Guesty Screening & Warranty Program

INTRODUCTION

This Guesty Screening & Warranty Program (the "Screening Program") is an optional agreement available to owners of certain vacation and other short-term rental properties under the terms of the Guesty Terms of Service (which are incorporated by reference herein). Capitalised terms used herein have the meanings given to them below or in the Guesty Terms of Service.

The Screening Program is granted by Guesty Australia Pty Limited ("Guesty"), an Australian company, and its related bodies corporate operating or providing services within Australia. Guesty and its related bodies corporate are referred to herein as Guesty.

This Screening Program provides a service which may be utilised by Property Managers and Property Owners to screen their potential Occupants prior to their Check In. Guesty warrants that it has used industry standard techniques to identify and recommend Occupants who will not cause damage to the property.

The Screening Program is not a contract of insurance, and Guesty does not conduct an insurance business. Under the Screening Program, Guesty warrants the efficacy of the Occupant screening services it supplies, and accepts that the Property Owner relies upon that warranty. In the event of a breach of that warranty, Guesty accepts the Property Owner will directly suffer a loss, and Guesty will have an obligation to pay for certain damages. The Screening Program is limited and available only to those Property Managers acting on behalf of a Property Owner who are valid participants in the Guesty property and vacation rental management platform. We have set out our terms and conditions below for how our Screening Program operates, including certain damages that we will pay arising from a breach of the warranty we give in respect of the efficacy of our screening services.

DEFINITIONS

Words shown in bold have the same meaning wherever they appear in this Screening Program. The words defined below are used throughout the Screening Program. Any other definitions are shown in the section to which they apply.

- **A.** In this **Screening Program**, "you" and "your" refer to the **Property Owner** shown in the Guesty Contract. "We", "us" and "our" refer to **Guesty**.
- **B.** The following capitalised words and phrases are defined as follows:
 - 1. **Accidental Damage** means sudden, unexpected and visible damage caused by a guest(s) which has not been caused on purpose.
 - 2. **Aircraft** means any contrivance used or designed for flight including any parts whether or not attached to the aircraft, including model or hobby aircraft.
 - 3. **Bodily Injury** means bodily harm, sickness or disease, including required care, loss of services and death resulting therefrom.
 - 4. **Business** includes trade, profession or occupation with the sole exception being Vacation Rentals as transacted by the Property Manager.
 - 5. **Cosmetic Damage** means superficial blemishes or defects that do not interfere with the functionality in the normal use of an item or property.
 - 6. **Guesty Contract** means the agreement between us and you, entered into by the Property Manager acting on your behalf.
 - 7. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not

limited to, flare craft and air cushion vehicles.

- 8. **KYG** Know your guest.
- Motor Vehicle means:
 - **a.** A motorised land vehicle designed for travel on public roads or subject to motor vehicle registration;
 - **b.** A trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - **c.** A motorised golf cart, snowmobile, or other motorised land vehicle owned by any Beneficiary and designed for recreational use off public roads; and
 - d. Any vehicle while being towed by or carried on a vehicle included in (a), (b), or (c).
- 10. **Occupant** means the person(s) renting the Residence Premises and named in the Rental Agreement, and their immediate family whilst residing at the Residence Premises.
- 11. **Property Damage** means physical injury to or destruction of tangible property, including loss of use of the property.
- 12. **Property Owner** means the legal, registered owner of the Residence Premises or a Vacation Rental Property Manager (acting under contract as agent for the legal, registered owner relative to the management of the Residence Premises for the purposes of short-term vacation rental property management).
- 13. **Screening Program** means these terms and conditions, as defined in the first paragraph of the Introduction.
- 14. **Remediation** means all costs associated with replacement of soft furnishings, clean-up costs, temporary accommodation costs for affected occupant and loss of rental income subject to limits and terms of the Screening program.
- 15. **Rental Agreement** means the executed and legally binding contract for rental of the Residence Premises.
- 16. **Residence Premises** means the unit shown as the Residence Premises in the Rental Agreement.
- 17. **Vacation Rental** means a furnished house, apartment, or condominium rented to Occupant on a temporary basis. Vacation Rental does not include any Residence Premises used as a Business by Property Owner.
- 18. **Watercraft** means a craft principally designed to be propelled on or in water by wind, engine power or electric motor.
- 19. **Wear and Tear** Means any loss, damage, liability, cost or expense of any kind caused directly or indirectly by or resulting from wear and tear, viruses, disease, corrosion, rusting, damp, insects, vermin, fungus, condensation, fading, frost or anything which happens gradually, the process of cleaning, dyeing, repair, alteration, renovation or restoration.

