

Note: This pamphlet, which comprises an English translation of the Japanese pamphlet and Explanation of Important Matters, is provided to assist customers who are unfamiliar with the Japanese language.

Updated May 2025

Comprehensive Household Contents Insurance for Residents of Rental Housing

Protection Insurance Plus III Super

For new and existing customers

Resident Comprehensive Protection Insurance Plus III

Household Contents Insurance

Repair Expense Insurance

Tenant Liability Insurance

Personal Liability Insurance

4-coverage package

For both
“Lump-sum”
and
“Monthly”
payment



INDEX

- Pamphlet
 - Explanation of Important Matters
 - Flow of procedures for obtaining insurance coverage
 - Reference Materials
- | | |
|-------------------------------|---------|
| Product Information | P. 1- 6 |
| Policy Summary/Warning Notice | P.7-10 |
| | P.11 |
| | P.12 |



Zenkankyo

Small Amount and Short Term Insurance Company, Limited

This pamphlet integrates the Protection Insurance Plus III Super pamphlet, Explanation of Important Matters.

Q&A

What to do when one of life's unexpected events happens?

Q

Water leaked into the room downstairs due to carelessness...

A

If water leaks from your rented residence due to carelessness, you will have to compensate your landlord for damage to the residence, as well as damage to the adjacent apartment and apartment on the floor below! Personal liability insurance is useful in situations like this.

Q

There was a fire next door! Are my household contents covered?

A

Even if your own household contents are damaged by a fire that broke out in a neighboring home or apartment, you will not be able to receive any compensation! Household contents insurance is useful in situations like this.

(Except where the fire was caused by gross negligence, it is not possible to claim compensation under the Act Concerning Responsibility for Fire by Negligence).

If you are moving out

It is also necessary to cancel this policy at the time that you cancel your rental agreement

◆ Cancellation Liaison Center

Hours: 9:00 to 18:00
(except Sundays, national holidays, year-end holidays and new year holidays)

0120-208-001 (Toll Free)

Inquiries about policy renewal

◆ Renewal Inquiries Center

Hours: 9:00 to 17:00
(except Saturdays, Sundays, national holidays, year-end holidays and new year holidays)

0120-777-217 (Toll Free)

For agency handling this policy

2505-B25006

2025/05

ZK2-163-01

【Attention】

This explanatory material in English is only provided to assist our client in understanding the policy content and terms and conditions stated in the Japanese documents, the Product Information Sheet, Explanation of Important Matters, and Regular Insurance Terms and Conditions & Special Provisions for Resident Comprehensive Protection Insurance Plus III.

In the event of any conflict between content in this explanatory material in English and content in the document prepared in Japanese, the document prepared in Japanese shall take precedence.

We ask that our client have an accurate understanding of the content of the aforementioned document prepared in Japanese before agreeing to a policy.

Please note that the insurance premium table is not included in this English explanatory material. For detailed information regarding insurance premiums, please refer to the pamphlet in Japanese or “Table of options for premiums and insurance amounts (liability limits)for each coverage” as provided separately.

Protection Insurance Plus III Super

(Resident Comprehensive Protection Insurance Plus III)

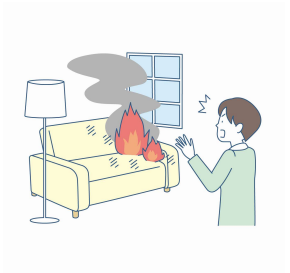
This policy covers personal liability and

This pamphlet is only a summary. It does not contain all of the As there are also matters that are disadvantageous to the customer, be sure to carefully read the "Explanation of Important Matters

Household Content Insurance

Damage to household contents from the following events is covered, such as fire, water damage, burglary or theft.

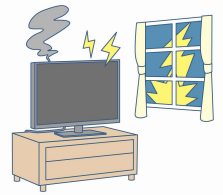
1 Fire



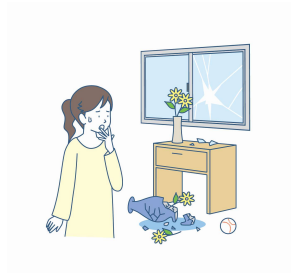
2 explosion or burst



3 Lightning strike



5 Collision or collapse from flying or falling objects from outside the building



6 Water supply and drainage system accidents or water damage from accidents in neighboring housing units



8 Burglary or Theft



9 Vandalism by a third party

10 Flood



! In the event of any of the above accidents, the following expense insurance will be paid contents insurance. (Note) Please refer to page 5 for payment terms and limits.



expense insurance

Provisional cost

Clean-up and debris removal

Accidental fire solatium expense

Rental payment cost

Expenses from fire due to earthquake

the important household contents of everyone living in rental housing.

information required when taking out a policy.

including instances when claims cannot be paid, as well as other important matters, when taking out a policy please be (Policy Summary and Warning Information)" "Terms & Conditions and Policy Riders".

④ Wind, hail or snow damage



⑦ Violence and destruction due to disturbances or labour demonstrations (excluding riots)

⑪ Damage to transported household contents (Excludes cars and mopeds)

insurance claims are payable

- A stove catches fire and the fire damages household contents.
- A spray can left in front of a stove explodes and household contents are damaged.
- A TV is damaged due to a lightning strike.
- Window glass is damaged due to typhoon winds, and it also causes damage to household contents.

- Window glass is damaged by a flying ball, and damage is also caused to indoor household contents.
- Household contents are damaged by water leaking from a third party housing unit upstairs.

- Someone breaks in and steals household contents.
- A bicycle is stolen from the bicycle-parking area within the premises of the apartment building of residence.
- While travelling, a fire occurs in the hotel in which one is staying, damaging luggage. (Only within Japan)

- A burglar broke into the house and a security device was installed because the lock on the front door was unlocked.

non-payable insurance claims

- Household contents are damaged by a fire caused by an earthquake or volcanic eruption (Some expenses may be paid under insurance coverage for cost of fire due to an earthquake).
- Data stored in a PC is lost due to a lightning strike. (Data and programs are excluded)
- Household contents are damaged by rainwater leaking through the ceiling.

- A car's wind shield glass is broken by a flying ball.
- Household contents in one's own room are damaged by water leaking from an air conditioner in one's own room.

- A bicycle parked in a railway station parking area is stolen.
- One's own children are playing and break the TV.
- Household contents stored in an outdoor shed are damaged.
- A moped parked in a parking area is submerged.
- Luggage is lost after being left behind at a hotel where you spent the night.
- I lost my room key while out and replaced the door lock.

separately from the home

Door lock replacement cost

Lock-picking prevention cost



Please refer to the next section.

Protection Insurance Plus III Super is 4-coverage package



Repair Expense Insurance

When the rental property is damaged due to an accident, insurance payments will be made for the actual cost of repairs borne by the insured person or his/her inheritors, etc. for repairs to restore it to its original condition (based on the rental contract), or for arrangements requiring urgency.



insurance claims are payable

- When glass is broken due to flying roof tile from a tornado.
- Your front door is damaged or defaced due to burglary.
- Damage to window glass due to heat cracks caused by a difference in temperature.
- An exclusive-use water pipe in the rental property freezes, making the water supply unusable, and a contractor is called in to defrost the pipe
- Cleaning is required following the death of the insured person on the premises of the rental property.



Tenant Liability Insurance

This policy covers compensation for liability payments in the event that you bear legal liability toward the landlord for damages caused to rooms in a rental property due to fire, explosion, water damage, breakage, damage, defacement, etc.



(Note) Damage, dirt, or aging caused by normal use is not covered by compensation because the tenant is not liable for compensation. For details, please refer to <reference materials > Basic Thought Process Behind Restoration, and the Relationship to Insurance Agreements (page 12).

- You accidentally cause a fire, and this damages the rental property.
- A washing machine hose comes loose and the floor of the rental property is flooded.
- A hole in the floor caused by the TV falling
- You spill heating oil and damage the floor.



Personal Liability Insurance

This policy provides coverage for a liability payment in the event that a liability for damage compensation is legally incurred due to use or management of the rental property, a random accident or injury to a third party, or damage to the property of a third party caused by you or your family* in the course of daily living. (Only within Japan)
 * However, this is limited to cohabiting family members.



- When a washing machine overflows and damages the walls or household contents of the residence below yours.
- When objects fall from your balcony and damages objects on a lower floor.
- When an product in a store is damaged by you while you are shopping.
- When your child accidentally hurts a child in the neighbourhood.
- You collide with a third party while riding a bicycle and injure them.

