

Non-committal translation

The contents of this document have been translated from Japanese into English for convenience only. This translation does not replace or alter the meaning contained in the original Japanese document. In the event of a dispute as to the meaning of any part of this document, the meaning as contained in the Japanese shall be conclusive.

Explanatory Leaflet of Material Facts Related to "Oheya No Hoken Wide II (comprehensive insurance for housing life)"

(Explanation about contract summary, alert information and other remarks)

- This document includes important information pertaining to this insurance contract, which the applicant is required to understand before confirming agreement.
- If the applicant is not the tenant (the person to be the insured), he/she is requested to transfer the contents and this document to the tenant.
- If the applicant has any questions, please contact either the agent or Tokio Marine Millea Small Amount and Short Term Insurance Co., Ltd or Tokio Marine West Small Amount and Short Term Insurance Co., Ltd. (hereinafter referred to as "the Company").

"Oheya No Hoken Wide II" (comprehensive insurance for housing life) is a fire insurance that can cover risks pertaining to rental housing, etc.

Damages eligible for payment of insurance claims with "Oheya No Hoken Wide II" (comprehensive insurance for housing life)

Household good section	<ul style="list-style-type: none">• Damages of household goods inside rental unit• Expenses associated with insurance claims for household goods
Disaster repair expense, etc. section	<ul style="list-style-type: none">• Repair expense for rental unit due to a disaster, etc.• Recurrence prevention expense for repairing water pipes due to freezing• Expense for replacing door locks in cases of stolen keys
Repair expense in the death section	<ul style="list-style-type: none">• Repair expense in cases where the insured dies inside his/her rental unit• Relics sorting cost due to death of the insured
Tenants' liability section	<ul style="list-style-type: none">• Liability for damages due to damage of rental unit
Personal liability section	<ul style="list-style-type: none">• Liability for damages due to bodily injury to third parties or property damage

Matters to be paid special attention when concluding the contract

1. Scope of underwriting

(1) As a small amount and short-term insurer under the Insurance Business Act, the Company cannot accept contracts where the cost of insurance amount per insured exceed 10,000,000 yen (See Note) for each of the following categories below. We also cannot accept more than 100 contracts signed by the same policyholder.

1) Other than 2) below

2) Tenants' liability section and Personal liability section

Note: Regarding co-insurance contract, we cannot accept contracts where the insurance amount with the underwriting ratio exceed 10,000,000 yen.

(2) This insurance can be underwritten limited to rental housing for residential purpose (including units inside paid nursing homes with exclusive right to use). The number of contracts that can be underwritten by the same insured is limited to 1, as stated above in (1).

In case of moving, however, if the insured is covered by another insurance contract underwritten by the Company regarding the new rental unit, the second insurance contract is acceptable subject to attach "Special conditions for the period of moving".

In cases where both the present insurance contract and the new insurance contract are applicable, the amount of the payment based on the new insurance contract is limited to the amount deducted the amount of the payment based on the present insurance contract from 20,000,000 yen.

After the completion of moving, please cancel the present insurance contract.

2. Insurance premium and measures to pay it

【Payment of insurance premium by account transfer】

The applicant has to pay the full of the insurance premium in one lump sum. The Company does not prepare any plan of payment in installments.

In case where the applicant selects payment of insurance premium by account transfer, "Special conditions for account transfer of insurance premium" shall be applied. In this case please specify the account for account transfer accurately on the application.

The Company shall transfer the insurance premium on 27th (or the next day in case such date is not a business day of the financial institution) of the next month to which the commencement date of the insurance period belongs. The applicant is requested to prepare the amount exceeding to the amount of the insurance premium prior to the date of account transfer.

In case the insurance premium does not be transferred, the same action shall be taken again in the following month. Only when there is no willful conduct or gross negligence by the policyholder, the premium payment may be postponed to the end of the succeeding month of the following month aforesaid.

If the policyholder fails to pay the insurance premium by the deadline of the postponement, the insurance contract shall be canceled and the Company shall not pay any claims.

【Payment of insurance premium by a credit card】

The applicant has to pay the full of the insurance premium in one lump sum. The Company does not prepare any plan of payment in installments.

