

Unregulated Accommodation

The term 'unregulated' in these circumstances means that it is not registered to any local authority to operate as a B&B, Hostel or Hotel and therefore does not have to meet any standard in terms of firefighting equipment, adequate fire escape routes, emergency lighting, first aid provision, proof of testing for gas heating system inspections or fixed wire installations, or meet any kitchen requirements for those serving food to the public. If the accommodation was regulated then the fire service, environmental health, and or possibly the council office would be going in regularly to inspect for such items and have the authority to close them down for substandard premises.

Most AirBnBs are operated as unregulated accommodation, although they do recommend some of the above items are in place there is no check or enforcement of this.

Travel Insurance – Duty of Care when selecting accommodation

The University has a legal duty of care to ensure the safety of its members whilst undertaking University activities; this duty of care extends to individuals in positions of responsibility. The University or the responsible individual may be found to be negligent should a University member be injured or killed whilst staying in unsuitable accommodation which has been arranged by the University. The University requires that a risk assessment is carried out for all overseas travel and it must identify, amongst other things, suitable accommodation so the use of unregulated accommodation such as AirBnB should only be considered when no better alternative exists.

From a travel insurance perspective there is no exclusion for the use of unregulated accommodation, however, there is a condition under the policy that the University and the individual travellers must take reasonable care to avoid injury or loss and must mitigate the extent of any loss.

Claims directly relating to properties or bookings where there is no evidence that the University has taken measures to avoid or minimise a loss may therefore not be covered by insurance and the cost would be the responsibility of the department and this applies to any booking.

Examples of claims made by members of the University that were not covered are:

1. Money or possessions stolen from unsecured AirBnB accommodation.
2. Costs of alternative accommodation due to AirBnB cancellations or the accommodation proving unsuitable on arrival.

In addition, there have been two serious incidents reported in the press, a carbon monoxide poisoning and a tree falling on a person's head; both resulted in the death of an individual whilst staying at AirBnB properties.

Subject to the terms and conditions of the policy, medical emergency and other claims would be covered by the insurance subject to reasonable care being taken by the traveller and the department to ensure the safety of the traveller.