

VrboCare Terms and Conditions (Previously known as Book with Confidence)

Updated: 29 October, 2025

When you ("You") reserve a property advertised on the Vrbo Sites (including on www.vrbo.com/en-gb/) which is expressly accepted by both you and the advertiser ("Host") (a "Reservation") and book such Reservation through the Vrbo Checkout You are protected by VrboCare (the "Program") assuming You meet all other eligibility criteria as listed in these Terms and Conditions (the "Terms"). By booking a Reservation through the Vrbo Checkout, You agree with, accept and are subject to these Terms and are hereafter referred to as a "Protected Guest".

As detailed and defined below, the Program provides a level of protection against the following: (i) Internet Fraud; (ii) Wrongful Denial of Entry; (iii) Material Misrepresentation; and (iv) Wrongful Deposit Loss (the "Protected Incidents").

All capitalized terms shall have the meaning set forth in the Guest Terms & Conditions unless otherwise defined in these Program Terms.

1. General Program Guidelines.

You qualify for the Program if you do all of the following:

- Reserve a vacation rental property advertised on a Vrbo Site; and
- Book through the Vrbo Site's checkout (the "Vrbo Checkout"); and
- Pay for the Reservation using one of the payments available at check out (payment by Visa, MasterCard, American Express, Discover cards or eChecks (eChecks available for U.S. residents only);

You will receive the protections afforded under the Program if all of the following occur:

- You incur a loss of funds due to a Protected Incident (a "Loss");
- You notify. EG Vacation Rentals Ireland Ltd ("Vrbo" "We," "Us," "Our") of your loss within the required time periods set out below;
- You are denied reimbursement for your loss of funds from (i) the Host, and (ii) your bank, payment provider or credit card issuer (as applicable); and
- You submit a claim for reimbursement under the VrboCare Program (the "Reimbursement Request") within the required time periods set out below.

2. Protections Provided.

Subject to the restrictions and limitations set out in these Terms, the Program offers the following protections for Protected Guests who suffer a loss due to a Protected Incident (noting that the particular protection or combination thereof offered to a Protected Guest is subject to the type of Protected Incident, the amount of Loss, the ability to mitigate such Loss, and Our discretion):

• Securing alternative accommodation

If a Protected Guest is without a place to stay due to a Protected Incident, We may assist you to find and book alternative accommodation online, where available, for up to three (3) nights.

• Protecting against wrongful cancellation

If a Protected Guest's Reservation is wrongfully cancelled, We may offer online assistance so the Protected Guest can rebook another property advertised on a Vrbo Site, if a substantially similar property is available for the same period and under a new reservation. We will not offer any assistance for cancellations taking place more than ninety days before a guest's scheduled arrival.

• Reimbursing Loss.

If a Protected Guest suffers a Loss that in Our judgment can only be remedied by a monetary reimbursement, We may reimburse the Protected Guest up to the amount of the Loss subject to the below process requirements.

Please note the qualification to "may" in the three paragraphs immediately above means that we will endeavour to provide the assistance or remedy (as the case may be) but that we shall have no liability for any failure to provide any such assistance or remedy.

3. Protected Incidents.

The following are incidents that a Protected Guest is protected against:

(a) "Internet Fraud" is defined as a deposit or payment by a Protected Guest for a vacation rental that is listed on the Vrbo Sites where: (i) such deposit or payment is determined by Vrbo to have been made to a person other than the Host that has compromised or taken over the email or Vrbo account of the Host and that has posed as the Host to the Protected Guest to

induce such payment, (ii) such payment is determined by Us to have been made to the Host and is then wrongfully withheld in that the Host fails or refuses to return the payment when a refund is due in accordance with the terms of the rental agreement after the Protected Guest properly cancels the Reservation, or (iii) such listing is subsequently determined to be fraudulent; all of which are determinations to be made in our sole discretion.

(b) "Wrongful Denial of Entry" means that a Protected Guest has made a deposit (if required) and/or full payment (if required) to a Host for a rental property that is listed on a Vrbo Site but (i) the Protected Guest is wrongfully denied access to the subject property at the start of or during the rental term as the result of the intentional and/or wrongful act of the Host, and (ii) the Protected Guest's deposit and/or payment (or appropriate portion thereof) is not refunded and is wrongfully withheld by the Host. An example of this Protected Incident includes where the Host "double books" the subject property to two or more Guests for the same time period(s).

