



# Damage assessment framework •

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Effective date: 1 April 2026

Referenced in Clause 11 of our Terms and Conditions

Available at [sxnmarketplace.com/damage-policy](https://sxnmarketplace.com/damage-policy)

[team@sxnmarketplace.com](mailto:team@sxnmarketplace.com)

This framework sets out how we assess damage and calculate charges.  
Every damage claim is measured against it.

## How charges are calculated •

Damage charges are based on the actual cost to repair or clean the item, not a fixed penalty, and never an arbitrary amount. Where repair is possible, the charge is based on a verified quote from a specialist provider appropriate to the garment type. Where an item is damaged beyond repair or not returned, the charge is based on a percentage of the item's listed RRP, as set out below.

All charges follow the proportionality principle: we will never charge more than is reasonably necessary to put the lender back in the position they would have been in had the item been returned undamaged. We account for the nature of the garment, the rental period, and what constitutes normal wear for that type of item.

## Damage categories and charges •

Category	What this covers	How the charge is calculated	Indicative range
Minor stains	Light marks, small surface stains removable by professional cleaning	Actual cost of specialist cleaning, supported by a quote or receipt	<b>£20 to £80</b>
Major stains	Deep, set-in, or large-area stains including mehndi, turmeric, heavy makeup, or food stains requiring specialist treatment	Actual cost of specialist stain removal. If stain cannot be fully removed and affects usability, we assess proportionate to loss of value	<b>£50 to £150</b>
Minor embellishment loss	Fewer than 10 missing sequins, beads, or stones in a localised area, repairable	Actual cost of repair by specialist embellishment repairer, supported by a quote	<b>£15 to £75</b>
Major embellishment loss	Significant loss across a wider area, or damage to zari, gota patti, resham, or specialist handwork	Actual cost of repair or re-embellishment. If repair not economically viable, 30 to 60% of listed RRP depending on extent and location	<b>£75 to £300+</b>
Tears and structural damage	Fabric tears, ripped seams, broken hooks or clasps, damaged can-can layers, crushed internal structuring	Actual cost of repair by specialist tailor. If repair not possible, 40 to 70% of listed RRP depending on severity	<b>£25 to £250+</b>
Total loss or non-return	Item not returned within 30 days of return deadline, confirmed stolen, or damaged beyond reasonable repair	Listed RRP minus the security deposit already held	<b>Up to listed RRP (max £1,500)</b>

The indicative ranges above are guides, not fixed charges. Every claim is assessed individually based on the evidence and verified costs.

## What counts as normal wear and what does not •

We recognise that rented garments, especially heavily embellished South Asian occasionwear, will show some signs of a single wear. The following are generally considered normal wear, not damage:

- light creasing consistent with being worn for an event
- minor fabric relaxation, for example slight stretching of a fitted blouse
- loss of one or two loose sequins or beads in the ordinary course of a single careful wear
- very faint surface marks that come out with standard airing

The following are not normal wear and may give rise to a damage charge:

- stains of any kind that require professional treatment to remove
- tears, snags, or holes, however small
- missing embellishments beyond one or two loose pieces
- broken zips, hooks, or clasps
- structural damage, for example crushed can-can or distorted pleating that cannot be steamed out
- odour that requires professional treatment, for example strong perfume, smoke, or food odour absorbed into fabric

## How we make our assessment •

When we review a damage claim, we consider:

1. The condition photographs submitted by the lender at dispatch and the renter at receipt. These are the primary evidence.
2. The lender's damage report and supporting photographs.
3. Any counter-evidence or explanation submitted by the renter.
4. The damage categories in this framework.
5. Whether the damage is consistent with normal wear for the specific garment type and rental period.
6. Repair or cleaning quotes from providers appropriate to the garment. For South Asian occasionwear, this means specialist Asian garment cleaners or embellishment repairers, not a standard high-street dry cleaner.
7. The proportionality of the proposed charge to the actual loss.

We exercise reasonable discretion, guided by this framework and the evidence from both parties. Where the evidence is finely balanced, we give the renter the benefit of the doubt. Both parties receive our full reasoning with every determination.

## Condition documentation •

Both parties are required to take and retain timestamped photographs of the item at dispatch (lender) and at receipt (renter). You do not need to upload these proactively, but they are mandatory if a dispute is

raised. If either party fails to submit condition photographs when requested, we will proceed on the basis of available evidence and the non-engaging party's failure may be decided against them.

We will send you a reminder at the point of dispatch and receipt prompting you to take photos. We strongly recommend keeping them saved on your phone until the deposit is released.

## Important principles •

### Repair first

Where damage is repairable, the charge is always based on the cost of repair, never the cost of replacement. We will not charge for replacement if a garment can be professionally restored.

### Quotes required

For any charge above the security deposit amount, we require at least one repair or cleaning quote from a specialist provider appropriate to the garment type.

### Normal wear is expected

We will never penalise a renter for normal, careful use of a garment. Our assessment always considers what is reasonable given the garment type, fabric, and the nature of the event it was rented for.

### Your right to challenge

You can dispute any damage assessment through the five-step process set out in Clause 11 of our Terms and Conditions. Our determination does not remove your right to pursue alternative dispute resolution or take the matter to court. Your statutory rights as a consumer are not affected.

## Contact •

If you have any questions about how damage is assessed, contact us at [team@sznmarketplace.com](mailto:team@sznmarketplace.com).

This framework forms part of SZN.'s Terms and Conditions.

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