In recent years, from the viewpoint of helping victims of bicycle accidents, there has been a growing movement to make it mandatory to take out bicycle liability insurance by ordinance. Personal liability insurance also covers the liability of such insured persons for damages caused by bicycle accidents.

non-payable insurance claims

- Glass is broken due to an earthquake.
- Wire-reinforced window glass cracks due to rust.
- A water pipe breaks due to dilapidation.
- A shared-use water pipe freezes, and a contractor is called in to defrost the pipe.
- Cleaning expense required in the common area following the death of the insured person on the premises.
- The person sharing the residence continues to reside at the rental property and disposes the personal effects of the deceased.

- A fire breaks out in an adjacent room and spreads to the rental property.
- An electrical short circuit occurs due to dilapidation of the distribution board, causing a fire.
- Water leaks from a dilapidated water pipe and the floor of the rental property is flooded.
- Mold occurs on an internal wall due to condensation.
- Tobacco smoke causes discoloration of a wall.

- A shared-use water pipe blocks up and leaks, causing damage to the downstairs.
- You break an acquaintance's PC while borrowing it.
- You cause an accident while driving an automobile. (Moped accidents are also excluded)
- You become liable to pay compensation for damages due to an accident arising from your work.



Guide to Household Content Insurance Amount

Please refer to this guide when making your selection. When arranging insurance for household contents, you will need to assess the household contents at their new value (replacement value)* to determine the insurance amount.

* This is the term for the amount necessary for purchasing the same items new.

Household content insurance amount guide

Layout	Studio, 1K, 1DK	1LDK, 2K, 2DK, 2LDK	3K, 3DK, 3LDK
Household content insurance amount guide ⇒ Suggested options	3.2 million yen to 5.2 million yen ⇒ A, B, or C below	4.2 million yen to 6.2 million yen ⇒ B, C, or D below	5.2 million yen to 7.2 million yen ⇒ C, D, or E below

Table of options for insurance amounts (liability limits) for each coverage

Options		A	B	C	D	E	S	
Insurance Amount	Household Content	4 million yen	5 million yen	6 million yen	7 million yen	8 million yen	3 million yen	
	Repair Expense	1 million yen						1 million yen
	Resident Liability Protection	30 million yen*						30 million yen*

* Total payment of loss for tenant liability and personal liability as the result of any one occurrence is limited to 30 million yen (*the insurance amount of resident liability protection).

When selecting an option, make sure that the insurance amount is sufficient. If the insurance amount is less than the value of the household contents insured, adequate compensation may not be paid in the event of an insurance loss occurrence.



Optional Rider as a Set



Earthquake lump-sum benefit rider

A flat amount of 300,000 yen is paid in the event of damage to the building of a rental unit caused by an earthquake if the building is completely or substantially destroyed. (A certificate of total or significant partial damage from a local government authority is required for this insurance payment to be made.)



* As for the premium, please refer to the pamphlet in Japanese or "Table of options for premiums and insurance amounts (liability limits) for each coverage" as provided separately.

◆ Loss payments for household contents or costs

Typical cases in which insurance claims are payable		Amount of loss payment		Typical cases of non-payable insurance claims	
Type of accident	Scope of damage, conditions for payment, etc.				
① Fire	—		Determined by the replacement value, up to the household contents insurance amount		<ul style="list-style-type: none"> • Intentional conduct, gross negligence or violation of the law by the policyholder or insured person. • Damage due to collision or contact with a vehicle or its cargo owned or driven by policyholder or insured person
② Explosion or burst pipes					
③ Lightning strike					
④ Wind, hail, or snow damage					
⑤ Collision or collapse from flying or falling objects from outside the building					
⑥ Water supply and drainage system accidents or accidents that occur in other housing units which cause water damage					
⑦ Violence and destruction due to disturbances or labour demonstrations (excluding riots)					
⑧ Burglary or Theft	a. Currency	—	* On the condition that a damage report has been filed with and accepted by the police department	Up to 200,000 yen per occurrence	<ul style="list-style-type: none"> • Damage to household contents when it occurs outdoors. However, a claim for damage due to wind, hail or snow to an outdoor unit of an air conditioner, a washing machine in an outdoor laundry area, or an outdoor antenna within the premises of the rental property will be paid. • Damage due to war, civil war or other similar violent incidents or disturbances • Damage from an earthquake, volcanic eruption or resulting tsunami (excluding coverage for costs for fire caused by an earthquake) • Damage from nuclear substance or radioactive contamination • Damage to bicycles and mopeds (when they are transported household contents), etc.
	b. Saving certificates	When it is reported immediately with the financial institution and cash was withdrawn from the savings account		Up to 2 million yen per occurrence	
	c. Transportation fares, etc.	When they are reported immediately with the transportation authority or issuer		Up to 50,000 yen per occurrence	
	household contents other than listed in a. - c. above	—		Determined according to replacement value, up to 500,000 yen per occurrence * For precious metals, jewelry, and artwork, etc., up to 100,000 yen per piece or set	
⑨ Vandalism by a third party	When household contents are damaged by vandalism (or attempted vandalism) by a third party		Determined according to replacement value, up to 300,000 yen per occurrence		
⑩ Flood	When damage exceeds 30% of the replacement value for household content		Actual amount of Loss X 100% Limited to the household contents insurance amount when the actual amount of loss exceeds the household contents insurance amount.		
	Flooding damage above floor level other than occurrences listed above	When damage exceeds 15% but less than 30% of the replacement value for household content	household contents insurance amount x 10% (Limited to 10% x replacement value if household contents insurance amount exceeds the replacement value of household contents), up to 600,000 yen per occurrence.		
		When household contents is damaged less than 15% of its replacement value	household contents insurance amount x 5% (Limited to 5% x replacement value if household contents insurance amount exceeds the replacement value of household contents), up to 300,000 yen per occurrence		
⑪ Damage to transported household contents	Damage to temporarily transported household contents in Japan within a building other than your rental property		When damage is caused by ① - ⑦		
			Up to the lesser of 1 million yen or 20% of household contents insurance amount per occurrence		
		In the event of breakage, damage or defacement due to robbery, theft or similar events (excluding ⑧ a.-c.)		Up to the lesser of 500,000 yen or 20% of household contents insurance amount per occurrence	
⑫ Coverage for provisional costs	When insurance payments are made for occurrences ① - ⑦ listed above		household contents loss payment x 30% Per occurrence, up to 1 million yen		
⑬ Payment for costs of clean-up of debris	When insurance payments are made for occurrences ① - ⑦ listed above		Actual costs up to a limit of 10% household contents loss payment		
⑭ Insurance coverage of accidental fire solatium expenses	When property of third parties are damaged after an occurrence of ① or ② listed above		Number of households affected x 200,000yen Up to 20% of household contents insurance amount per occurrence (Limited to 20% of replacement value if household contents insurance amount exceeds the replacement value of household contents)		
⑮ Insurance coverage for rental payment costs	When insurance payments are made due to an occurrence of ① - ⑩ above which destroys 50% or more of the rental property		Up to the lesser of 3 months' rental payments for your rental property or 300,000 yen		
⑯ Insurance coverage for cost of fire due to an earthquake	For fire caused by an earthquake, volcanic eruption or resulting tsunami, when one of the following conditions occurs: a. When 50% or more of your rental property is destroyed by fire b. When your household contents are 100% destroyed by fire		Household contents insurance amount x 5% However, this is limited to 5% of the replacement value for the object of household contents insurance.		
⑰ Door lock replacement cost coverage	Costs necessary to replace the door lock when the key to the entry door lock of a rental property is stolen within Japan		* On the condition that a damage report has been filed with and accepted by the police department	Actual costs up to 30,000 yen per occurrence	
⑱ Lock-picking prevention cost coverage	Costs necessary to replace the door lock and install anti-burglary devices when burglary or vandalism occurs at the rental property and the entry door lock is opened.			Actual costs up to 30,000 yen per occurrence	

*Articles or sets of precious metals (including watches), jewels, gems, paintings, antiques, sculpture and other art objects whose value exceeds 300,000 yen are not covered by this policy

The rental payment cost ⑮ is limited to the actual expenses incurred within one month from the occurrence of the damage.

