Refund Policy for Services and Experiences — Furnished Rental Group (FRG)

This **Refund Policy for Services and Experiences** ("Policy") applies to all reservations for **Services** and **Experiences** booked through the **Furnished Rental Group (FRG) Platform**. It outlines:

- When Participants are eligible for refunds,
- How refund requests must be submitted, and
- The responsibilities of Hosts when Covered Issues occur.

This Policy applies to reservations made on or after the Effective Date and does not apply to accommodations, which are governed by a separate policy.

1. Eligibility for Refunds

Participants may be entitled to a **full or partial refund** if a **Covered Issue** affects their Service or Experience.

Covered Issues include:

- 1. **Host cancellation** of a Service or Experience, except when the cancellation is due to **Participant misconduct** (e.g., refusal to comply with safety instructions).
- 2. **Host lateness or absence**: The Host arrives **more than 15 minutes late** or does not appear at all.
- 3. **Material deviation from the listing**: The Service or Experience differs **substantially** from what was advertised or agreed upon (e.g., incorrect meeting location, missing key elements).
- 4. **Host unpreparedness**: The Host fails to provide appropriate facilities, basic equipment, or a suitable environment to deliver the Service or Experience.
- 5. **Host damages Participant property**: The Host causes damage to a venue or space provided by the Participant.

2. How to Request a Refund

Automatic refunds for Host cancellations

- If a Host cancels a reservation for any reason not caused by the Participant, a **full refund is automatically issued**.
- If the cancellation is due to **Participant misconduct**, no refund applies.

For other Covered Issues:

- Participants should first attempt to resolve the issue directly with the Host.
- Refund requests can be submitted through the Resolution Center if direct resolution fails.
- Requests must be made within 72 hours of the Covered Issue occurring.

Required evidence

Refund requests must include supporting evidence, such as:

- Photographs,
- Communications between Host and Participant, or
- Other relevant documentation.

If a Participant demonstrates that they could not reasonably report the issue within 72 hours, FRG may accept late submissions at its discretion.

3. Refund Amounts

• **Full refunds** are issued automatically for Host cancellations, except when caused by the Participant.

- For other Covered Issues, FRG will determine whether a full or partial refund applies based on:
 - Severity of the issue,
 - Portion of the Service or Experience affected, and
 - Extent of impact on the Participant's experience.

If the Host already provided a **partial refund**, FRG may adjust additional refund amounts to reflect payments already made.

4. Host Responsibilities and Impacts

- FRG will generally attempt to verify refund claims by contacting the Host before finalizing decisions.
- Hosts may contest claims by providing counter-evidence or explanations.
- If FRG determines the Host is responsible for a Covered Issue, the Host may:
 - o Lose payout eligibility, or
 - Have payouts **reduced by the refund amount** issued to the Participant.

5. Additional Provisions

- This Policy applies to the maximum extent permitted by law and may override standard cancellation policies when applicable.
- Fraudulent refund requests constitute a **violation of FRG Terms of Service** and may lead to **account termination**.
- Refunds under this Policy are individual, non-transferable rights and are not insurance benefits.
- All legal rights or remedies available to Participants or Hosts remain unaffected by this Policy.

 Any amendments to this Policy will be made in accordance with FRG's Terms of Service.

6. Summary Table

Covered Issue	Refund Eligibility	Refund Amount	Host Impact
Host cancels (not Participant's fault)	Yes	Full refund	Host forfeits payout
Host cancels (due to Participant)	No	No refund	N/A
Host late (>15 min) or absent	Yes	Full or partial refund	Payout reduced/ forfeited
Service materially different	Yes	Full or partial refund	Payout reduced/ forfeited
Host unprepared (facilities/ equipment)	Yes	Full or partial refund	Payout reduced/ forfeited
Host damages Participant property	Yes	Full or partial refund	Payout reduced/ forfeited
Issue caused by Participant	No	No refund	N/A

This **Refund Policy for Services and Experiences — FRG** ensures:

- Clear participant protections when Services or Experiences are disrupted,
- Host accountability for cancellations or operational failures, and
- Consistent resolution processes across the FRG Platform.