In case where the applicant selects payment of insurance premium by a credit card, "Special conditions for credit card payment of insurance premium" shall be applied. In this case please specify the card number accurately on the application. At the renewal of the insurance period, the Company shall submit the transaction of payment of insurance premium to the acquirer 14days before the renewal

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period comes into force. In case where the credit card is not available, either the agent or the Company shall notify.

【Payment of insurance premium via a rent guarantee company and the like】

"Special conditions for a insurance premium collection by a rent guarantee company and the like" shall be applied.

In this case, there are two choices for the payment of insurance premium; one-time payment and monthly installment payment.

The insurance premium shall be requested via a rent guarantee company and the like on the collection date and the collection method that are agreed separately between the policy holder and the rent guarantee company.

In case the collection of insurance premium is suspended by the rent guarantee company and the like under some reasons, the unpaid insurance premium shall be paid at one time according to the guidance of the Company or the insurance contract shall be cancelled.

3. Notification Obligation

The following matters described in the application form are the important matters (notification items).

The applicant is obliged to notify the facts regarding to the matters below accurately to the Company when concluding the contract.

Please note that if the notification about the following matters is different from the truth or the fact is not described in the application form, the Company may cancel the contract and may refuse the payment of claim.

[Notification Items]

- Rental unit must be used for residential purpose under the lease contract (including units inside paid nursing homes with exclusive right to use)
- Location of the rental unit;
- Name or title of the policyholder;
- Name of the named insured (the tenant);
- Date of birth of the named insured (the tenant);
- The policyholder has other insurance contracts with the Company regarding to the same named insured (the tenant) or not.

Matters to be decided in concluding the contract

In concluding the contract, please confirm that the contents 1 to 3 below is in accordance with contractor's intention.

1. Insurance period, Renewal, Beginning of the indemnity

The insurance period shall be one or two years.

Provided that the insurance premium is paid prior to the commencement date of the insurance period and the Company accepts the application, the indemnification shall come into force at 0:00 a.m. of the commencement date.

Before the expiry date, the Company shall send the policyholder a written guidance for renewal. In case the policyholder does not give any prior notice to stop the renewal, the Company shall continue the insurance contract according to the contents described in the guidance aforesaid.

However, except the case where the applicant selects payment of insurance premium settled by account transfer or rent guarantee and the like, the Company shall not assume responsibility of this insurance contract if the policyholder fails to pay the insurance premium.

2. Specification of the insured

"Insured" means a person entitled to insurance coverage. At the time of the conclusion of the contract the applicant is requested to specify one person actually living in the rental unit as "insured" in the application form (hereinafter referred to as "the named insured").

Regarding payment of the household goods claims, payment of expense for repair claims, payment of tenants' liability claims and payment of personal liability claims, the person who is living in the rental unit with the named insured as the base of daily living is also able to claim as an insured even if he/she is not the named insured.

On Personal liability section, regarding claims for incidental accidents occurring in relation to daily living except incidental accidents occurring in relation to use or management of the rental unit, the person who is in a position to be able to claim is the relatives of the named insured and is living with the named insured.

The Company may settle and pay repair expense at the time of death or expense for organizing belongings of the deceased, up to the amount of insurance claims that the company is obligated to pay, to the lender (owner) in place of the insured in cases where the insured dies and cannot repair or move out of the rental unit due to reasons, such as no successor.

● To an applicant who is a corporation or a sole proprietor

(1) "Special conditions for insured persons of corporate contracts" is applied if a policyholder is either a corporation or a sole proprietor. The named insured is determined according to written contents in the column of insured person's name on the insurance policy.

a. When a personal name is noted: the person is assumed as a named insured.

b. When a word related to status or attribute of a tenant is noted: a person who is a present tenant and conforms to the noted word is assumed as a named insured.

(2) According to the regulation of the Insurance Business Act, the Company does not underwrite more than 100 policies for the same policyholder.

Therefore the Company shall not assume any insurance contract in case the number of insurance contracts regarding the same policyholder exceeds the number of insurance contracts the Act regulates.

3. Selection of insured amount (the pattern of the contract)

The applicant is requested to select the pattern of the contract according to the insured amount of the household goods.

The insured amount of the household goods is the upper limit of the payment for the damage to household goods. If the insured amount of the household goods is insufficient to the replacement value of the household goods actually existing in the rental unit, the insured may not possibly secure an adequate payment in case of an accident.

As the Company does not pay any claim exceeding the replacement value, the portion of the insured amount of the household goods exceeding to the replacement value of the household goods actually existing in the rental unit comes to nothing.