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Loss payments for repair expense

	Typical cases in which insurance claims are payable	Amount of loss payment	Typical cases of non-payable insurance claims
Loss Payments For Repair Expense	Damage to your rental property from wind, hail, snow, or collision or impact of flying/falling objects from outside the building, or burglary or vandalism	Up to 1 million yen per occurrence	<ul style="list-style-type: none"> • Intentional conduct, gross negligence or violation of the law by the policyholder or insured person. • Damage due to collision or contact with a vehicle or its cargo owned or driven by policyholder or insured person • Damage from an earthquake, volcanic eruption or resulting tsunami • Damage discovered at the time landlord regains possession of the rental property, or afterwards
	Damage to window glass due to heat cracks		
	Damage to water pipes exclusively used by the residence due to freezing	Up to 300,000 yen per occurrence	
	Expenses for defrosting of an exclusive-use water pipe	Up to 300,000 yen per occurrence (only once a year during the insurance term)	
	Defacement of the rental property resulting from the death of the insured person inside the rental property.	Up to 500,000 yen per occurrence	
In the event the rental contract for the rental property is terminated due to the death of the insured person, the costs borne by the heirs, etc. of making arrangements for the personal effects of the deceased insured person	Up to 500,000 yen per occurrence		

※ For defacement damages and costs to make arrangements for personal effects left behind in the rental property due to the death of the insured person when the heirs, etc. do not proceed with claim procedures for repair expenses insurance within 30 days after notification of the occurrence, the lessor who bore the costs may claim expenses under the tenant liability insurance (up to 500,000 yen per occurrence).

Loss payments for tenant and personal liability

	Typical cases in which insurance claims are payable	Amount of loss payment	Typical cases of non-payable insurance claims
Tenant and Personal Liability insurance expense	Tenant liability insurance payment For damage to and destruction of the rental property caused by fire, explosion, burst; damage to the rental property or from breakage, damage, defacement, or water damage, in the event that the insured person bears legal liability to landlord	Up to 30 million yen per occurrence (resident liability protection insurance amount) - Breakage, damage, or defacement of the rental property: self-payment of 10,000 yen per occurrence	<ul style="list-style-type: none"> • Damage due to intentional act of the policyholder or insured person • Damage from an earthquake, volcanic eruption, or resulting tsunami • Damage to the rental property due to construction work for renovation, expansion, or demolition, etc. • Liability for damage discovered after the landlord has regained possession of the rental property
	Personal liability insurance payment In the event of an accident in the course of ordinary life in Japan, or an accident due to use or management of the rental property, that injures the person of a third party, or causes damage to a third party's property, and you bear legal liability	Up to 30 million yen per occurrence (resident liability protection insurance amount)	<ul style="list-style-type: none"> • Responsibility for the liability rests with a family member of the insured person living in the rental property • Damage from an earthquake, volcanic eruption, or resulting tsunami • Responsibility for liability caused by ownership, use or management of automobiles • Responsibility for liability directly caused by insured person's professional duties or performance of work, etc.

※ Up to a total of 30 million yen per occurrence for tenant and personal liability (resident liability protection insurance amount)

※ For defacement damages and costs to make arrangements for personal effects left behind in the rental property due to the death of the insured person when the heirs, etc. do not proceed with claim procedures for repair expenses insurance within 30 days after notification of the occurrence, the lessor who bore the costs may claim expenses under the tenant liability insurance (up to 500,000 yen per occurrence).

◆ Lump-sum benefit in case of earthquake (when optional earthquake lump-sum benefit rider is selected)

	Typical cases in which insurance claims are payable	Amount of loss payment	Typical cases of non-payable insurance claims
Earthquake lump-sum benefit	Significant damage to building of a rental unit due to earthquake, volcanic eruption or tsunami	300,000 yen per occurrence (fixed amount)	<ul style="list-style-type: none"> • Significant damage to building of a rental unit due to typhoon • Minor damage due to earthquake, volcanic eruption or tsunami, etc.

Applicability of Policy Riders

[Policy rider for corporate policyholders]

- If the policyholder is a corporation (including sole proprietorship), and the insured persons (residents) is a person who belongs to the following scope, this special agreement is attached, and the insured person can be contracted in an anonymous form without specifying the insured person. (1) Officers and employees of the company, etc. that is a policyholder (2) Users of medical and welfare services provided by the policyholder (3) Residents of housing provided by the policyholder to the needy (4) Students of schools, etc. managed by the policyholder (5) Volunteer staff organized by the policyholder (6) Residents of housing provided by a public agency that is a policyholder (7) Subcontractors of the policyholder or employees thereof
- There are no additional premiums when this policy rider is attached.
- If you attach this special agreement, you need to declare the number of people who may move in at the same time as the number of insured persons.



If this special agreement is attached, the insured person will be the person described in (1) - (7) above, the person who lives in the move-in property described in (e-policy) and his/her relatives living together. However, insured persons under another policy of a similar type (*) from this company may not become insured persons under this policy. (For each insured person, we are only able to accept applications for one policy of a similar type.)

[Policy rider for Overlapping 2 Policies]

- When you are already a policyholder with this company, and are moving, the insured person is covered by another overlapping policy of this company regarding the new rented property, the second policy is acceptable subject to attach "Policy rider for Overlapping 2 Policies". ● In cases where both the present policy and the new policy are applicable, the amount of the payment based on the new policy is limited to the amount deducted the amount of the payment based on the present policy from 30,000,000 yen. ● After the completion of moving, please cancel the present policy.

[Other issues where caution is advised]

- Insurance coverage for cost of fire due to an earthquake and lump-sum benefit in case of earthquake is not the same as "earthquake insurance" sold by a non-life insurance company. Our company is not able to offer earthquake insurance.
- This insurance policy is a small amount & short term insurance policy, and your insurance premiums do not qualify for the tax deduction for earthquake insurance premiums.
- This insurance policy is a coinsurance policy. For details regarding coinsurance policy, please refer to "Explanation of Important Matters (Policy Summary and Warning Information)"

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Explanation of Important Matters

“Protection Insurance Plus III Super (Resident Comprehensive Protection Insurance Plus III)”

“Protection Insurance Plus III Super (Resident Comprehensive Protection Insurance Plus III)” Explanation of Important Matters [Policy Summary and Warning Information]

● Matters we would like our client to confirm when agreeing to a policy are stated in this Policy Summary. We request that you ensure you have read it to the very end before agreeing to a policy.

● Where the policyholder and the insured person are not the same, please ensure that you explain the matters listed in this document to the insured person.

The Explanation of Important Matters does not include all information related to the agreement. For details, please refer to the “Pamphlet” and the “Terms and Conditions” For any points that need clarification, please inquire with the agency handling the policy or with our company.

Explanation of the symbols



Details of the contents of this insurance product that you need to understand



Matters that could be disadvantageous to the customer which we ask you to take special note of when taking out a policy



Matters warranting special attention that we ask you to check carefully

1 Matters to check before concluding a policy agreement

1. Product Structure



Protection Insurance Plus III Super (Resident Comprehensive Protection Insurance Plus III) is a combination product of Resident Loss Protection Insurance Plus III and Resident Liability Protection Insurance Plus III.

Our company is not able to offer earthquake insurance. The insurance premiums paid on this policy do not qualify for the tax deduction for earthquake insurance premiums.

2. Details of the Compensation



Insured persons in this insurance policy are the resident stated in the e-policy, family members living with the insured person, and joint resident on the rental contract.

1) Resident Loss Protection Insurance Plus III

This policy pays for loss of household content due to various accidental occurrences, including fire, and the cost of repairs to the rental property based on the rental contract or in the case of an emergency.

● The following are covered by Household Content Insurance:

Household Contents That Are Included (Main Protected Items)

These comprise household contents contained in a rental property (*). that are owned by an insured person.

* “Rental property” means a housing unit in an apartment complex, or a building as well as its attached buildings such as a shed or garage in a free-standing building.

