

Damage Protection

UP TO \$10,000

CAD, per item

What it covers, what it does not, and what to do if something goes wrong.

If a rented item is damaged, stolen or not returned, Next-Door Rental pays the owner for repair or replacement — up to \$10,000 — after the security deposit is applied, subject to the full terms.

COVERED

- Accidental damage during the rental period
- Theft of the item
- The item is not returned
- Cosmetic damage that lowers the item’s resale or rental value
- Repair or replacement cost, up to \$10,000 CAD per item

NOT COVERED

- Lost income while the item is unavailable
- Injury to people, or damage to anyone else’s property
- Consumables — fuel, batteries, cleaning supplies
- Poor maintenance, or existing damage the owner did not photograph
- Natural disasters
- Fraudulent claims, or criminal or illegal use

YOUR PART — THREE THINGS THAT KEEP YOU COVERED

1. Photograph the item at pick-up and at return

Use the app to take or upload clear photos at both handoffs. Keep the original photos as evidence. Uploading a photo does not guarantee that it contains a capture timestamp or location data.

2. Report within 24 hours of the scheduled return

Open the rental in your account and file an incident report. Attach your photos and a repair quote or replacement cost if you have one.

3. Keep the rental on Next-Door Rental

Both people verified through Stripe, booked and paid through the platform. Side arrangements are not covered.

IF YOU MAKE A CLAIM

Within 1 business day

A Canadian-based claims officer is assigned and reviews your photos.

2–3 business days

Straightforward claims are resolved and payment is issued to the owner.

Deposit first

Any security deposit is applied first. Damage Protection covers the verified balance.

Important. Damage Protection is a contractual promise made directly by Next-Door Rental, referred to in our Terms & Conditions as the Damage Waiver. It is not insurance, and Next-Door Rental is not a licensed insurer.

The owner can require damage protection when adding or editing a listing. Where required, it applies to every rental of that item and its cost is added to the rental. Otherwise, the renter can choose available protection during booking. If protection is not included in the booking, the security deposit is the only protection in place. Check your booking to confirm your selection.

The full terms, including all conditions and exclusions, are in Schedule A of the Terms & Conditions. Where this summary and Schedule A differ, Schedule A governs.

<https://nextdoorrental.com/terms-and-conditions/>