Therefore the applicant is requested to decide the insured amount of the household goods based on the replacement value.

The applicant is requested to refer to the following amount classification based on the area of the rental unit. Where the actual

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circumstances is different from the reference value, please decide the insured amount of the household goods according to the actual situation.

Area of the rental unit	less than 30 m ²	30 m ² and over less than 50 m ²	50 m ² and over less than 80 m ²	80 m ² and over
Replacement value (the reference amount)	~ 5,000,000 yen	2,500,000 yen ~ 8,000,000 yen	3,000,000 yen ~ 10,000,000 yen	5,000,000 yen ~

Payment of claims

1. Household goods section

This insurance indemnifies the insured for physical damage to household goods that are owned by the insured (See Note), plus various expenses accompanying to the damages. Payments to claim are as follows.

Note: Rented welfare equipment (nursing beds, walkers, etc.) inside rental unit shall also be indemnified as household goods in cases where the rental unit is located inside an elderly housing with supportive service or a paid nursing home. The Company shall also indemnify household goods that are brought out from the rental unit to another place within the premise of the building in which the rental unit is located.

(1) Payment of household goods claims

Cases where the Company shall pay	Amount the Company shall pay
<p>This insurance indemnifies the insured for physical damage to household goods caused by the following accidents.</p> <p>Fire; Lightning; Bursting or explosion; Wind, hail or snow (See Note 1); Falling or flying of objects from outside the building, collision therewith or collapse thereof; Water damage by any accident occurring with respect to water supply and drainage equipment or occurring with respect to rooms possessed or rented by any other person other than the insured; Disturbance, group action, violent or destructive action incidental to labor dispute and the like; Theft; Flood disaster(See Note 2); Breakage or stains caused by an unexpected and contingent accident excluding the above (See Note 3).</p> <p>Note 1: In case the building containing the household goods hereby insured is damaged directly by the accident and the amount of loss of or damage to the household goods exceeds 5,000 yen (a copayment), the Company shall only pay the portion of exceeding 5,000 yen. However in case the loss or damage of household goods is not less than 200,000 yen, the copayment shall not be applied.</p> <p>Note 2: Payment of insurance claims for household goods is limited to cases where the rental unit is damaged from flooding on the floor, or the rental unit or the building in which the rental unit is located is half-damaged or more.</p> <p>Note 3: In case the loss or damage of household goods exceeds 30,000 yen per accident, the Company shall only pay the portion of exceeding 30,000 yen.</p>	<p>The Company shall pay the amount of loss or damage calculated based on the replacement value, but not exceeding the insured amount of the household goods. However the Company has the right to limit payment of household goods claims depending on the nature of the accident as follows.</p> <p>(1) Cases of loss or damage by theft</p> <p>a) In case of currency for daily living, up to 200,000 yen per accident;</p> <p>b) In case of deposit-or-savings-certificates (See Note) for daily living, up to 2,000,000 yen per accident;</p> <p>c) In case of precious metals, jewelry, works of art and so forth, up to 300,000 yen for each piece or set per accident, and up to 1,000,000 yen per accident in total;</p> <p>d) Cases other than a) to c): up to the insured amount of the household goods including c) per accident.</p> <p>(2) Cases of loss or damage by inundation above the floor level, up to 10% of the insured amount of the household goods per accident.</p> <p>(3) Cases of loss or damage by breakage or stains caused by an unexpected and contingent accident described in the left hand column, up to 500,000 yen per accident.</p> <p>Note: Cash cards are included.</p>

(2) Payment of extra accommodation expense claims

Cases where the Company shall pay	Amount the Company shall pay
<p>In cases where the above-mentioned insurance claims for household goods is paid, the Company shall pay extra accommodation expense in accordance with accidents stipulated in company regulation if the building in which the rental unit is located is damaged, where the insured can't live in the rental unit and has no other choice but to temporarily stay at a paid accommodation facility as a result of electricity/gas outage or the drainage facility/passageway for everyday use is out of service.</p>	<p>The Company shall pay the actual extra accommodation expense. However the limit of payment is 30,000 yen for one room per night. The limit of nights is 14 and the limit of the total payment is 200,000 yen per accident.</p>

(3) Payment of claims for expense incurred by moving from the disaster-affected rental unit

