claim.

Protecting Your Property

You should therefore check to make sure that...

- Any additional insurance policies you take out do not include a **business activity exclusion** clause
- Your Airbnb activity does not **legally constitute business activity** if this will void any of its protections
- Existing **landlord insurance policies** will cover Airbnb rentals too

To address many of these exclusions and limitations, newer 'short term rental' policies often include protections for and against...



Identity theft



Liability to others



Valuable items



Damage to property



Losses exceeding \$1M



Loss of rental income



Damages from indirect causes



Temporary accommodation



Damages from delays

Some short-term rental policies allow you to get cover for **only the nights that you have confirmed reservations**. This flexibility is useful for hosts that accept sporadic or ad-hoc reservations. Many of these companies also offer longer-term cover with 6 or 12 month policies (often with a discount).

For maximum protection, find a policy that protects against **liability, building and contents**, as well as **lost business income**.

Protecting Your Property

INSTALLING SAFETY AND SECURITY EQUIPMENT

You may wish to install **safety equipment** within your home. This includes:



Smoke detectors



Carbon monoxide detectors



First aid kits



Fire extinguishers

In addition to gaining a heightened level of safety and security, you also gain the benefit of listing these items as 'home safety' amenities on your Airbnb listing for guests to see. Some guests search for properties that specifically have these safety amenities. Listings that don't have them won't show up in search results for those guests.

As well as protecting your home and guests from accidents and emergencies, you may also wish to install **security equipment** to prevent malicious guest activity (and inform you when it takes place).

There are a range of 'smart home' monitoring services that will centrally monitor your home and alert you with instant notifications via text or email in the event that a potential safety or security issue requires your attention. For example, you may wish to be notified if a door is opened excessively over a short period of time or find out if your valuable items are being touched or compromised.

It's important to remember that good hosts respect their guests' privacy. You must notify your guests about any security cameras or other surveillance devices that you've installed in or around your home and get consent where required. The use of surveillance equipment may also be against the law in some places, so make sure you understand any applicable laws first.

Protecting Against Personal Liability

Airbnb offer the **Host Protection Insurance Program** to protect Airbnb hosts (and landlords, as additional insureds) against liability claims of up to USD 1 million (per occurrence) that occur in a listing or on an Airbnb property during a stay, in the event of a third-party claim of bodily injury or property damage related to an Airbnb stay.

The Host Protection Insurance Program is different to the Airbnb Host Guarantee. The former is designed to protect hosts against third party claims by guests of bodily injury or property damage. The Host Protection Insurance Program is instead designed to protect hosts against damage to their property and possessions for instances of damage caused by guests staying at their place.

The program can serve as your primary coverage for eligible claims filed as a result of Airbnb stays, even if you already have an existing homeowner's or renter's insurance policy.

It will only act as the primary insurance coverage for incidents related to an Airbnb stay, but is available to hosts regardless of other insurance arrangements they may already have.

It also covers landlords and homeowner's associations in many cases when claims are brought against them because a guest suffers bodily injury during a stay, and may also cover claims if a guest damages building property. This often includes claims filed by a landlord against a host.

Landlords are covered only if Airbnb and/or the host are also a party to the claim.

You do not need to do anything to be covered under the program – simply by listing your property on Airbnb, you automatically agree to be covered under the program for occurrences during Airbnb stays

Protecting Against Personal Liability

The Program **does not** apply to liability arising from:

- Aircraft, Auto, and Mobile Equipment
- Assault and Battery
- Chinese Drywall
- Communicable Disease
- Contractual liability
- Cross Suits
- Distribution of Material in Violation of Statutes
- Electronic data
- Employment Related Practices
- Expected or intended injury
- Exterior Finish or Insulation Systems
- Fungi or Bacteria
- Liquor liability
- Nuclear risks
- Personal and Advertising Injury
- Pollution
- Products and Completed Operations
- Products Recall
- Punitive or Exemplary Damages
- Sexual Assault
- Silica, Silica Dust, Lead and Asbestos
- Watercraft
- War
- Workers Compensation and Employers Liability

Examples of What's Covered

A guest breaks their wrist after slipping on the rug and brings a claim for the injury against the host

A guest is working out on the treadmill in the gym of the apartment building. The treadmill breaks and the guest is injured when they fall off. The guest brings a claim for the injury against the host and the landlord

A guest accidentally drops their suitcase on a third party's foot in the building lobby. The third party brings a claim for the injury against the host and the landlord of the host's building

Protecting Against Personal Liability

To file a claim under the Host Protection Insurance program, go to:

www.airbnb.com/insurance/form

This is the information you will need to provide:

Reservation Information	
Event Type	Select One ▾
Confirmation Code	ABC123
Host First Name	First
Host Last Name	Last

Submitter Information	
First Name	First
Last Name	Last
Status	Select One ▾
Phone Number	+1 ▾ (XXX) XXX-XXXX
Email	example@gmail.com

Incident Information	
Are you aware of any existing insurance coverage for this incident? <input checked="" type="radio"/> Yes <input type="radio"/> No	
Date of Incident	mm/dd/yyyy
Country of Incident	United States ▾
State of Incident	Alabama ▾
Loss Type	Select One ▾
Incident Description (maximum 1000 characters)	<div>Add description here</div>

Screening Guests

The ball is still in the host's court as to whether or not they wish to host a prospective guest. **Hosts can decline any reservation request they feel uncomfortable with.**

When declining reservation requests, hosts have the option of choosing whether they wish to provide a reason for why they are declining. As a word of caution, declining many or most reservation requests can negatively impact your placement in search results.