SECTION A: RESERVATIONS' SCREENING PROCESS

Under this **Screening Program**, we will provide "screening services" for every reservation related to a listed Residence Premises provided you have paid all due service fees specified for the screening services from time to time. The nature of the screening services is specified in this Section A.

Guest Verification

To complete the Occupant's verification and validation, Guesty will run a screening process for the Property Manager or Property Owner on the Occupant by performing the following steps:

- 1. Name verification; and
- 2. Mobile and/or Email verification; and
- 3. KYG database search.

The verification and searches will be performed based on the available information provided by You. Guesty retains the right to ask for additional information at any stage after the reservation is processed in the system.

Guesty will complete the screening process for each reservation and will provide You with one of the following possible statuses:

1. **Verified** - The Occupant is verified and Guesty recommends this Occupant to you in respect of the relevant Rental Agreement. Only when this status is presented to you for a specific reservation, in respect of such specific reservation, the rest of the terms specified in this Screening Program (Section B and onwards) will apply.

2. Not Verified -

- a. The Occupant is verified and Guesty does not recommend this Occupant to you in respect of the relevant Rental Agreement. After receiving such notice, You may submit a rationale request, supported by any evidence, for the status to be reviewed. In case when the status will remain without a change, you may choose to still accept this specific reservation, but the rest of the terms specified in this Screening Program will not apply.
- b. Insufficient information. This notification means that Guesty was not able to provide the screening services properly, and to complete it, Guesty may require from you additional information for the sake of the process completion. The rest of the terms specified in this Screening Program (Section B and onwards) will not apply, unless and until sufficient information to reach a "Verified" status is received by Guesty.

SECTION B: OUR WARRANTY IN RESPECT OF THE SCREENING SERVICES

RIGHTS UNDER THE AUSTRALIAN CONSUMER LAW

Our services come with guarantees that cannot be excluded under the Australian Consumer Law. For major failures with the service, you are entitled:

- * to cancel your service contract with us; and
- * to a refund for the unused portion, or to compensation for its reduced value.

You are also entitled to be compensated for any other reasonably foreseeable loss or damage. If the failure does not amount to a major failure you are entitled to have problems with the service rectified in a reasonable time and, if this is not done, to cancel your contract and obtain a refund for the unused portion of the contract.

If our liability to you cannot be excluded but can be limited under the Australian Consumer Law or any other legislation, we limit our liability under the Australian Consumer Law to resupplying, repairing or replacing the relevant services (or payment of the cost of resupply, repair or replacement) where it is fair and reasonable to do so.

OUR SCREENING SERVICE WARRANTY

We warrant that in respect of each Occupant that we have recommended to you for a given Rental Agreement through our supply of the screening services and notification to you that such Occupant is "Approved", such Occupant has no history of, and there is no reasonable basis for anticipating they might be responsible for in the future, causing physical loss or damage to your tangible property or Residence Premises.

PHYSICAL LOSS OR DAMAGE ARISING FROM BREACH OF OUR SCREENING SERVICE WARRANTY

Subject to your compliance with the requirements, and subject to the specified excluded loss types, exceptions and limitations specified in this Screening Program, we accept (subject to the excluded loss types detailed in this Screening Program) we will be liable to compensate you for physical loss or damage to tangible personal property ordinarily located within the Residence Premises and appliances, furnishings, fixtures and improvements at the Residence Premises (collectively "**Premises Property**") arising directly from your reliance upon Our Screening Service Warranty, on and from the time we notify you that the relevant Occupant is "Approved" and until the expiry of the relevant Rental Agreement.

