EXTENUATING CIRCUMSTANCES

Major Disruptive Events Policy

When events outside anyone's control make a stay impossible or unlawful, this policy overrides the cancellation policy on the Listing.

BS-POL-012 · Version 1.0 · Effective 15 October 2026 · Live
Applies to: Guests and Hosts · Governing law: England and Wales · Owner: Operations, BabuSpace Ltd

Cancellation policies allocate risk between a Guest and a Host. This policy exists for the situations where neither of them is responsible, and where holding either to the normal terms would be unfair. When it applies, it overrides the Listing's cancellation policy entirely.

1. When this policy applies

1.1 All four conditions must be met:

1.1.1 The event was **unforeseeable at the time of booking** — it had not already happened or been announced when the Booking was confirmed;

1.1.2 The event is **outside the control** of both the Guest and the Host;

1.1.3 The event makes it **impossible or unlawful** to complete the Booking, or makes travel to the property impossible; and

1.1.4 The event affects the **property's location, the Guest's departure location, or the route between them**.

1.2 An event that makes a trip merely less enjoyable, less convenient or less good value does not qualify.

2. Events that are covered

Category	Examples
Government action	Travel bans, border closures, mandatory quarantine, curfews, evacuation orders, states of emergency that prohibit travel or occupation
Natural disaster	Earthquake, flood, wildfire, hurricane, tsunami, volcanic activity, severe weather that closes transport links
Public health emergency	An epidemic or pandemic declared by a competent authority, where it results in restrictions meeting §1.1.3
Civil unrest and conflict	War, invasion, insurrection, riot, terrorist incident, or an official advisory against all travel to the area
Infrastructure failure	Loss of essential utilities at the property caused by an area-wide failure; closure of the only viable transport route
Category	**Examples**

Death or serious illness	Death, or sudden serious illness or injury, of the Guest, a member of the immediate travelling party, or the Host, supported by documentation
Legal obligation	A jury summons, court order or military deployment affecting the Guest or Host

3. Events that are not covered

- Illness or injury that does not prevent travel, and a change of mind about travelling.
- Transport disruption that has an alternative — a cancelled flight where another flight is available.
- Cost: currency movements, a fare increase, a job loss, or a change in personal finances.
- A visa refusal, an expired passport, or a failure to obtain required travel documents.
- Weather that is inconvenient but does not close transport or make the property unusable.
- Anything that had already happened or been publicly announced before the Booking was made.
- Cancellation of the event the Guest was travelling for, unless a covered event caused it.
- A Host's own maintenance, double booking, overbooking or staffing problem.
- Loss of the Host's own licence or permission, or a failure to renew one.

4. What happens when it applies

4.1 Before check-in

- The Guest receives a **100% refund of the Accommodation Price, the Guest Service Fee and all taxes collected**.
- No cancellation fee is charged to the Host.
- The Host's cancellation rate and Listing quality metrics are not affected.
- The dates are released back to the Host's calendar.

4.2 During a stay

- The Guest is refunded for **all unused nights in full**, from the day the event prevents the stay continuing.
- Where a Guest cannot leave because of the event, we will work with the Host on an extension. A Host who accommodates a stranded Guest is not required to do so free of charge, but is expected to charge no more than the original nightly rate.

4.3 Where a Host must cancel

- No cancellation fee, no automated review, no effect on Host standing.
- Evidence is required. We will tell you what we need.

5. How to make a claim

5.1 Open a case in the Resolution Centre and select "Major Disruptive Event".

5.2 Submit your claim **within 14 days of the event**, or within 14 days of learning of it, whichever is later. Late claims may still be considered where there is a good reason for the delay.

5.3 Provide supporting evidence. Useful evidence includes: an official government notice or advisory; an airline or operator cancellation notice; a police, fire or municipal report; a medical certificate or death certificate; or a court or military order.

5.4 We aim to decide within **5 business days**. Complex claims may take longer and we will tell you if so.

6. How we decide

6.1 We assess each claim against §1.1 on the evidence provided. We publish the criteria so that our decisions can be checked against them.

6.2 Where a covered event affects an entire region, we may apply this policy automatically to all affected Bookings and announce that we have done so. In that case no individual claim is needed.

6.3 A decision may be appealed once, within 14 days, with new evidence. Appeals are reviewed by someone who did not make the original decision.

7. Insurance

7.1 This policy is **not travel insurance and is not a substitute for it**. It covers the cost of the booking and our fees. It does not cover flights, other accommodation, missed events, medical costs or anything else.

7.2 We strongly recommend that Guests hold travel insurance, and that Hosts hold appropriate property and business insurance. Neither is provided by BabuSpace.

8. Interaction with other policies

8.1 This policy overrides the Cancellation Policies for Homes (BS-POL-010) where it applies.

8.2 It does not apply to problems caused by the property itself, by a Host's conduct, or by a Guest's conduct. Those are covered by the Rebooking and Refund Policy (BS-POL-013) and the Community Policies (BS-POL-018).

8.3 We may amend the list of covered events. An amendment does not affect a claim already submitted.

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