Household Contents That Are Not Included (Main Unprotected Items)

★ ① Automobiles (except motorized bicycles as specified by law) ② animals, plants ③ dentures, prosthetic limbs ④ contact lenses, eyeglasses ⑤ manuscripts, designs, deeds, books ⑥ currency and certificates of deposit (except in the case of theft) ⑦ program data recorded on computer storage media ⑧ precious metals (including watches), precious metals, jewelry, calligraphic works and paintings, antiques, sculptures, and other works of art (hereinafter referred to as precious metals, etc.) in which the value of one or a pair exceeds 300,000 yen

● The details of insurance compensation are the following:

Cases in Which Compensation Is Paid (Main Compensation Details)

Household Contents Insurance

① Fire, ② explosion, burst, ③ lightning strike, ④ wind, hail, or snow damage (*1), ⑤ collision or collapse from flying objects from outside the building, ⑥ water damage, ⑦ disturbance (*2), ⑧ burglary or theft (*3), ⑨ vandalism by a third party, ⑩ flood (*4), ⑪ damage to transported household content

*1 Damage caused by wind, rain, snow, etc. is limited to cases where the outside part of the building is damaged by wind, hail, or snow disasters, and the damaged part blows into the inside of the building. In addition, among household goods on the premises of the tenant property, the outdoor unit of the air conditioner, the washing machine and the antenna in the washing machine place are eligible for compensation only if they are damaged due to an accident caused by wind, hail, or snow.

*2 “Disturbance” means an event that does not reach the extent of a disturbance listed in (3) Common Exclusions ② below.

*3 Burglary or theft has a payment limit amount per single occurrence of 500,000 yen for household content, 100,000 yen per item or set for precious metal, art work, etc. subject to compensation, 200,000 yen for currency, 2 million yen in compensation for withdrawal on a saving deposit certificate, and 50,000 yen for a boarding pass for a means of transportation.

*4 Flood is not compensated if the actual amount of loss is less than 30% of the replacement value and inundation is not above floor level.

Insurance Payments for Costs

① Coverage for provisional expenses, ② payment for clean-up and removal, ③ payment of solatium expenses for accidental fire, ④ compensation for rental payment costs, ⑤ payment for cost of fire due to an earthquake, ⑥ door lock replacement coverage, ⑦ lock-picking prevention cost coverage

Insurance Payments for Repair Expenses

If damage (including expenses) is incurred to the rental property due to the following occurrences, the repair expenses insurance amount will be paid for actual out-of-pocket expenses paid by the insured person to restore the property to its condition immediately preceding the occurrence based on an obligation to restore the property to its original state pursuant to the rental contract or when the insured person or his/her heirs, etc. restored the property in a similar manner due to urgent circumstances.

① Wind, hail, or snow damage, ② collision or collapse from flying objects from outside the building, ③ burglary or theft, ④ vandalism by a third party, ⑤ damage due to freezing of a water pipe exclusively used by the rental property, (*1) ⑥ The cost of thawing frozen water pipes exclusively used by the rental property (*2) ⑦ breakage of window glass due to heat cracks(*3) ⑧ defacement from the death of the insured person (*3) ⑨ cost of making arrangements for the personal effects of a deceased insured person (*3)

*1 Liability limit per occurrence is up to 300,000 yen

*2 Limited to once per year during the insurance term; the liability limit per occurrence is 300,000 yen.

*3 Liability limit per occurrence is up to 500,000 yen

(Note) *In cases other than 1–3, the liability limit per occurrence is 1 million yen.

Cases in Which Compensation Cannot Be Paid (Main Exclusions)

★ Household Content Insurance and Insurance Payments for Costs

① Collision or damage by vehicles owned or driven by the policyholder or the insured person, ② loss or burglary of the subject of the household content insurance when a household content insurance claim is paid (excluding burglary, vandalism, loss of household content taken out of the house), ③ damage to household contents when it occurs outdoors.*

*However, a claim for damage due to wind, hail or snow to an outdoor unit of an air conditioner, a washing machine in an outdoor laundry area, or outdoor antenna within the premises of the rental property will be paid.

Insurance Payments for Repair Expenses

① Collision damage or damage due to contact of a vehicle owned or driven by the policyholder or an insured person, ② damage discovered after the rental property has been handed over to the landlord, ③ damage to the main structural parts of the building such as the walls, columns, floors, beams, roof, stairs, etc., ④ if an apartment complex, damage to common-use portions like a veranda, balcony, entry way, lobby, hallway, elevator, gate, fence, barrier, etc.

2) The Contents of Resident Liability Protection Insurance Plus III

This policy pays compensation if damage compensation liability is legally borne, such as damage compensation to a landlord or a third party. Total payment of loss for tenant liability and personal liability as the result of any one occurrence is limited to 30 million yen (*the insurance amount of resident liability protection).

(Note) The legal damage compensation liability arises if a tortious act or default under the Civil Code, etc. is committed by the policyholder or the insured.

● The details of insurance compensation claim are the following:

Cases in Which Compensation Is Paid (Main Compensation Details)

Tenant Liability Insurance

Note that this policy pays compensation if damage compensation liability is legally borne by the insured person to the lessor due to the following occurrences:

① Fire, ② explosion or burst, ③ breakage, damage or defacement due to unforeseen and sudden accidents (*1), ④ water damage, ⑤ defacement due to death of a deceased person (*2), and ⑥ making arrangements for the personal effects of a deceased person (*2)

*1 For each occurrence, the insurance payment is made after deducting the self-payment of 10,000 yen.

*2 Limited to circumstances where the heirs, etc. do not proceed with claim procedures. for repair expenses insurance within 30 days after notification of the occurrence. In this case, the lessor who bore the costs may claim expenses under the tenant liability insurance. Note that the liability limit per occurrence is up to 500,000 yen.

Personal liability insurance

If the insured person causes an injury to a third party or causes damage to the property owned by a third party in the course of daily living within Japan, insurance claim will be paid. However, this excludes an occurrence that is caused by ownership, use or management of real estate other than the rental property.

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Cases in Which Compensation Cannot Be Paid (Main Exclusions)

Tenant liability insurance

- ① Responsibility for liability directly caused by insured person's insanity or instructions,
- ② Claims arising due to construction work for renovation, expansion, or demolition, etc. of the rental property,
- ③ Damage discovered after the rental property has been handed over to the landlord. (and other cases)

Personal liability insurance

- ① Damage compensation liability directly caused by the work assignment and business operations of insured persons, ② damage compensation liability to a family member cohabiting with insured persons, ③ damage compensation liability to the rightful claimant of the property owned, used or managed by the insured person (*), ④ damage compensation liability caused by management, use or ownership of a ship, boat, aircraft, automobile or gun.
- * When damage is caused to property used by the insured person which is owned by a third party, etc. (such as a rental item) (and other cases)

3) Common Exclusions

Cases in Which Compensation Cannot Be Paid (Main Exclusions)

The main reasons that insurance claim cannot be paid overall for the insurance policy are the following.

- ① Damages caused by intentional acts or gross negligence of the policyholder or the insured person etc. (however, in the case of Tenant Liability Insurance and Personal Liability Insurance, claims for which the cause of the occurrence was gross negligence will be subject to payment),
- ② Damages caused by war, use of force by a foreign country, revolt, nuclear substance, etc.,
- ③ Damages caused by an earthquake, volcanic eruption or resulting tsunami

4) Main Policy Riders and Summary

Riders applicable to all policies

◆ **Policy Riders Related to Coinsurance**

This insurance policy is a coinsurance policy by a provider that underwrites small amount & short-term insurance stated on the e-policy. For details, refer to "Other important points about your policy" ④ Other Issues Where Caution Is Advised -8. Coinsurance".

◆ **Policy rider for Overlapping 2 Policies**

When you are already a policyholder with this company, and are moving, the insured person is covered by another overlapping policy of this company regarding the new rented property, the second policy is acceptable subject to attach "Policy rider for Overlapping 2 Policies". In cases where both the present policy and the new policy are applicable, the amount of the payment based on the new policy is limited to the amount deducted the amount of the payment based on the present policy from 30,000,000 yen. After the completion of moving, please cancel the present policy.

Main riders applicable upon request when taking out the insurance policy

◆ **Policy Riders for Corporate Policyholders**

If the policyholder is a corporation (including sole proprietorship), and the insured persons (residents) is a person who belongs to the following scope, this special agreement is attached, and the insured person can be contracted in an anonymous form without specifying the insured person.

- (1) Officers and employees of the company, etc. that is a policyholder
- (2) Users of medical and welfare services provided by the policyholder
- (3) Residents of housing provided by the policyholder to the needy
- (4) Students of schools, etc. managed by the policyholder
- (5) Volunteer staff organized by the policyholder
- (6) Residents of housing provided by a public agency that is a policyholder
- (7) Subcontractors of the policyholder or employees thereof

There are no additional premiums when this policy rider is attached.

If this special agreement is attached, the insured person will be the person described in (1) - (7) above, the person who lives in the move-in property described in (e-policy) and his/her relatives living together. However, insured persons under another policy of a similar type (*) from this company may not become insured persons under this policy. (For each insured person, we are only able to accept applications for one policy of a similar type.)

