

Damage Protection Policy – Rumbl Rentals

Rumbl Rentals (Rumbl Limited Partnership)

Last Updated: 12/08/2025

1. Introduction

This Damage Protection Policy (“Policy”) explains how **Rumbl Rentals**, operated by **Rumbl Limited Partnership**, located at **P.O. Box 154, 100 Randall Road, Wrentham, MA 02093**, handles property damage, loss, theft, excessive cleaning, and other financial claims involving Guests (“Guests”), Hosts (“Hosts”), and Accommodations (“Accommodations”).

This Policy is incorporated into:

- Rumbl Terms of Service
- Host Agreement
- Guest Agreement
- Safety Policy
- Host Standards
- Guest Standards
- Refunds & Cancellation Policy

By using the Rumbl Rentals Platform (“Platform”), all Users agree to comply with this Policy.

Rumbl is **not an insurer**, does not provide homeowner’s or renter’s insurance, and does not guarantee reimbursement unless expressly stated in this Policy.

2. Definitions

“Damage Claim” – A request submitted by a Host seeking reimbursement for property damage, loss, theft, or excessive cleaning caused by a Guest.

“Security Deposit” – An amount authorized, held, or charged to a Guest as collateral for potential damage or rule violations.

“Covered Damage” – Damage eligible for reimbursement under this Policy.

“Excluded Damage” – Damage not eligible for reimbursement under this Policy.

“Evidence Requirements” – Documentation required to review a claim.

“Payout” – Funds transferred to a Host after a Damage Claim is approved.

3. General Principles

- Hosts must maintain safe, habitable accommodations.
 - Guests must treat property with respect and follow all rules.
 - Rumbl may act as a neutral reviewer—not an arbitrator or insurer.
 - Damage Claims must be supported by evidence.
 - Rumbl may charge the Guest’s payment method for valid charges.
 - Rumbl may withhold or delay payouts for verification or fraud prevention.
 - Local laws may supersede portions of this Policy.
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4. Host Responsibilities

Hosts must:

- Provide accurate descriptions and photos of the Accommodation
- Ensure the property is safe, functional, and properly maintained
- Install required safety devices
- Disclose hazards or fragile items
- Document the condition of the property before Guest arrival (recommended)
- Notify Guests promptly of damage allegations
- Submit Damage Claims with required evidence within the appropriate timeline

Hosts must NOT:

- Submit fraudulent or exaggerated claims
- Claim normal wear and tear

- Claim pre-existing damage
- Claim damage not caused by the Guest

Submitting false claims may result in suspension or removal.

5. Guest Responsibilities

Guests are responsible for:

- Damages caused by themselves
- Damages caused by their invitees
- Damages caused by unauthorized guests
- Pet-related damage (if pets are allowed)
- Excessive mess requiring special cleaning
- Theft or removal of Host property
- Violations of house rules (e.g., smoking, unauthorized pets)

Guests authorize Ruml to:

- Charge their payment method
- Apply the security deposit
- Collect additional funds for approved claims

Failure to pay may result in:

- Account suspension
 - Collections action
 - Legal pursuit where permitted
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6. What is Considered Covered Damage

The following types of damage are generally eligible for Host reimbursement, subject to evidence and review:

6.1 Physical Damage

Examples include:

- Broken furniture
- Stained bedding, linen, or upholstery
- Damaged appliances
- Scratched or dented surfaces
- Broken windows, mirrors, or fixtures
- Water damage caused by Guest actions

6.2 Missing or Stolen Items

Including:

- Towels or linens
- Electronics
- Kitchen items or utensils
- Decor or furniture
- Keys or access cards (replacement cost applies)

6.3 Excessive Cleaning

Eligible when cleaning exceeds normal turnover standards, such as:

- Biohazard or bodily fluid cleanup
- Excessive trash
- Smoke odor remediation
- Pet-related damage or mess (if pets allowed)

6.4 Rule Violations

Including:

- Unauthorized guests
- Unauthorized pets
- Smoking in non-smoking Accommodations
- Tampering with safety devices

- Misuse of amenities (e.g., pool, hot tub, grill)
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7. What is NOT Covered (Excluded Damage)

The following do **not** qualify:

7.1 Normal Wear and Tear

Examples:

- Light scuff marks
- Minor scratches
- Small stains
- Expected aging of household items

7.2 Pre-Existing Damage

Damage documented before Guest arrival is excluded.