When deciding whether or not to accept a reservation request, use all information available to you to determine whether it's a booking you wish to accommodate.

Remain mindful of Airbnb's Non-discrimination Policy and its principles of inclusion and respect. The policy outlines rules around accepting or declining reservation requests as well as stipulating a prohibition against indicating a preference for guests of a particular race, color, ethnicity, national origin, religion, sexual orientation, gender identity or marital status.

CONSIDERATION #1: PROFILE VERIFICATIONS

Airbnb users have the opportunity of verifying their identity by connecting their Airbnb profiles to other social networks, scanning official ID and confirming personal details. These users earn an 'ID checked' badge on their profiles.



ID checked

Guests with multiple forms of verified ID provide a higher threshold of authentication that enhance their trustworthiness and credibility. These guests will have provided a Passport or Drivers Licence; linked their social media accounts (each of which requires its own additional forms of verification) and have confirmed a real email address and phone number to Airbnb.

Screening Guests

All of this should help in building a more complete picture of who you're actually dealing with.

Hosts also have the option of requiring guests to have provided Airbnb with Government-issued ID and/or recommendations from other hosts (as prerequisites for submitting an Instant Book reservation request).

To add this requirement, login to Airbnb and go to:

www.airbnb.com/hosting/requirements

Despite this safeguard, anyone attempting sly or malicious behavior on Airbnb may still be able to do so.

The Airbnb ID verification process is not foolproof, and even Airbnb state that it is not an endorsement or guarantee of a guest's identity.

For prospective guests that lack multiple forms of verified identification, consider asking additional or more probing questions to gain the assurances that would otherwise exist with verified ID.

CONSIDERATION #2: REVIEWS

Hosts can trust that any review they see on a guest's profile is the result of the guest having actually stayed at another Airbnb host's place. Reading prior host reviews will be the best insight into the type of person a prospective guest is likely to be. A large number of positive reviews should also reinforce this.

Despite the rigorous review process, many Airbnb hosts end up giving better reviews to their guests than they may deserve. This occurs for a number of reasons. Take a 'big-picture' perspective when trying to get a feel for a prospective guest based on their reviews.

Screening Guests

For less-than-glowing reviews, try to understand the crux of the issue: Was it specific to the individual reservation, or is there a consistent pattern of negative behaviors to be concerned about? Was there a particular disagreement between host and guest, or does the review flag an ongoing safety concern?

Trying to understand the nature of any issues will help in predicting the likelihood of their recurrence or anything you might need to consider when deciding whether or not to accept a reservation request.

Also distinguish reviews that simply *aren't bad* from those that are *actually good*. The former shed little light on the type of person the prospective guest truly is, and at best indicate that no noteworthy issues arose on a given host's watch. The latter are true testimonials to the good character of the guest and frequently provide insight into why that is so.

**Ninety-nine
glowing
reviews with
one less-than-
shiny review is
better than
five standalone
averagely-
good reviews.
Humans are
still humans.**

A host that takes the time to spell out each and every little thing that made the guest as great as they're being made out to be is going above and beyond what the review process requires of them. This therefore represents a personal choice. You can take a lot more comfort and place more value on reviews of this nature.



Screening Guests

CONSIDERATION #3: INDEPENDENT RESEARCH

Where possible, use identifying information you've been able to ascertain yourself to conduct your own further research.

Even though you will only have limited information to work off, Airbnb profiles may just provide you with little nuggets of information that you're then able to utilize to dig a little deeper.



Some Airbnb users will list the school or university they went to as well as the place that they work.

If you're lucky enough to receive a reservation request from someone with a unique name or other specific identifying information; using all of this to do a quick search on Google, Facebook or LinkedIn may provide a wealth of information.



Your one-stop-shop for getting found more often,
selling your space and making more money on Airbnb

Other Airbnb Cheat Sheets in this series:

- Deciding to List your Place on Airbnb
- Listing Your Place on Airbnb
- Pricing
- Booking Settings
- Getting Found
- Communications
- The Check-In Process
- Providing a Phenomenal Guest Experience
- Check-Out, Cleaning & Turnover
- Payment & Taxes
- Reviews & Credibility
- Continuous Improvement

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