MINIMUM AND MAXIMUM LIABILITIES

Our minimum liability to you under this Screening Program is \$25, and we have no obligations to consider any claim of loss which cannot be reasonably demonstrated to exceed that amount.

Our maximum liability to you under this Screening Program is \$50,000 ("Maximum Warranty Liability").

Other than liability which cannot be limited by law, we will have no liability to you in connection with this Screening Program for any amount in excess of our Maximum Warranty Liability, and we will otherwise have no liability to you or any third party for breach of contract, negligence or breach of any other law.

Requirement for you to hold homeowner's insurance policy

The Property Manager or Property Owner must carry a valid and subsisting homeowner's insurance policy from a duly licensed insurer carrying on insurance business in Australia. Guesty will have no liability to you for any breach of Our Screening Service Warranty or otherwise under this Screening Program if you fail to hold a valid and subsisting homeowner's insurance policy.

Losses covered by insurance held by Property Manager or Property Owner or under a Service Agreement

Where damage or loss to Premises Property is protected by:

- 1. **Insurance**, we will only have a liability to you under this Screening Program to the extent losses are not fully covered by such insurance; or
- 2. A Service Agreement, except a Service Agreement in the name of a corporation or association of property owners, we will only have a liability to you under this Screening Program to the extent losses are not fully payable under any such agreement. Service Agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterised as protection.

SECTION C: OUR SCREENING SERVICE WARRANTY - EXCLUDED LOSS TYPES EXCLUDED PROPERTY

We will have no liability under Our Screening Service Warranty or otherwise under this Screening Program for any loss, however occurring, in respect of:

- **a.** Bodily Injury
- **b.** Land, including land on which the Residence Premises, real property or structures are located:

- c. Loss, damage or theft of any personal property of the Occupant;
- d. Animals, birds or fish;
- e. Motor Vehicles, or their accessories, equipment and parts;
- f. Aircraft;
- **g.** Hovercraft and parts thereof;
- **h.** Watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors;
- Credit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of money, bank notes, bullion, gold, securities, accounts, deeds, evidences of debt, letters of credit, notes;
- i. Firearms and related equipment;
- **k.** Silverware, silver-plated ware, gold-plated ware, platinum ware, platinum-plated ware and pewterware; or
- I. Business property, including furnishings, fixtures and equipment at the Residence Premises.

EXCLUDED EVENTS AND CIRCUMSTANCES

We will not have breached Our Service Screening Warranty, and we will have no liability under this **Screening Program** for any loss or damage caused directly or indirectly by any of the following:

- Wear and Tear; Cosmetic Damage; marring; deterioration; latent defect; faulty workmanship; mechanical or electrical breakdown; refurbishment or renovation; rust; mould; wet or dry rot; contamination; smog; smoke from agricultural smudging or industrial operations; birds, vermin, rodents, insects or domestic animals (except for cases where a domestic animal was sneaked into the Rental Premises without the knowledge of the Property Owner).
- 2. Violation of an ordinance or law.
- 3. Directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), warlike act.
- 4. Nuclear reaction, nuclear radiation, radioactive contamination or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component however such nuclear reaction nuclear radiation or radioactive contamination may have been caused.
- 5. Intentional Loss meaning any loss arising out of any act a Property Owner commits or conspires to commit with the intent to cause a loss.
- 6. Governmental Action meaning the destruction, confiscation or seizure of Premises Property by order of any governmental or public authority.
- 7. Claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency. Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- 8. Alternative accommodation Following a Property Damage caused by the Occupant, if the Rental Premises is rendered uninhabitable, our liability excludes any accommodation costs incurred by the Property Owner.
- 9. Loss of income Following a Property Damage caused by the Occupant, if the Rental Premises is rendered uninhabitable, our liability excludes any loss of income resulting from the inability to lend the Rental Premises.