Cases where the Company shall pay	Amount the Company shall pay
<p>In cases where the household goods claim is paid, the Company shall pay the following expenses incurred by the insured as a result of the insured being unable to continue</p>	<p>The Company shall pay the actual expenses of 1) and 2) in the left hand column. However the limit of payment is 200,000 yen for each expense per accident.</p>

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to live in the rental unit as the result of the rental unit, or the building in which the rental unit is located, being half or more damaged by that accident. 1) Various expenses required for concluding a lease contract of a new rental unit; 2) Expenses incurred in to the moving to newly rental unit.	
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(4) Payment of debris removal expense claims

Cases where the Company shall pay	Amount the Company shall pay
In cases where the household goods claim is paid, the Company shall pay the expenses required for taking down, carrying out or cleaning of the debris of the damaged household goods.	The Company shall pay the actual debris removal expense. However the limit of payment is 10% of the payment of the household goods claim per accident.

(5) Payment of accidental fire goodwill compensation expense claims

Cases where the Company shall pay	Amount the Company shall pay
In cases where properties owned by a third party are damaged by fire, bursting or explosion arising out of the rental unit, the Company shall pay the expense incurred by the insured as the accidental fire goodwill compensation to the third party.	The Company shall pay the amount calculated by multiplying the number of households or corporate bodies sustaining loss or damage by 100,000 yen, but not exceeding 20% of the insured amount of the household goods per accident.

(6) Payment of claims for expense resulting from earthquake

Cases where the Company shall pay	Amount the Company shall pay
In cases where the building in which the rental unit is deemed to be a total loss by earthquake, volcanic eruption, tsunami or the like the Company shall pay the claim for expense resulting from earthquake.	The Company shall pay 200,000 yen per accident.

The Company shall pay the following costs, charges or expenses in addition to the above.

Loss prevention expense	Reacquisition cost of fire extinguishing chemicals and other materials, cost of repairs or reacquisition cost of the damaged property resulting from firefighting and so forth, within necessary or useful cost incurred for prevention or minimization of loss.
Preservation of rights expense	Necessary expenses incurred to preserve or to execute the right to claim damages or losses and other rights the Company acquires in exchange for the payment, and to obtain evidences and documents required by the Company.

The following properties shall not be included under the definition of household goods.

- a. Any vessels, aircraft, automobiles, motor tricycles, motor bicycles and motorized bicycles;
- b. Currency, deposit-or-savings-certificates, cash cards, credit cards, prepaid cards, loan cards, checks, securities, revenue stamps, postage stamps, tickets, commuter's ticket, gift coupons, event tickets and the like. (The loss of currency and deposit-or-savings-certificates (See Note) for daily living by theft shall be handled as household goods.);
- c. Precious metals, jewelry, work of art and so forth exceeding 300,000 yen for each piece or set. (The loss of the above properties for daily living by theft shall be handled as household goods.);
- d. Manuscripts, design documents, patterns, certificates, books of accounts and the like;
- e. Programs, data and other similar properties recorded on tapes, cards, disks, drums and other computer storage media and the like;
- f. Animals and plants.

Note: Cash cards are included.

2. Repair expense section in a disaster

This insurance indemnifies the insured for repair expense necessary for restoration of the rental unit from a disaster, etc.

Payment of claim	Cases where the Company shall pay	Amount the Company shall pay
Payment of expense for repair claim	The Company shall pay repair expense if any of the following accidents occur and the insured has violated his/her obligation under the lease contract due to reasons attributable to the insured or the lease contract stipulates that a repair must be done, or in cases where there is pressing circumstance (See Note 1) that a repair must be done and the insured makes the repair at his/her expense. (See Note 2) Note 1: Limited to cases where a repair has been made within 7 days from the time when a repair becomes available. Note 2: Excluding cases where the Company pays tenant' liability claims or repair expense at the time of death.	The Company shall pay the actual expense as incurred by the insured up to 1,000,000 yen.
	1) Damage to the rental unit resulting from the accident as follows: Fire; Lightning; Bursting or explosion; Wind, hail or snow; Falling or flying of objects from outside the building, collision therewith or collapse thereof; Water damage by any accident occurring with respect to water supply and drainage equipment or occurring with respect to rooms possessed or rented	