7.3 Structural Issues

Including:

- Foundation problems
- Roof leaks
- Plumbing failures not caused by Guest misuse

7.4 Utility Failures

HVAC, electrical, plumbing, or internet outages unrelated to Guest behavior.

7.5 Losses Related to Host Negligence

Including:

- Poor maintenance
- Defective equipment
- Unsafe conditions

7.6 Business Interruption or Lost Revenue

Rumbl does not cover:

- Lost future bookings

- Market rate changes
- Host time or labor
- Emotional distress

7.7 Force Majeure

No coverage for:

- Natural disasters
 - Extreme weather
 - Government actions
 - Events outside Guest control
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8. Security Deposits

Hosts may choose to require a Security Deposit.

8.1 How Security Deposits Work

Deposits may be:

- Pre-authorized on Guest's payment method
- Charged and held
- Released after stay if no issues

8.2 When Deposits May Be Withheld

Deposits may be applied toward:

- Damage
- Missing items
- Excessive cleaning
- Unauthorized guests or pets
- Rule violations

Rumbl may charge additional amounts beyond the deposit if necessary.

9. Filing a Damage Claim (Host)

9.1 Timeline Requirements

Hosts must submit claims:

- Within **48 hours after Guest checkout**, OR
- Before the next Guest checks in

9.2 Required Evidence

Hosts must provide:

1. Photos or videos

- Clear images of damage
- Date-stamped when possible

2. Description of the incident

Including estimated cause and timeline.

3. Receipts or cost estimates

- Contractor or repair invoices
- Replacement receipts
- Professional cleaning estimates

4. Pre-stay evidence (recommended)

- Photos taken before the Guest's arrival
- Inventory list

9.3 Failure to Provide Evidence

Insufficient evidence may result in:

- Claim denial
 - Request for additional information
 - Reduced payout
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10. Guest Response to Damage Claims

Guests will be:

- Notified of the claim
- Given an opportunity to respond
- Asked to provide evidence if disputing the claim

Failure to respond may result in:

- Automatic approval (where permitted)
 - Charges applied to payment method
 - Account restrictions
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11. Rumbl Review Process

Rumbl may:

- Examine all evidence
- Request additional documentation
- Compare before/after photos
- Consult experts or repair professionals
- Contact both parties for clarification

Rumbl may approve, modify, or deny claims based on:

- Credibility
- Quality of evidence
- Consistency with policies
- Applicable laws

Rumbl's decision is final where permitted.

12. Charging the Guest and Payout to Host

12.1 Charging the Guest

Rumbl may charge:

- Primary payment method
- Backup payment method (if available)

If unable to charge:

- Rumbl may send payment requests
- Account access may be restricted
- Collections may be pursued where legal

12.2 Host Payout

Approved claims are paid to Hosts:

- Minus any Service Fees
 - After risk/fraud checks
 - Within the payout timeline of the Payment Provider
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13. Fraud, Abuse, and Misrepresentation

Rumbl prohibits:

- Fraudulent Host claims
- False Guest disputes
- Evidence manipulation
- Collusion between Hosts and Guests
- Misuse of the Damage Protection Policy

Consequences may include:

- Account suspension
- Permanent removal
- Legal reporting

- Recoupment of payouts
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14. Limitations of Rumbl Liability

Rumbl does NOT:

- Act as an insurer
- Guarantee payment of claims
- Cover damages excluded in this Policy
- Replace Host homeowner, renter, or landlord insurance
- Reimburse lost revenue
- Repair or manage property

Hosts are strongly encouraged to maintain:

- Homeowner insurance
 - Short-term rental insurance
 - Liability coverage
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15. Updates to This Policy

Rumbl may modify this Policy at any time.
Updates become effective upon posting.

16. Contact Information

For damage claims or questions:

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