

Major Disruptive Events Policy — Furnished Rental Group (FRG)

Last Updated: September 3, 2025

This **Major Disruptive Events Policy** (“Policy”) applies to all **Accommodations, Services, and Experiences** booked through the **Furnished Rental Group (FRG) Platform**. In rare circumstances where large-scale events prevent or legally prohibit the completion of a reservation, this Policy allows Guests to cancel and receive a **full refund, travel credit, or alternative resolution**, regardless of the Host’s standard cancellation policy. Hosts may also cancel without fees or penalties; however, the canceled dates will remain **blocked** on the Listing calendar.

This Policy is **not an insurance policy** and applies only as described below.

1. General Information

- Normally, **cancellations and refunds** follow the Host’s **standard cancellation policy**.
 - In **exceptional circumstances** where events of large-scale impact make it **impossible or illegal** to complete a reservation, this Policy overrides the standard Host policy.
 - It applies to **active reservations** or those with **check-in dates** after the Policy activation date unless FRG specifies otherwise.
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2. Covered Events

The following **major disruptive events** (“Events”) are covered if they:

1. Occur **after the reservation is confirmed**,
2. Directly affect the **location** of the reservation, and
3. **Prevent or legally prohibit** the reservation from being completed.

Covered Events include:

- **Declared public health emergencies:**
 - Epidemics, pandemics, or public health emergencies **declared by authorities**.
 - Excludes **endemic illnesses** (e.g., seasonal flu) or diseases commonly associated with certain regions (e.g., malaria in Thailand).
 - COVID-19 is explicitly **not covered** under this Policy.
 - **Government-imposed travel restrictions:**
 - Mandatory travel orders such as **evacuations** or **shelter-in-place directives**.
 - Excludes **non-binding advisories** or recommendations.
 - **Military actions or hostilities:**
 - Acts of war, invasions, terrorism, civil unrest, bombings, riots, or insurrections.
 - **Large-scale utility outages:**
 - Extended interruptions to essential services (e.g., electricity, water, heating) affecting a **significant majority** of properties in the reservation area.
 - **Unpredictable natural disasters and extreme weather:**
 - Earthquakes, tsunamis, or severe **unforeseeable** weather events such as tornadoes.
 - Excludes **seasonal or predictable events** (e.g., hurricanes in Florida during hurricane season).
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3. Impact on Reservations

When a major disruptive event is reported:

- FRG will **review the situation** to determine applicability.
- If covered, FRG will **activate the Policy** for:
 - The affected **geographic region**, and

- The **time period** during which the event impacts reservations.
- Reservations **outside the affected scope** may not qualify for automatic refunds, though Hosts may still cancel without penalties if they cannot host.
- FRG will **monitor and adjust coverage** as circumstances evolve.

Guests or Hosts believing their reservation qualifies should **contact FRG Support** for confirmation.

4. Events Not Covered

This Policy does not apply to events **outside the definitions above** or personal circumstances affecting Guests. Examples include:

- Events impacting only the **Guest** or their **ability to travel**, but not the reservation location.
- **Personal illness or injury** (unless explicitly covered by law).
- Jury duty or **mandatory personal obligations**.
- Non-binding **government travel advisories** or recommendations.
- **Event cancellations** (e.g., concerts, conferences) unrelated to the accommodation itself.
- **Transportation disruptions**: airline insolvencies, flight cancellations, strikes, or road closures due to maintenance.
- **Predictable seasonal weather**: hurricanes, winter storms, or monsoon seasons unless accompanied by **mandatory government travel restrictions**.

For reservations **not covered**, FRG encourages Hosts and Guests to mutually agree on:

- **Full or partial refunds**, or
- **Rescheduling options**.

FRG does not enforce or guarantee refunds outside this Policy.

5. Host Obligations and Rights

When a reservation qualifies under this Policy:

- Hosts may **cancel without penalties**, fees, or adverse consequences.
- The reservation dates will be **blocked** from new bookings.
- Hosts will **not receive payouts** for canceled dates; previously paid amounts may be deducted from future payouts.

Additionally:

- Hosts must cancel reservations if their property becomes **uninhabitable** or **materially misrepresented**, regardless of event coverage.
 - Failure to do so may result in:
 - **Listing suspension**,
 - **Automatic reservation cancellations**,
 - **Guest refunds**, and
 - Potential **account removal** for repeated or serious violations.
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6. Other Considerations

- This Policy does **not override local laws** or statutory consumer rights.
 - FRG's decisions under this Policy do **not limit legal remedies** available to Guests or Hosts under applicable regulations.
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7. Summary Table

Scenario	Covered ?	Refund to Guest	Host Penalties?
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Declared epidemic/public health emergency	Yes	Full refund	No
Government-imposed travel restrictions	Yes	Full refund	No
Acts of war or terrorism	Yes	Full refund	No
Large-scale utility outages	Yes	Full refund	No
Unforeseeable natural disaster	Yes	Full refund	No
Personal illness or injury	No	Host policy applies	Normal penalties apply
Transportation disruptions	No	Host policy applies	Normal penalties apply
Predictable seasonal weather	No	Host policy applies	Normal penalties apply
Event cancellations (e.g., concerts)	No	Host policy applies	Normal penalties apply

This **Major Disruptive Events Policy — FRG** ensures:

- **Fairness for Guests** during extraordinary circumstances,
- **Clear guidance for Hosts** on cancellations, and
- **Consistency and transparency** across the FRG Platform.