(c) "Material Misrepresentation" means that (i) a Protected Guest has made a deposit (if required) and full payment to a Host for a rental property that is listed on a Vrbo Site, (ii) within twelve (12) hours of first entering the subject property on the first day of the rental term, and before departing the property, the Protected Guest calls Customer Service in order to inform Vrbo that they refuse to occupy the rental property due to the Material Non-Compliance (as defined below) of the rental property as compared to the description made in the listing on the Vrbo Site; (iii) the Protected Guest's deposit and/or payment is not refunded or is wrongfully withheld by the Host, and (iv) the existence of the Material Non-Compliance of the rental property is subsequently confirmed by Us in Our discretion.

"Material Non-Compliance" is defined as (i) Material defects in the subject property that are not disclosed in the listing and are of such an extent and duration that occupancy under normal usage conditions is impossible, as noted and documented by a Protected Guest and/or (ii) the material failure or complete absence of goods or services or facilities that are part of the subject property that were described in the listing and that constituted an actual and material inducement to the Protected Guest's rental of the subject property, as noted and documented by a Protected Guest. For the avoidance of doubt, and in addition to the general restrictions and limitations described elsewhere in these Terms, the term "Material Non-Compliance" DOES NOT INCLUDE a Protected Guest's refusal to take possession of leased premises arising from or on the grounds of (i) The cleanliness of the rental property; (ii) Minor or immaterial defects of the subject property in relation to the description in the listing including, without limitation, differences to the extent of: (1) the actual orientation of the subject property; (2) the actual overall habitable surface area of the subject property being immaterially different than the description in the listing; and (3) a temporary defect of or within the subject property or attached services (such as failure of the air conditioning, internet, phone service, grill, hot tub, or swimming pool) or (iv) otherwise any issue that is not directly related to the subject property, for example, any issues that relate to proximate properties, the neighbourhood or the surrounding environs.

(d) "Wrongful Deposit Loss" means a Protected Guest's loss arising from a dispute between a Protected Guest and a Host of a rental property that is listed on a Vrbo Site involving a deposit that, upon completion of the Protected Guest's stay is, in the sole judgment of Us, wrongfully withheld by the Host in violation of the applicable rental agreement.

4. Illustrative Examples of Losses Not Protected.

The following are illustrative examples of Losses of funds that the Program DOES NOT protect against, as determined in Our sole judgment:

- ANY DAMAGES OTHER THAN AMOUNTS ACTUALLY PAID TO OR DEPOSITED WITH THE HOST, INCLUDING ANY INDIRECT LOSSES, LOSS OF OPPORTUNITY, LOSS OF CUSTOM FEES, OTHER CONTRACTUAL PENALTIES, AIRFARE, TRANSPORTATION COSTS AND/OR ANY OTHER COST OR EXPENSE.
- ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF, OR IN ANY WAY CONNECTED WITH, YOUR ACCESS TO, DISPLAY OF OR USE OF THE VRBO SITES, OR WITH THE DELAY OR INABILITY TO ACCESS, DISPLAY, OR USE THE VRBO SITES.
- Payments made to a Host for a Reservation that is not booked through the Vrbo Checkout.
- Any deposits or payments for a vacation rental that are not refunded or returned because the Protected Guest does not comply with the Host's policies, is in breach of the rental agreement, or as otherwise allowed or permitted in the rental agreement.
- Payments or deposits made to any Host using an unacceptable method of payment such as, but not limited to cash or check made out to cash or in Our reasonable and sole judgment are suspicious and/or fraudulent.
- Any loss of any kind We believe, in our reasonable judgment that the Protected Guest and the Host are acting to abuse the Program.
- Any loss of funds that is caused by or results from events that are outside of the control of the Vrbo, commonly called force majeure events, such as weather events, natural disasters or construction.
- Any loss of funds that do not arise directly out of a Protected Incident.

5. Process Requirements.

In order to obtain any reimbursement for a Loss under the Program, a Protected Guest must comply with the requirements set out below. Failure to follow these requirements, or the taking of any action that impairs Vrbo's ability and/or right to mitigate the Loss, or the making by any Protected Guest of any false or misleading statement(s) with respect to any request for reimbursement under this Agreement, may void the Protected Guest's eligibility for reimbursement under the Program.

(a) **Proof of Unreimbursed Losses.** Upon request by Us, a Protected Traveler must provide Vrbo with written proof that the Protected Traveler's funds have not been (and will not be) recovered from, or reimbursed by, the bank(s), payment provider, or credit card issuer (as applicable). To mitigate the Loss, a Protected Traveler is required to accept any settlement or partial payment from the bank(s), payment provider, or credit card issuer (as applicable), but may still be eligible for additional reimbursement under the Program up to the total Loss amount.