CONDITIONS applicable to Section B.

A. Interest and Warranty Screening Program Limits

We will not be liable in any one loss or damage to Premises Property which exceeds:

- 1. the amount of your interest at the time of loss; or
- 2. the applicable Warranty Screening Program limits.

B. Warranty Protection Payments for the Screening Program Payments are paid as follows:

- **3.** If the property is repaired or replaced, actual cost to repair or replace at the time of loss but not more than the amount required to repair or replace.
- **4.** If the damage or loss is not repaired or replaced within a reasonable period of time, the actual cash value of the damaged Premises Property as determined by an independent third party.

GENERAL CONDITIONS APPLICABLE TO SECTIONS B & C

Unless a General Condition appears in a specific Section of protection, then that General Condition will prevail.

Duties After Damage to Property

In case of a loss to Premises Property, we are not liable under this be Screening Program if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you or a representative. In the case of Item 2 below, these duties must be performed either by you or your representative.

It is your or your representative's duty to collaborate with us in gathering any of the required information:

- **1.** Give prompt notice to us or our agent, which notice will include an inventory of damages Premises Property.
- 2. In case there was a theft at the Residence Premises done by the Occupant, You must:
 - a. Notify the police in case of loss by theft within 48 hours since the moment of discovery; and
 - **b.** Provide Us with proof that the stolen items were existing and located in the Residence Premises prior to the occurrence.
- **3.** Protect the property from further damage;
- **4.** If repairs to the property are required, You must:
 - a. Make reasonable and necessary repairs to protect the property; and
 - **b.** Keep an accurate record of repair costs and expenses.
- 5. Cooperate with us in the investigation of a loss or damage to Premises Property;
- **6.** Prepare an inventory of damaged property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory:
- 7. Allow us or our representative access to the Residence Premises to inspect the damaged Premises Property.
- **8.** Provide us with records and documents we request and permit us to make copies thereof; and to inspect any Residence Premises as often as we reasonably require following notice of loss or Incident:
- **9.** Submit to examination under oath, while not in the presence of another Property Owner, and sign the same:
- **10.** Send to us, within 15 days after our request, your signed, sworn proof of damage to the Premises Property which sets forth, to the best of your knowledge and belief:
 - a. The time and cause of damage;
 - **b.** The interests of you and all others in the property involved and all liens on the property;
 - **c.** Other protection which may cover the damage;
 - **d.** Changes in title or occupancy of the property during the term of the Screening Program;
 - e. Specifications of damaged Premises Property and detailed estimates to repair such property.

Loss to a Pair or Set of Items of Premises Property

In case of loss or damage to a pair or set of Premises Property, we may elect to:

- 1. Repair or replace any part to restore the pair or set to its value before the loss; or
- 2. Pay the difference between actual cash value of the Premises Property before and after such damage.

Appraisal

If you and we fail to agree on the amount of loss, either one can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 30 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 30 days, you or we can ask a judge of a court of record in the state and/or county where the Residence Premises is located to select an umpire. The appraisers will then set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit their differences to the umpire. Written agreement signed by any two of these three will set the amount of the loss. Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by you and us.

Suits Against Us

No action, lawsuit, arbitration or other proceeding will be brought against us unless there has been compliance by you with the Screening Program provisions and the action, lawsuit, arbitration or other proceeding is filed within one year after the occurrence or Incident causing loss or damage.

Our Option to Repair or Replace

If you give us a written notice within 15 days from the check out date of the claimed reservation, we may repair or replace any part of the damaged Premises Property with material or property of like kind and quality.

Loss payment

Payments for damages to Premises Property will be made only to you.

No Benefit to Bailee

We will not recognize any assignment or grant any protection that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this Screening Program.