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	by any other person other than the insured; Disturbance, group action, violent or destructive action incidental to labor dispute and the like; Theft; Flood disaster.	
	2) Damage resulting from freezing of water pipes exclusively used for the rental unit.	The Company shall pay the actual expense as incurred by the insured up to 300,000 yen.
	3) Damage of a washbasin, a bathtub, a toilet bowl and their attachments caused by an unexpected and contingent accident except for 1) and 2) above.	The Company shall pay the amount obtained by deducting 10,000 yen from the actual expense as incurred by the insured. However the amount the Company shall pay is up to 1,000,000 yen including 4) in the left hand.
	4) Damage of glass (See Note 3) attached to the rental unit caused by an unexpected and contingent accident except for 1) and 2) above. Note 3: Plate glass only.	The Company shall pay the actual expense as incurred by the insured. However the amount the Company shall pay is up to 1,000,000 yen including 3) in the left hand.
Payment of cost for prevention of another freezing claim	In case where expense for repair claims is paid for freezing of exclusive water pipes, the Company shall pay the cost for prevention of another freezing claim if the insured bears the expense for an improvement construction to prevent from another similar accident at the point where freezing accident occurs.	The Company shall pay the actual cost for prevention of another freezing as incurred by the insured up to 10,000 yen.
Payment of cost for exchanging door locks claim	The Company shall pay the cost for exchanging door claims if the insured exchanges door locks at his/her own expense in the following cases: 1) Theft of a key of the rental unit occurs out of the rental unit; 2) All or part of the function of a door lock is lost by means of losing or inhibiting the function of a door lock through willful misconduct.	The Company shall pay the actual cost for exchanging door locks as incurred by the insured up to 30,000 yen.

3. Repair expense section in the death of the insured

This insurance indemnifies the insured for restoration of the rental unit caused by the death of the insured and costs occasioned by it.

Payment of claim	Cases where the Company shall pay	Amount the Company shall pay
Payment of expense for repair claim in the death of the insured	The Company shall pay the expense for repair claims if the insured (including an heir) bears the expense for cleaning, deodorization, and repair in case the rental unit suffers damage resulting from the death of the insured in the rental unit.	The Company shall pay the actual expense as incurred by the insured up to 500,000 yen.
Payment of expense for cleaning up the belongings of the dead claim	The Company shall pay the expense for cleaning up the belongings of the dead claims if the insured (including an heir) bears the expense necessary for cleaning up the belongings of the dead to vacate the rental unit to the lessor.	The Company shall pay the actual expense for cleaning up the belongings of the dead as incurred by the insured up to 500,000 yen,

4. Tenants' liability section and Personal liability section

Payment of claims	Cases where the Company shall pay	Amount the Company shall pay
Payment of tenants' liability claims	In cases where the insured damages the rental unit by the following accidents and he/she is legally liable to compensate for damage to the lessor, the Company shall pay tenants' liability claim. Fire; Bursting or explosion; water damage from water leakage, water discharge, or overflow occurring with usage or management of water supply and drainage equipment.	The Company shall pay the claim for the legal compensation for damages incurred by the insured up to the amount of the liability claims (See Note) per accident. The Company shall pay insurance claims in cases where the insured does not assume legal liability due to insanity, but the person obligated to supervise assumes liability.
Payment of personal liability claims	In cases where the insured is legally liable to compensate for damage resulting from bodily injury or property damage to other person arising out of the following accidents within Japan and he/she bears such legal liability, the Company shall pay personal liability claim. 1) Unexpected and contingent incidental accidents occurring in relation to use or management of the	Note: In case the Company pay tenants' liability claims and personal liability claims, the total amount to be paid per accident does not exceed the amount of the liability claims. The Company shall pay the following costs, charges or expenses. (See Note 1) 1) Loss prevention expense (See Note 2):