(b) **Proof of Identity.** A Protected Guest must provide written proofs of his or her identity (e.g., copy of passport, driver's license, utility bills, credit card information, etc.) as We may in Our sole discretion require. We reserve the right to determine the validity of such identity documents in Our sole discretion.

(c) **Proof of Reservation.** Upon request by Us, a Protected Guest must provide a copy (electronic or in print) of the Reservation ID or booking confirmation provided by the Vrbo Site when the Protected Guest first booked a property through the Vrbo Checkout. In addition, We must also be able to verify the Reservation via evidence of such Reservation in the Vrbo Platform records.

(d) **Proof of Reservation Acceptance.** Upon request by Us, a Protected Guest must prove that the Host accepted the Reservation and that the Guest paid for the Reservation. Proof of acceptance may require You to provide documentation of email, telephone, written or other communications with the Host regarding the Reservation.

(e) **Proof of Payment.** Upon request, a Protected Guest must provide written documentation of all payments and refunds (partial, full and/or deposit) made to the Host. Acceptable method of payments is limited to payments available at check out (payment by Visa, MasterCard, American Express, Discover cards or eChecks (eChecks available for U.S. residents only)).

(f) **Document the Loss.** Upon request by Us, a Protected Guest must provide all requested written documentation of lost or misappropriated funds. The Protected Guest must provide written evidence that the Host received funds from the Protected Guest, was notified of the Protected Guest's refund request and refused or failed to return or refund such funds to the Protected Guest. You should not alter or destroy any documentation related to the lost or misappropriated funds until the matter is resolved.

(g) **Notify Us.** The Protected Guest must notify Vrbo within thirty (30) business days of the first event giving rise to a Protected Guest's request for reimbursement under the Program by (i) email to customer support; (ii) by mail to the VrboCare Program, attn EG Vacation Rentals Ireland Ltd, 25 St. Stephen's Green, 3rd floor, Dublin 2, D02 XF99, Ireland.

(h) **File a Reimbursement Request.** If asked to do so by Vrbo, the Protected Guest must complete, sign and submit the Reimbursement Request with all requested documentation to Us within six months of the first day of Your stay in the subject property. If a completed Reimbursement Request is not submitted within this time period any claim shall be deemed denied. The as-submitted Reimbursement Request must contain the Protected Guest's agreement that (i) Any payment available to such Protected Guest under the Program shall be payable only to the extent that the proceeds of any coverage or recovery provided by any insurance policy or any other source of recovery held or collectible by a Protected Guest is insufficient to wholly reimburse the Protected Guest for lost or misappropriated payments made to the Host; (ii) If We issue a reimbursement to You under the Program, You agree that We assume all of Your rights against the Host and any third parties related to the Loss, and may pursue such rights directly or on Your behalf in Our sole discretion; (iii) If We issue a reimbursement to You under the Program and you later receive compensation towards your loss from the Host or an insurance policy or another source of recovery, you will immediately pay Us back up to the reimbursement amount; and (iv) You agree to execute a general Settlement and Release Agreement thereby releasing Us, our parent company, subsidiaries and affiliates from any and all claims You may have arising prior to the date of any payment made under the Program. We will complete the processing of each request for reimbursement under the Program within a reasonable time period after receipt of all requested documentation. As noted above, it is recommended that Protected Guest's seeking reimbursement do not discard or alter any documentation related to the reimbursement request until the matter is resolved.

6. Help us help you.

Without prejudice to the requirements set out above, If a Protected Guest requests reimbursement under the Program, he or she agrees to provide to Us, on a timely basis, any documentation requested to support such request. The Protected Guest also agrees to fully cooperate with Us in all aspects of the reimbursement process. We may deny reimbursement to any Protected Guest who does not respond to inquiries regarding an alleged Loss within the timeframe specified in these Terms.

7. Entire Agreement; Contact Information.

These Terms constitute the entire agreement between Vrbo and each Protected Guest with respect to the Program. Except as may be modified by these Terms, each Protected Guest acknowledges and agrees that it is bound by the existing Terms and Conditions of Use of the Vrbo Sites, including, but not limited to, its provision concerning dispute resolution and arbitration. In the event of any conflict between these Terms and the Terms and Conditions of Use, these Terms will govern. If you have any questions regarding the Program or these Terms, please contact us by: (i) email to customer support; (ii) by mail to VrboCare Program, EG Vacation Rentals Ireland Ltd, 25 St. Stephen's Green, 3rd floor, Dublin 2, D02 XF99, Ireland (iii) by contacting the Helpdesk [customer support](#).