If you attach this special agreement, you need to declare the number of people who may move in at the same time as the number of insured persons.

*"Policy of a similar type" means fire insurance and liability insurance policies underwritten by our company

◆ **Earthquake lump-sum benefit rider**

If you add an earthquake lump-sum benefit rider, a flat amount of 300,000 yen is paid in the event of damage to the building of the rental unit caused by an earthquake if the building is completely or substantially destroyed.

3. Structure for Determining Premiums, and the Payment Method, etc.

(1) Structure for Determining Premiums

The insurance premium is determined by the subscription option and insurance term. Please make an inquiry to an agent or this company for further details. After referring to the Guide to Household Content Insurance Amount (Table 2) to ensure that you would receive adequate compensation in the event you make a claim, please select from the various options on (Table 1).

Table 1. Insurance Amounts for Insurance Options

Options	S	A	B	C	D	E
Household Contents	3 million yen	4 million yen	5 million yen	6 million yen	7 million yen	8 million yen
Repair Expense	1 million yen					
Resident Liability Protection	30 million yen*					

- * Total payment of loss for tenant liability and personal liability as the result of any one occurrence is limited to 30 million yen (*the insurance amount of resident liability protection).

Table 2. Guide to Household Content Insurance Amount (Reference table for valuation content of household contents)

Layout	Studio, 1K, 1DK	1LDK, 2K, 2DK, 2LDK	3K, 3DK, 3LDK
Household content insurance amount guide	3.2 million yen to 5.2 million yen	4.2 million yen to 6.2 million yen	5.2 million yen to 7.2 million yen

(2) Policy Term (Insurance Term)

The term of the insurance is either one year or two years as selected. The coverage period for damages due to an insurance occurrence starts at 0:00 on the first day of the insurance term stated on the e-policy and ends at 24:00 on the last day of the insurance term.

(3) Payment of Insurance Premium and Method of Payment, Etc.

You may pay your insurance premium in cash or via Pay-easy, convenience store payment, bank transfer payment, or credit card payment (lump sum payment, monthly installments) (only for online applications), or rental guarantee company advance payment (lump sum payment, monthly installments) (*). If you choose to pay by credit card or rental guarantee company advance payment, you may pay the premium in monthly installments. For other methods of payment, please pay the insurance premium in full as a lump sum.

* Please note that there are prescribed conditions of use for the rental guarantee company advance payment method.

★ **Precautions When Paying the Insurance Premium**

You will be asked to pay the insurance premium at the time (*) you conclude the policy agreement. Please note that a claim for a loss that occurs before the completion of application procedures (including payment of the premium) will not be paid.

* There are cases where grace periods apply for the payment of the premium (see below).

★ **Premium payment deadline <Lump Sum>**

The premium payment deadline is as follows. Note that when premiums are not paid by the payment deadline in cases ① and ④, or in the case of ② and ③ by the end of the grace period after the payment deadline, no insurance claim will be paid and the policy will be canceled backdated to the start date of the insurance policy.

	Method of Payment	Payment deadline	Designated payment date
New contract	① Pay-easy payment, convenience store payments	Last day of the month following the month of the start date of the insurance policy	—
	② Bank transfer payment	Bank transfer date (as a general rule, on the 27th day) of the month 2 months following the month of the start date of the insurance policy	By the last day of the month following the month of the payment deadline*3
Renewed contract *1	③ Bank transfer payment*2	Bank transfer date (as a general rule, on the 27th) of the month following the month of the start date of the insurance policy	—
	④ Other than Bank transfer payment	Last day of the month following the month of the start date of the insurance policy	—

*1 Applicable when the insurance period is continuous from the policy prior to renewal, and the number of years of the insurance term is the same.

*2 If the application form is not waived in renewal, the deadline will be the same as for a new contract.

*3 Provided that there is no willful intent or gross negligence on the part of the policyholder, by the last day of the month 2 months following the month of the payment deadline.

(Note 1) When the insurance premium is paid by the payment deadline (by the end of the grace period for payment if a grace period applies), the premium will be deemed to have been paid on the day immediately preceding the insurance start date.

(Note 2) When the payment method for the insurance premium is a credit card payment (lump sum) or rental guarantee company advance payment (lump sum), there is no grace period. Premiums will be deemed paid in the case of credit card payment upon confirmation of the validity of the credit card and available credit to cover the payment; in the case of rental guarantee company advance payment, upon confirmation that the rental guarantee company is able to pay. However, this excludes cases when our company is unable to receive the premium from the credit card issuing company or the rental guarantee company.

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Explanation of Important Matters

“Protection Insurance Plus III Super (Resident Comprehensive Protection Insurance plus III)”

<Monthly payment>

(1) Credit Card Payments (Monthly Payments)

Before the payment date of each month (the contract date for a first payment on a new contract), the validity of the credit card and that the pending payment is within the usable credit limit will be confirmed, after that, the monthly insurance premium will be paid to our company by the credit card company on the designated payment date. The policyholder should remit a payment equivalent to the insurance premium to the credit card company in accordance with any requests for payment issued by the credit card company.

If we cannot confirm the validity of the registered credit card, we will ask that the policy holder change to a valid credit card. If the policy holder fails to change the credit card by the deadline, we will bill any unpaid insurance premiums to the policy holder directly. If we do not receive the requested premium amount, we will not be able to provide any insurance payments with respect to any accidents that occur following the designated payment date for which a monthly premium payment was not received by our company from the credit card company (the insurance start date for first time payments on a new contract), and will cancel the agreement.

(2) Rent Guarantee Company Payment (Monthly Payments)

Upon the formation of a new agreement, and following confirmation that payment by the rent guarantee company is possible, the monthly premium will be paid by the rent guarantee company to our company on the designated payment date. The policyholder should remit a payment equivalent to the insurance premium to the rent guarantee company in accordance with any requests for payment issued by the rent guarantee company. Note that, unless cancellation (revocation) procedures have been conducted with respect to the insurance agreement, the rent guarantee company will not suspend its advance payment of monthly premiums. As such, even if monthly premium payments paid in advance that correspond to periods subsequent to withdrawal, or other similar situations, are to be returned to the policy holder by our company, please remit payment in amounts equivalent to the insurance premiums at issue to the rent guarantee company used, in accordance with any requests for payment made by the rent guarantee company (our company will not directly refund payments to the rent guarantee company).

4. Return at Expiry and Dividends to the Policyholder

There are no payments upon maturity of the policy or payments of policyholder dividends.

2 Matters to Confirm when Concluding an Agreement

1. Obligation to Disclose, etc.

The policyholder has the obligation to disclose important matters to this company when an agreement for a policy is to be concluded. In response to disclosure items on the insurance policy application determined by this company when an agreement is to be concluded, if a policyholder does not disclose the truth or the policyholder's disclosure diverges from the truth, the policy may be cancelled and payment of claims will become impossible.

If any of the following apply at the time the agreement is concluded, the insurance policy will be invalid or revoked:

- ① if the policyholder or insured person, with regard to the objective of the insurance, knows that the occurrence for which insurance claims should be paid has already occurred,
- ② if the policyholder or insured person concludes an agreement for a policy in order to unjustly obtain insurance claims, and
- ③ if fraud or coercion has been committed by the policyholder or insured person at the time the agreement for a policy is concluded.

(Note) The agency has the right to be notified of all applicable circumstances.

Policy Rider for Corporate Policyholders

If this policy rider is to be added, notification is to be given of the maximum number of officers or employees that could potentially occupy the place, as the number of insured persons, at the same time the agreement is concluded.

2. Prohibition against Multiple Policies

The insured person of this policy cannot hold similar overlapping policies issued by this company. In addition, the insured person of other insurance policies of this company cannot become the insured person on this insurance policy.

This stipulation will also apply if a “policy rider related to persons insured under a corporate agreement” is added. Please confirm that the person who lives as an insured under this special agreement is not covered by the same type of insurance policy of this company. If they happen to be insured under other insurance policies of this company, an insurance claim cannot be paid.

3. Warning on Overlapping Indemnification

When the insured person takes out an insurance policy that indemnifies for similar types of items, the scope of indemnification may overlap (*). In the event of a duplication, insurance claims may be paid by both this and other policies. However, insurance payments will not be paid in excess of the amount of damages, so please consider the differences in the amount of coverage and the amount of necessary compensation before making a contract.