Recovered Property

If you or we recover any property for which we have made payment under this Screening Program, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

Rental Period

We are only liable for loss or damage which occurs during the Rental Period specified in the Rental Agreement.

This **Screening Program** is limited to protection for Reservations of 21 nights or less.

Concealment or Fraud and False Statements

We are not liable to Property Owners under this Screening Program if, whether before or after damage to Premises Property or loss, the Property Owner has:

- 1. Intentionally concealed or misrepresented any material fact or circumstance;
- 2. Engaged in fraudulent conduct; or
- **3.** Made false statements to us or others, including the Property Manager relating to damage or loss to Premises Property.

Waiver or Change of Screening Program Provisions

A waiver or change of a provision of this Screening Program must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

Modification

We reserve the right, at any time, to modify, amend, suspend, or discontinue our Screening Program with or without prior notice to you. You agree that we will not be liable to you or to any third party for any modification, suspension, or discontinuation of our Screening Program or any part thereof.

Assignment

Assignment of this Screening Program will not be valid unless we give our written consent.

Cancellation

In the event that We reasonably suspect that there was misuse or abuse of the services provided under the Screening Program, we reserve the right to terminate the services with immediate effect. Misuse or abuse includes, but is not limited to, any activities that violate applicable laws, regulations, and any unauthorized use of the services for malicious, illegal, or unethical purposes.

Email receipt confirmation will be sufficient proof of notice and this Screening Program will terminate at the date and hour specified in such notice.

You must notify us of any cancelled reservations, prior to the check-in (arrival date), in order to receive a refund for the specific reservation. You will also notify us of any modification of reservations so coverage may be modified. Changes to the check-in date must be informed prior to the original check in date.

OTHER GENERAL WARRANTY EXCEPTIONS

MICROORGANISM EXCEPTION (ABSOLUTE)

Under this Warranty Program, we want to clarify that we do not assume responsibility for any circumstances involving mould, mildew, fungus, spores, or any other type of microorganism, regardless of their nature or characteristics. This includes substances that may pose a potential threat to human health.

This exclusion of liability applies irrespective of whether there is (i) any physical damage to the property of the Property Owner; (ii) any cause or peril affecting the Premises Property, whether occurring simultaneously or in any sequence; (iii) any loss of property use, occupancy, or functionality; or (iv) any required actions, such as repair, replacement, removal, cleanup, abatement, disposal, relocation, or measures taken to address medical or legal concerns.

It's important to note that this exception replaces and takes precedence over any provision in the Screening Program that previously offered protection, either in full or in part, for these specific issues.

LAND, WATER AND AIR EXCEPTION

Regardless of any other provision found in the Screening Program, it's important to clarify that this program does not provide protection to land (including, but not limited to, the land upon which the Property Owner's property is situated), water, or air, regardless of the circumstances or locations in which they are involved, nor does it encompass any associated interests or rights.

SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCEPTION

Notwithstanding any provision to the contrary within the Screening Program, this Screening Program does not provide protection against any loss, damage, cost or expense, or any increase in loss, damage, cost or expense, or any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, your guests or tenants or threat there (and whether or not as a result of public or private litigation), which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting

from a peril to Property Owner, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, Remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

DEBRIS REMOVAL

The contents of this statement will not take precedence over any Seepage, Pollution, Contamination Exception, Radioactive Contamination Exception, or any other relevant Exception present in this Screening Program. Additionally, any clause within this Screening Program that previously offered protection for debris removal is hereby voided and substituted with the following:

