

Airbnb Host Boat Endorsement

Coverage is extended to include **Your** use of the insured **Vessel** as an Airbnb Host for the purposes of guest accommodation through Airbnb subject to the following conditions:

Conditions Applicable:

- This extension to the cover is only provided where a booking is made through Airbnb under Airbnb's standard terms and conditions.
- Cover excludes use by guests or invitees of guests of any tenders or outboards or other watercraft associated with the **Vessel**.
- The **Vessel** must be permanently moored on a secure jetty, marina or pontoon. **Vessels** on a swing mooring or where there is no direct access to the shore are not covered under this endorsement.

Amendment to Your Insurance Policy Conditions:

- The excess as shown on **Your Certificate of Insurance** is doubled during the period of the Airbnb booking.
- The following sections of the **Policy** are excluded in respect of paying guest(s):
 - Section B3 Personal Belongings
 - Section B4 Emergency Medical Expenses
 - Section B6 Personal Accident
- The following sections of the **Policy** are excluded during the period of the Airbnb booking:
 - Section B7 Excess Waiver
 - Section B8 Marina Benefits

Pre-Booking Conditions:

- It is a condition of this insurance that the following is carried out prior to any Airbnb bookings being entered into:
 - **You** hold written permission from **Your** marina, boat yard or relevant mooring authority to offer overnight accommodation.
 - **You** must comply with the local laws and regulations relevant to **Your Vessel** location and use including a non-private Boat Safety Certificate if **Your Vessel** is on the inland waterways.
 - Gas and CO alarms should be fitted and in full working order.
 - All trip hazards to be removed if loose or identified to guests as part of the handover process.

Guest Handover Conditions

- It is a condition of this insurance that the guest handover is carried out in person by **You** or **Your** representative that is familiar with the **Vessel** and the mooring location.
- It is a condition of this insurance that **You** must supply the guest(s) with a handover manual that the lead guest signs to say they have received, read and understood the handover manual and it must include the information, instructions and explanation of the following:
 - i) The safe use of the **Vessel** and on board equipment.
 - ii) Safe embarking / disembarking including using pontoons, ladders and any other applicable hazards and how to continue to (dis)embark safely in the dark.
 - iii) A copy of all safety certificates, including but not limited to fire, electrical and gas (where applicable) must be current and valid.
 - iv) Gas safety instructions (where applicable).
 - v) Instructions on what to do in the event of a fire, ingress of water, person overboard or medical emergency.
 - vi) Details of the location, availability and use of life jackets including children's life jackets.
 - vii) A copy of the safety procedures and guidelines for the safe use of **Your Vessel** whilst on its marina or mooring berth.
 - viii) Emergency contact numbers including a 24 hour contact number.
 - ix) Confirmation that the number of guests on board must not exceed the number of guests booked.
 - x) Confirmation that the **Vessel** must not leave its mooring unless instructed to do so in an emergency situation.
- The **Vessel** must be inspected by **You** or a competent representative to determine whether there are any losses or damages to any property and notify **Us** and Airbnb of such losses or damages within the earlier of (i) fourteen (14) days following the date of termination of the guest's booking or (ii) the date by which the next subsequent booking begins.

Please note that all other conditions in Section 9, exclusions in Section 10 and General Excesses and Deductions in Section 11 apply in every case.