* Example: Such as when the Personal Liability Insurance in this insurance policy and the personal liability compensation rider attached to an injury insurance you hold have overlapping indemnifications

4. Cooling Off

Even after submission of an agreement, the application may be withdrawn or the agreement canceled (hereinafter the “cooling off period”) in the following circumstances.

(1) Where the Cooling Off Period Applies

A cooling off period shall apply within eight days of submission of the agreement, or receipt of the written explanation regarding the cooling off period (disclosure statements, etc.) is received by the policy holder, whichever date is later (if agreements are submitted via the internet, then starting from the submission date). This eight day period shall include the day of agreement submission or receipt of the written explanation. If a policy holder attempts to enforce the cooling off period despite the fact that, unknown to the policy holder, an event that would mandate payout of insurance payments has already occurred, the cooling off period will be ineffective, and the agreement shall remain in effect.

(2) How to Enforce the Cooling Off Period

To enforce the cooling off period, the customer should, within the deadline specified above, write the following items (1) through (5) on a postcard or other similar medium, place their seal on the postcard, etc., and mail it to the Customer Help Desk (postmark valid if within eight days). Alternatively, the customer may submit a request online from the Cooling Off Period Acceptance page of our company's website after including the designated items set forth in the accompanying instructions (submission effective if within eight days) (dealers cannot accept requests to enforce the cooling off period).

Address for postal mail* and details to be reported

14F Urbannet Ootemachi Bldg. 2-2-2 Ootemachi Chiyoda-ku, Tokyo 100-0004
Zenkanko Small Amount and Short Term Insurance Company, Limited
Customer Help Desk

(1) Request to enforce the cooling off period against the agreement, (2) Address, name (seal), and contact telephone number of the party applying for an insurance policy, (3) Agreement application date, (4) Agreement number or Policy number, (5) Name of dealer store for the agreement

(3) Refunds of Premiums Due to Enforcement of the Cooling Off Period

If the customer seeks to enforce the cooling off period, they may receive a refund of any insurance premiums already paid by contacting our company, and completing the refund process. Note, neither our company nor our dealers will seek payment for any damages or penalties stemming from the enforcement of the cooling off period.

3 Matters to Confirm After Concluding an Agreement

1. Duty to Notify, etc.

If the following changes arise regarding the details of the policy agreement, please promptly contact the agency handling the policy. If there is no notification, insurance claims may not be payable in the case of an occurrence.

- ① if the household content that is subject to the policy is lost or damaged (including the case of cancelling the lease without moving into the rental property) (*1)
- ② if there is a change in the purpose of the occupied rental property for a purpose other than residential use (*1)
- ③ if there is a change in the family name or company name of the policyholder
- ④ if there is a change in the family name of an insured person (*2)
- ⑤ if there is a change in the address of the policyholder

*1 In case of leaving the rental property, refer to 2 below

*2 In the case of ① and ②, procedures for amending the policy are not possible. In this case, it will be voided or canceled.

*3 If a policy rider related to persons insured under a corporate policy is attached, such notice is not necessary.

2. Lapse of Insurance Policy

This insurance policy will become null and void when you leave the rental property. However, you will need to apply for the refund of the premium due to the lapse and request not to renew the policy. If you decide to move out of the property, be sure to contact the Termination Reception Center or a dealer.

* This insurance policy does not allow for a change of address when you leave (move from) the rental property. When you leave (move from) your rental property, please contact the Cancellation Liaison Center.

3. Refund of Premium upon Cancellation

If a policy is cancelled due to vacating a rental property during the insurance term, (including if the policy becomes invalid) please contact the Cancellation Liaison Center or the agency that handled the policy. If a policy is canceled due to a reason other than vacating a rental property, please contact the agency that handled the policy. A payment will be made as a cancel return based on the Chart of Short-Term Rates (refer to the general insurance clauses, Attachment 2) specified by this company for the unused portion of the insurance term of the policy. Note that the cancel return amount will be less than the amount that was paid for the premium. For details, please inquire of the agency handling the policy or this company.

(Note) If premiums are paid in monthly installments, there is no cancellation refund for the unexpired period, but if premiums are received for the period after removal, etc., they will be refunded.

The right to claim premium return shall be extinguished after the lapse of three years from the day on which the right can be exercised. (Article 95, Insurance Act).

General Insurance Clauses "Schedule 2" Short-Term Rates Table

Months Ended	1st Year		2nd Year		
	1 Year Contract	2 Years Contract	1 Year Contract	2 Years Contract	
1	64%	79%	13	—	38%
2	58%	75%	14	—	34%
3	52%	72%	15	—	31%
4	46%	68%	16	—	27%
5	41%	65%	17	—	24%
6	35%	62%	18	—	21%
7	29%	58%	19	—	17%
8	23%	55%	20	—	14%
9	17%	51%	21	—	10%
10	12%	48%	22	—	7%
11	6%	44%	23	—	3%
12	0%	41%	24	—	0%

4. Renewal of Insurance Policy

We will send an advice of renewal to the policyholder's address no later than the last day of whatever month falls two months prior to the month that contains the day after the term date of the policy. Unless you notify us of your intent not to renew the policy based on details stated in the renewal advice prior to the term date of the policy, the policy will be renewed for the same number of years of the policy prior to renewal, with the start date of the insurance term being the day following the term date for the previous policy. Note that where premiums for the policy after renewal are not paid by the due date or designated date in the contract due to the method of payment, we will not pay the insurance amount, and the policy after renewal will be canceled backdated to the start date of the insurance policy (Please refer to 1. Matters to check before concluding a policy agreement, section 3.(4). Also, when the policy is to be renewed according to the details provided in the renewal advice, you may renew without submitting an application form. Note that the policy may not be renewed depending on the status of insurance claims, etc. In that case, the policyholder will be notified of our intention not to renew the policy by the end of the month two months prior to the expiration date of the policy.

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4 Other Issues Where Caution Is Advised

1. Handling of Personal Information



Personal information related to this insurance policy, apart from being used by the underwriting small amount & short term insurance company to make the insurance underwriting decision and to execute the insurance policy (insurance claim payment, etc.), may be used by the underwriting small amount & short term insurance company and the group (includes affiliated companies and organizations) in order to provide or introduce insurance products and various services etc. In addition, within the scope necessary for achieving the above purposes, the personal information provided may be provided to a third party.

Please read the details on this company website (<https://www.zkssi.co.jp>). Company info>Policy >Privacy policy

(Note) The third parties mentioned above would be persons relevant to the insurance claim (parties involved, small amount & short term insurance companies, non-life insurance companies, repair businesses, etc.), medical institutions, reinsurers, etc.

Information Exchange System at Time of Loss Payment

This company shares specific information with the Small Amount & Short Term Insurance Association of Japan, small amount & short term insurance companies and specified non-life insurance companies for the purpose of using such information as reference on determining payment of loss etc. or whether to cancel, annul or invalidate a policy.

(Note) Refer to the website (<https://www.shougakutanki.jp/>) of the Small Amount & Short Term Insurance Association of Japan for the names of small amount & short term insurance companies that participate in the Information Exchange System.

2. Cancellations Due to Material Causes

In the event damage is caused with the aim of receiving an insurance payment, in the case of fraud, or when the insured person comes under or is involved in an anti-social influence (organized crime syndicate, member of an organized crime syndicate (*), company affiliated with an organized crime syndicate, etc.), or similar case, the policy may be cancelled and insurance payments may not be made.

*Includes those persons who have ceased membership in an organized crime syndicate in the last five years.

3. Bankruptcy of the Small Amount & Short Term Insurance Company



Even if the operations of a small amount & short term insurance company become bankrupt, it is not subject to measures such as the financial support provided by the Non-life Insurance Policy-holders Protection Corporation of Japan. In addition, it does not qualify as a policy subject to compensation under the stipulations of the Insurance Business Act, Article 270-3, paragraph 2, item 1.

4. Insurance Policies That Can Be Issued by Small Amount & Short Term Insurance Companies



- (1) The insurance terms that can be underwritten are those for up to 2 years.
- (2) The insurance amounts that can be underwritten for non-life insurance (*) and liability insurance for insured events that are expected to have a low rate of occurrence are limited to the amounts under ① and ② below.
 - ① Per insured person, 10 million yen
 - ② per policyholder, 1 billion yen

*Excluding liability insurance for insured events that are expected to have a low rate of occurrence

5. Precautions Otherwise on Matters Related to Laws and Regulations



- (1) If insurance claim payment claims accumulate and this seriously affects maintenance of operations, this company may increase the amount of the insurance premium or reduce the insurance amount at its discretion.
 - (2) If our company's operations deteriorate or products become unprofitable, and insurance policies become difficult to be written, this company may not underwrite the renewal of insurance policies at its discretion.
 - (3) In the event the company's ability to pay claims is significantly impaired by the occurrence of a major natural disaster subject to insurance claim payments, the payment of insurance claim may be reduced at its discretion.
- (Note) The same applies to coinsurance policies written by the small amount & short term insurance company other than our company.

