



HOTELS

Do Airbnb and Vrbo back up their vacation rental guarantees? Here's what you should know.

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When Amy Boyle arrived at her Airbnb rental near Paris, she knew she couldn't stay. The closet-sized apartment was poorly ventilated and reeked of mold.

"The pictures on Airbnb looked so lovely," says Boyle, a photographer from Chicago. "But when I walked in, I had to back out again."

Fortunately, Airbnb had just introduced AirCover for Guests, a warranty that promises you "get what you booked." If she found something that wasn't as advertised and her host couldn't easily fix it, Airbnb promised to find a similar or better home or a full refund.

Airbnb isn't the only vacation rental platform with a guarantee. Vrbo's Book With Confidence Guarantee, which has been around for years, also promises to find you a replacement rental if your property is "materially misrepresented" or if it needs major repair and you can't stay there.

But are these guarantees worth the digital ink on which they're printed? It depends. Sometimes, vacation rental guarantees are difficult to use or have broad exclusions. But generally, you're better off having a vacation rental guarantee than not.

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How hard is it to use a vacation rental guarantee?

For Boyle, using AirCover was easy. She contacted Airbnb immediately to report the problem. Then she found a better rental at twice the rate of her original apartment. Airbnb offered her a full refund, with 20 percent as a credit for a future rental.

"My new host was more than accommodating and was even willing to meet me directly to make sure that my transition was smooth," she says. "By the end of dinner that evening Airbnb wrote me back and refunded the original booking."

But a refund doesn't always solve the problem. Ron Scharman tried to invoke Vrbo's Book With Confidence guarantee last Thanksgiving after his Vrbo host canceled less than a month before his arrival.

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"When I tried to pay the second deposit, I couldn't," says Scharman, who runs a luggage company in San Francisco. "I got a message from the owner that they had sold the property several months ago."

A Vrbo representative agreed that the Book With Confidence Guarantee applied.

"They promised to find us another rental, but unfortunately, it was right before the holiday and very little was available," he says. "We had to nag them for two weeks during which they did nothing for us until finally I found another property at \$1,200 more than the previous contract and insisted they eat the difference. And they did. So we ended up in a nice property, but with a lot of anxiety along the way."

Vrbo spokeswoman Alison Kwong says in situations like Scharman's, the company always covers the cost difference of rebooking "within reason."

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What you need to know about vacation rental guarantees

Vacation rental guarantees make travelers feel like they don't have to worry. If they don't like their vacation rental, all they have to do is invoke the promise of a full refund or replacement stay.

But there are some significant restrictions. For example, Vrbo's Book With Confidence Guarantee doesn't apply to every situation where a vacation rental doesn't meet your expectations.

When my Vrbo rental in Lisbon, Portugal, didn't have electricity, the company quickly found me a different rental and paid the extra cost. But when I checked into a Vrbo rental in Athens that was run-down and smelled of cigarette smoke, it didn't meet the Book With Confidence threshold.

"The property did not meet the criteria for significant misrepresentation, such as a discrepancy in the number of bedrooms or bathrooms, or if the property needs major repair," Vrbo spokeswoman Alison Kwong explained.

In the end, the host decided to voluntarily refund my stay.

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Beware of the fine print in guarantees

Likewise, Airbnb's warranty isn't a panacea. AirCover for Guests isn't a new guarantee. Instead, it builds on Airbnb's existing Rebooking and Refund Policy by extending the window to file complaints to 72 hours from discovery. Airbnb also guaranteed that it would rebook or refund customers for more reasons, such as missing amenities or an inaccurate listing.

Airbnb promises that if a host needs to cancel your booking within 30 days of check-in, it will find you a "similar or better home" or refund you. But what if the other vacation rentals are more expensive?

"Under AirCover, Airbnb will support and help cover a portion of the difference in costs if the guest chooses to rebook," says spokeswoman Liz DeBold Fusco.

What does a "portion" mean?

"It will vary, depending on the specific case and rebooking," she said. "In some cases, we may cover the full difference, and in others, a portion."

It isn't easy to know if guests will get tripped up by the fine print in Airbnb's AirCover for Guests guarantee. If Boyle's experience is the norm, it could be a useful warranty that protects travelers.

So are vacation rental guarantees worth it? If you have a serious problem with your rental, then the answer is yes.

"If something is listed in the vacation rental description, and you complain about it anyway, it will be extremely challenging to get the guarantee to work for you because it was clearly laid out for you from the beginning," says Steve Turk, a partner at Tangy Management, a vacation rental management company.

What's more, a vacation rental guarantee like AirCover for Guests or Book With Confidence can protect you from fraud as long as you're using the platform.

But a vacation rental guarantee is a lot like travel insurance. You shouldn't assume it applies to every situation. You're better off booking your next vacation rental carefully. Read the reviews, research the neighborhood crime statistics and don't be fooled by those staged shots that use a wide-angle lens.

And hopefully, you'll never have to take advantage of a vacation rental guarantee.

A user guide to vacation rental guarantees

What if you check into a vacation rental that doesn't look like what you booked? Here are a few expert tips for invoking a vacation rental guarantee.

Contact your host. Before you invoke a vacation rental guarantee, try resolving the problem with your host. Many common vacation home problems are fixable, and there's no need to get the platform involved. And most hosts want you to have a great stay and leave a five-star review. Pro tip: Keep a paper trail of your correspondence (text messages or email) so that there's written evidence you tried to address the problem. You may need it later.

Don't wait. You have a limited time to invoke a vacation rental guarantee. Vrbo gives you 12 hours from check-in under its Book with Confidence Guarantee. Under Airbnb's AirCover program, you have 72 hours after discovery of the problem to notify Airbnb. So if your host can't help, contact the platform immediately.

Know the exclusions. Vrbo's Book with Confidence Guarantee won't cover cancellations because of "events beyond the owner's control," such as natural disasters and pandemics or traveler cancellations like flight delays, illness, or job loss. It does, however, cover any risk to your health or safety, like having no heat in the winter or no air conditioning in the summer. AirCover protects you from many issues that might come up during your stay, like the heat going out in winter. But it doesn't extend to more minor inconveniences, like a broken toaster.