- 1. In situations where there is actual physical harm to or complete destruction of property circumstances that we have committed to protect or would protect if it were not for a particular amount or underlying amount (referred to here as "Damage or Destruction") this Screening Program extends its protection. The extent of this protection is determined by the selected Protection limit, with specific limitations and a calculation method outlined below, and it is subject to compliance with all other terms and conditions stated in the Screening Program. Costs and expenses related to such situations are included herein.
 - **a.** Which are reasonably and necessarily incurred by you in the removal, from the premises of you at which the Damage or Destruction occurred, of debris which results from the Damage or Destruction; and
 - **b.** Of which you become aware and advise the amount thereof to us hereon within one year of the commencement of such Damage or Destruction.
- 2. When determining any potential payment under this Screening Program for losses that involve the incurred costs or expenses of debris removal by you (with the restrictions mentioned in the first paragraph above), the following considerations apply:
 - **a.** The maximum amount of such costs or expenses that can be included in the method of calculation set out in
 - (b) below will be the greater of US \$25,000 (twenty-five thousand dollars) or 10% (ten percent) of the amount of the Damage or Destruction from which such costs or expenses result: and
 - **b.** The amount of such costs or expenses as limited in (a) above will be added to:
 - i. the amount of the Damage or Destruction; and
 - ii. Any additional loss amounts stemming from the same incident, will be combined. This resulting sum will be the figure to which any deductible or underlying amount applicable to this Screening Program, along with the program's limit (or relevant sub-limit), will be applied.

ELECTRONIC DATA EXCEPTION

This Screening Program is not responsible for, and does not apply to loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic Data means facts, concepts and information converted to a form usable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

A "Computer Virus" refers to a collection of corruptive, detrimental, or unauthorised instructions or code, including a series of maliciously inserted unauthorised instructions or code, whether

programmatic or otherwise. These elements have the capability to self-replicate within a computer system or any type of network. The term "Computer Virus" encompasses a range of malicious software, including but not restricted to items such as "Trojan Horses," "worms," and "time or logic bombs."

If the electronic data processing media covered by this Screening Program experiences physical loss or damage, the valuation method applied will be as follows: The valuation will consider the cost of the blank media, in addition to the expenses associated with copying the Electronic Data from backups or from previous-generation originals. It's important to note that these costs will not encompass expenses related to research, engineering, or the recreation, gathering, or assembly of Electronic Data. If the media cannot be repaired, replaced, or restored, the valuation will be based solely on the cost of the blank media. However, it's essential to understand that this Screening Program does not offer protection for any amount relating to the value of such Electronic Data to you or any other party, even if it proves impossible to recreate, gather, or assemble the Electronic Data

This Screening Program is limited to actions of the Occupant causing loss or damage to Premises Property. It does not protect against, and we have no duty to provide any protection for, losses or damages caused to the Premises Property or Residence Premises caused by acts of terrorism, whether by the Occupant or others, or by biological or chemical acts, or by pathogens causing loss or damage to the Premises Property and Residence Premises.

INFECTIOUS OR CONTAGIOUS DISEASE EXCEPTION DURING A PHEIC AS DECLARED BY WORLD HEALTH ORGANIZATION

This Screening Program explicitly disclaims responsibility for and does not extend protection to any losses or damages incurred by the Premises Property or Residence Premises arising from any cause or consequence related to Infectious or Contagious Diseases. This exclusion applies specifically to diseases classified as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). Infectious or Contagious Disease, in this context, refers to any ailment capable of transmission from an infected individual, animal, or species to another individual, animal, or species through various means.

This exception will apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).

This exception will continue to apply until the WHO cancels or withdraws any relevant PHEIC. PLEASE READ THIS SCREENING PROGRAM AGREEMENT CAREFULLY. THIS PROGRAM DOES NOT PROVIDE INSURANCE COVERAGE TO YOU. WE PROVIDE A WARRANTY AGAINST OUR SCREENING PROGRAM TO PROVIDE YOU WITH COMPENSATION FOR LOSS OR DAMAGE TO PREMISES PROPERTY THAT IS INCURRED DURING A RENTAL PERIOD BY AN OCCUPANT AS A RESULT OF THE SCREENING SERVICES BEING USED BY YOU.

following jurisdictions: AUSTRALIA

^{*} This Screening Program is offered and available to Residence Premises located in the