6. In the Case of a Claim

(1) This company will complete the required investigation in order to pay insurance claim and will make payment within 30 days (inclusive) of the date on which the required documents for an insurance claim are received. However, if a special inquiry or investigation is necessary and the required investigation cannot be completed during this period, the payment will be made by a date on which number of days under ① to ④ below have lapsed as stipulated in the Terms & Conditions for each of the reasons for the investigation.

- ① Inquiry as a result of a probe or investigation by a public agency such as the police or fire department: 180 days,
- ② inquiry as a result of an appraisal by a specialist etc.: 90 days,
- ③ Investigation in an area applicable to the Disaster Relief Act: 60 days, and
- ④ investigation outside of Japan: 180 days.

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(Note) If the policyholder or insured person hinders the investigation or does not cooperate with the investigation without legitimate reason, that period will not be included in the number of days above.

(2) With regard to a liability claim, the agency handling the policy or this company cannot negotiate an amicable settlement in place of the customer. Please be sure to consult this company prior to proceeding with an out-of-court settlement for a compensation claim with regard to the compensation amount and details.

(3) When a grace period applies to the payment of a premium, or when a premium is paid on a monthly basis, we will pay claims once the insurance agency or this company has received the applicable insurance premium.

(4) Depending on the details of an accident or the monetary amount of damages, the policy holder or the insured may be asked to cooperate with investigations conducted by our company by submitting documentation or evidence. If policy holders or insured parties provide inaccurate information or fabricate evidence, without a legitimate reason, the amount of damages suffered by our company may be deducted from any insurance payments owed.

The right to make an insurance claim shall be extinguished after the lapse of three years from the day on which the right can be exercised. (Article 95, Insurance Act).

◆ Claims Liaison (Insurance Claims Liaison Center)

If a claim should arise, please contact the Insurance Claims Liaison Center. (After contacting the Center, you may be asked to telephone the agency handling the policy.)

TEL: 0120-551-224 (Toll Free) Hours: 24 hours a day all year

7. E-policy/Certificate of Insurance/Receipt

Once your policy has been approved, we will provide you with the e-policy on your dedicated customer web page (My Page). Once the policy has been approved, please confirm your policy details on My Page. We will also issue a certificate of insurance to those policyholders who request one. If you have agreed to pay your insurance premium by cash (including bank transfer) and use electronic receipt, you will be able to view and print an electronic receipt on My Page.

(Note) If you do not use the Internet or would like a paper policy, please contact your dealer.



8. Coinsurance

This insurance policy is a coinsurance policy in which Zenkankyo Small Amount & Short Term Insurance Co., Ltd., Eternity Small Amount & Short Term Insurance Co., Ltd. and Netlife Kasai Small Amount & Short Term Insurance Co., Ltd. are the underwriting Small Amount and Short-Term Insurance Companies. Each Small Amount and Short-Term Insurance Company underwrites the insurance amounts listed under 4. Insurance Policies That Can Be Issued by Small Amount & Short Term Insurance Companies (2) above, respectively, and insurance liability is assumed separately rather than jointly in accordance with the underwriting ratios or insurance amounts. There may be a difference between the underwriting ratios or insurance amounts when you take out this policy, and the underwriting ratios or insurance amounts at renewal. Zenkankyo Small Amount & Short Term Insurance Co., Ltd. is the lead Small Amount and Short-Term Insurance Company, and performs the business and administration on behalf of the other Small Amount and Short-Term Insurance Companies.

9. Rights of the Agency



The agency handling the policy carries out agency tasks such as the conclusion of insurance policies, collection of premiums and administration of policies, based on its agency outsourcing contract with the Small Amount & Short-Term Insurance Companies. A policy that becomes effective after your application to the handling agency is a contract concluded directly with the underwriting Small Amount & Short-Term Insurance Company.

◆ Cancellation Liaison Center

If you are moving out, please contact the Cancellation Liaison Center. (After contacting the Center, you may be asked to telephone the agency handling the policy.)

TEL 0120-208-001 (Toll Free) Hours: 9:00 to 18:00 (except Sundays, national holidays, year-end holidays and new year holidays)

◆ Opinions and inquiries about this insurance policy

(Zenkankyo Small Amount and Short Term Insurance Customer Consultation Office)

For assistance with opinions and inquiries concerning the content of this insurance.

TEL 0120-329-431 (Toll Free) Hours: 9:00 to 18:00 (except Saturdays, Sundays, national holidays, year-end holidays and new year holidays)

◆ Small Amount & Short Term Insurance Consultation Office (ADR: Alternative Dispute Resolution)



If an issue that arises with the small amount & short term insurance company cannot be resolved, please consult the Small Amount & Short Term Insurance Consultation Office of the Small Amount & Short Term Insurance Association of Japan.

TEL 0120-82-1144 (Toll Free) Hours: 9:00 to 12:00, 13:00 to 17:00 (except Saturdays, Sundays, national holidays, year-end holidays and new year holidays)



Please follow the procedures in the order given on this page when entering information on the application form and when following the procedures for applying on My Page.

Please make your application upon confirming that the details of the insurance policy match your intentions, by proceeding in the order given below.



STEP 1

Ascertaining expectations

Please confirm that this insurance meets your expectations for taking out a policy that incorporates the risks you face.

This insurance is an insurance product for managing the various risks facing tenants in rental properties. Does this product meet your expectations?

▼ ■ ■ ► If it does not meet your expectations, please contact the agency handling this policy.

STEP 2

Confirmation of policy details

Please confirm that the details of the policy plan as listed on the application form (application screen) meet your expectations.

Please read the Pamphlet, “Explanation of Important Matters (Policy Summary and Warning Notice)” and “Terms & Conditions.” Upon confirming product details, please confirm the Compensation Details listed on the application form (application screen).



We have prepared a product based on the expectations we anticipate for you as a tenant in a rental property. Do the details listed on the application form meet your expectations?

▼ ■ ■ ► If it does not meet your expectations or if the details of the policy have been changed, please contact the agency handling this policy.

- Please confirm information about the tenant and the policyholder and enter it on the form (items with the * symbol are required).
- Please check the disclosure matters column. Please mark if applicable.



STEP 3

Confirmation of expectations

Confirmation that the details of the policy plan for which you have applied ends up matching your expectations.

- Please confirm that you have compared the details of the compensation that you initially wanted with the details of the policy plans for which you have applied, and that the policy ends up matching your expectations.

▼ ■ ■ ► If it does not meet your expectations, please contact the agency handling this policy.

If the policy meets your expectations, please mark the check box confirming intentions at the bottom of the application form (or application screen).



STEP 4

Confirmation of applicant (policyholder)

- Upon rechecking the details entered on the application form, and confirming the truthfulness of its contents, please enter your full name and affix your seal (for corporations, please affix the seal of a representative, executive officer or of the company, for which the name of can be identified)
- If you would like to receive your policy by mail, please send the application for to the agency handling your policy.
- If you would like to have the procedures completed on My Page, please click on the button labelled “apply for an insurance policy with these details.”

Thank you very much for completing the procedures.

【Attention】

This explanatory material in English is only provided to assist our client in understanding the policy content and terms and conditions stated in the Japanese documents, the Product Information Sheet, Explanation of Important Matters, and Regular Insurance Terms and Conditions & Special Provisions for Resident Comprehensive Protection Insurance Plus III.

In the event of any conflict between content in this explanatory material in English and content in the document prepared in Japanese, the document prepared in Japanese shall take precedence.

We ask that our client have an accurate understanding of the content of the aforementioned document prepared in Japanese before agreeing to a policy.

What is Restoration?

For parties that seek to withdraw from a rented residence, the Ministry of Land, Infrastructure and Transport has established the "Restoration Guidelines" with respect to rules that set forth which parties should bear "restoration" repair costs. These Guidelines stipulate that "of any decreases to the value of a building caused by the residence and use of a borrower, any wear and damage caused by the borrower's intentional acts or negligence, violation of their duty of care, or other uses in excess of ordinary use shall be restored by the borrower." In other words, "the borrower is not responsible for any stains, blemishes, or damages caused through ordinary use of the rented property as a living space." Furthermore, upgrading worn-out fixtures with new fixtures would not constitute restoration. Specific examples have been illustrated below, so please use them as reference.



Key-points

Lender's Burden

In rental residence agreements, the general principle is that repair costs for matters like deterioration through aging and normal wear and tear are considered to be included in the rent, and are thus to be borne by the renting party.

Borrower's Burden

Restoration refers to efforts to repair wear and damage to the residence caused by the borrower due to intentional acts or negligence, or use that goes beyond ordinary use of the property.

Terms	Meaning
Deterioration through aging	Refers to deterioration caused over time and deterioration occurring naturally.
Normal wear and tear	Refers to any decreases to the value of the property caused by stains, blemishes, and damage to the property that arise through normal use of the property.
Duty of care	Refers to the duty to use and manage the property with the degree of care ordinarily and objectively expected.

Fixtures and Plumbing

■ Water stains, mold, etc. in bathtubs, toilets, washbasins, sinks, etc. (situations where blemishes are caused by a failure to properly care and maintain such fixtures during use): Violation of the duty of care

■ Replacement of bathtubs, toilets, and washbasins that have been used normally: Normal wear and tear

Kitchen Area

■ Oil stains and soot in the gas stove area and the ventilation fan (caused by failure to properly maintain these fixtures): Violation of the duty of care

★ Burns to the wall of the kitchen caused by carelessness during cooking: Inadvertent accident

Walls (cloth)

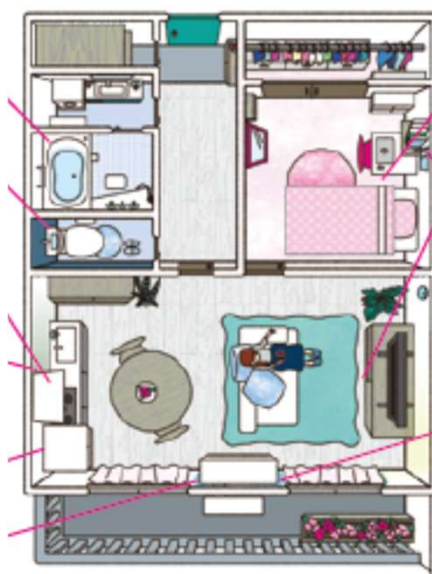
■ Blackening of wall behind refrigerator (electrical burns): Normal wear and tear

■ Screw holes and scratches on the wall caused by installation of air conditioner: Normal wear and tear

Lender
(Landlord)

Burden
(Resident)

Classifications



Floor (carpet and flooring)

■ Dents and scratches in the floor and carpet caused by furniture: Normal wear and tear

★ Hole in the floor caused by the TV falling : Inadvertent accident

Walls (cloth)

■ Holes caused by push pins, pins, etc. (to the extent that the baseboard does not need to be replaced): Normal wear and tear
 ■ Discoloration of the cloth (caused by sunlight and other natural phenomena): Normal wear and tear

■ Corrosion of the wall caused by un-addressed water leaks from the air conditioner: Violation of the duty of care
 ■ Tobacco tar (discoloration and odor adhesion from tar caused by smoking, etc.): Goes beyond ordinary use
 ■ Mold and stains that have expanded due to condensation that has not been wiped off: Goes beyond ordinary use
 ■ Nail holes, screw holes (to the extent that the baseboard needs to be replaced): Goes beyond ordinary use

Relationship with the compensation of this insurance

Of the cases involving repair costs to be borne by the borrower described in the illustration above, inadvertent accidents (see starred items) caused by the resident's negligence will be covered by compensation.

*Even in circumstances that constitute the borrower's burden, repair costs for the damage described below will not be subject to payments under tenant liability insurance.

- Damage intentionally caused by the resident
- Damages that are not accidental (situations where the resident is aware that leaving conditions as they are will certainly result in damage, but the resident fails to take action anyway, etc.)

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MEMO

MEMO



Please use My Page to confirm the details of your policy

Zenkankyo Small Amount and Short Term Insurance Co., Ltd. is promoting paperless certificates of insurance and other documents in order to reduce CO₂ emissions and protect customers' personal information from risks such as loss and non-delivery.

Please note that we will only issue a certificate of insurance and other documents when specifically requested by the customer. Under the general insurance clauses, your contract has been completed, please confirm your policy details on your dedicated web page (My Page).

Information you can check on My Page

e-Policy (Subscription Details Confirmation)	Every customer who has a policy can check their policy details, insurance agency and other information. Note: If you do not have Internet access and would like a certificate of insurance, please contact your insurance agency.
Policy Terms & Conditions	You can check the General Insurance clauses and Policy Riders for your policy.
Premium Receipt* Only for customers who pay in cash	If you have agreed to pay your insurance premium by cash (including bank transfer) and use electronic receipt, you will be able to view and print an electronic receipt on My Page. ※ A receipt can be printed from My Page for a period of 2 months from policy inception, once the payment has cleared. ※ If you have paid by cash and would like a printed receipt, please contact your handling agency. ※ If you have not paid by cash, as a general rule we will not issue a receipt. If you would like a receipt, please contact our Customer Consultation Office. <Customer Consultation Office: 0120-329-431 (9:00–18:00 excluding Sat/Sun/National Holidays)>

How to log in to My Page

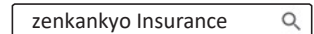
To log in to My Page, go to the URL shown on the right and enter the user ID and password stated on your "Customer's Copy of Application Form" or "Online Access Instructions" document.
 ※ You will not be able to check the details of your policy coverage until we have confirmed receipt of the insurance premium.
 ※ The page may not display correctly in some Web browsers.

Access My Page from here

<https://mypage.zk2kyosai.jp>

※ When entering the address directly, start with the part "https://".

◆ You can also access My Page from our website



Underwriting Small Amount & Short-Term Insurance Company: Lead company

Zenkankyo Small Amount and Short Term Insurance Company, Limited

Director General of Kanto Finance Bureau
 (Small Amount and Short-Term Insurance) No. 16
 14F Urbannet Ootemachi Bldg, 2-2-2 Ootemachi Chiyoda-ku, Tokyo 100-0004
 URL <https://www.zkssi.co.jp>

Non-lead company

Eternity Small Amount & Short Term Insurance Co., Ltd.

Director General of Kinki Finance Bureau
 (Small Amount and Short-Term Insurance) No. 7
 2-4-10 Imahashi, Chuo-ku, Osaka, Osaka 541-0042

URL <https://www.eternity-ins.com/>

Non-lead company

Net Life Kasai Small Amount & Short Term Insurance Co., Ltd.

Director General of Tohoku Finance Bureau
 (Small Amount and Short-Term Insurance) No. 7
 8F HF Sendai Honcho Bldg., 1-11-1 Honcho, Aoba-ku Sendai, Miyagi 980-0014

URL <https://netlifekasai.co.jp/>

Contact

● Cancellation procedures when moving out from the rental property

Cancellation Liaison Center 0120-208-001
 Hours: 9:00 to 18:00 (except Sunday, national holidays, year-end holidays and new year holidays)

● Making a claim after an accident has occurred

Insurance Claims Liaison Center 0120-551-224
 Hours: 24 hours, 365 days of the year

● Inquiries about policy renewal

Renewal Inquiries Center 0120-777-217
 Hours: 9:00 to 17:00 (except Saturdays, Sundays, national holidays, year-end holidays and new year holidays)

*After contacting respective Center, you may be asked to telephone the agency handling your policy.

◆ Opinions and inquiries about this insurance policy

Customer Consultation Office 0120-329-431
 (9:00 to 18:00 except Saturday, Sunday and national holidays, year-end holidays and new year holidays)

- If you have an inquiry about your policy, please contact your insurance agency or Small Amount and Short-Term Insurance Provider.
- Your insurance agent concludes insurance policies, takes receipt of premiums and administers your policy, among other matters, based on an agency services agreement with the Small Amount and Short-Term Insurance Provider. Therefore, an insurance policy contract that was effectively formed following your application to the insurance agency is a contract formed directly with the Small Amount and Short-Term Insurance Provider.
- "Protection Insurance Plus III Super" is the common name for Resident Comprehensive Protection Insurance Plus III.

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