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	<p>rental unit;</p> <p>2) Unexpected and contingent accidents occurring in relation to daily living. (See Note)</p> <p>Note: The Company shall pay claims of the insured specified in the insurance policy and his/her relatives living in the rental unit with him/her.</p>	<p>Expenses necessary or useful to prevent or minimize loss;</p> <p>2) Emergency measure expense: Expenses necessary to first-aid treatment, escort, medical treatment, therapy, nursing, and other emergency measures and expenses paid by the insured in case it turns out that the insured is not liable to legal compensation for damages after the insured taking necessary or useful measures to prevent or minimize loss and expenses paid by the insured with a prior written approval of the Company.</p> <p>3) Litigation costs: Litigation expenses, retaining fees, expenses necessary to arbitration, amicable settlement or conciliation paid by the insured with an approval of the Company;</p> <p>4) Settlement negotiation expense: Expenses necessary for settlement out of court that the insured pays with a written of the Company;</p> <p>5) Cooperation expense: Expenses necessary for the insured to cooperate with the Company for the settlement of claims for compensation for damages;</p> <p>6) Preservation of rights expense: Expenses necessary for taking measures to preserve or execute the right of compensation for damage, in case the insured obtains the right aforesaid to the third party.</p> <p>Note 1: In case where the amount of legal compensation for damages exceeds the amount of liability claims, the Company shall pay expenses of 3) and 4) above reduced by the ratio of the amount of the liability claims to the amount of the legal compensation for damages.</p> <p>Note 2: The Company shall pay expenses only to accidents covered by personal liability claims.</p>
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Major cases where the Company does not pay

Major cases where the Company shall not indemnify are as follows.

1. Common to each section:

- Loss or damage caused by earthquake or volcanic eruption or tsunami caused thereby; provided, however, that this shall not apply in respect of the claims for expense resulting from earthquake under Household goods section;
- Loss or damage caused by action of radioactivity, explosiveness or any other harmful nature of nuclear fuel materials or nuclear fuel contaminants, or any accident attributable to such nature.

2. Household goods section:

- Loss or damage caused by gross negligence or violation of laws or regulations by the policyholder or the insured;
- Loss or damage caused by an accident occurred while the household goods is placed outdoors. However the following properties shall be covered by this insurance contract even while they are placed outdoors: bicycles placed in the bike storage room attached to the rental unit (including the premises in case the rental unit is a detached house), outdoor machines of air conditioners, washing machines placed in a particular spot attached to the rental unit, the laundry, cloths, bedding and so forth placed on the premises of the rental unit.
- Loss or damage caused by seizure, requisition, forfeiture, destruction and so forth at the order of the government or other public authority.
- Loss or damage caused by defect in the household goods;
- Loss or damage to the household goods caused by wear and tear, etc.;
- Loss or damage to the household goods caused by operational error or faulty workmanship in the course of repairing, cleaning or similar work on it;
- Mere external appearance loss or damage to the household goods such as grazes, scratches, and removal of paint, that does not impede the function of the household goods;
- Loss or damage caused by mislaying, misplacing, abolition due to carelessness of the household goods;
- Loss or damage to bulbs, lamps or CRTs and so forth only.

3. Disaster repair expense, etc. section:

- Loss or damage resulting from gross negligence or violation of laws or regulations by the policyholder or the insured (See Note);

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Note: The same applies to Payment of cost for prevention of another freezing claim, Payment of cost for exchanging door locks claim etc.

- The following damages shall not be indemnified regarding repair expense:
 - Main structural parts, such as walls, pillars, floors, beams, roofs, stairs (not including interior finishes)
 - Detectors installed inside the rental unit
 - Shared common areas in building in which the rental unit is located, such as front door, entrance hall, hallways, courier area, lockers
 - Outdoor facilities and equipment installed in building in which the rental unit is located, such as gates, fences, electric power/gas supply facility, transmission/reception facility, piping facility, or anything similar
 - Any of the following damages such as damage or stains on the wash basin, bathtub, toilet bowl or their accessories or the mounting glass of the rental unit shall not be indemnified regarding repair expense;
 - Loss or damage that was caused by a defect;
 - Loss or damage that was caused by wear and tear, deterioration, discoloration, rust, mold, rats or insects and so forth;
 - Mere external appearance loss or damage such as grazes, scratches, and removal of paint, that does not impede the function of the household goods;
 - Loss or damage to bulbs, lamps or CRTs and so forth only.
4. Repair expense section in the death of the insured
- Damages due to gross negligence or violation of laws or regulations by the policyholder or the insured;
5. Tenants' liability section:
- Liability for damages arising from destruction of the rental unit caused by remodeling, extension, demolition or other work. Note that, however, the damage resulting from the work by the insured using his/her own labor shall be excluded;
 - Liability for damages added by special covenant on liability for damages between the insured and the lessor;
 - Liability for damages arising from destruction of the rental unit found after being vacated by the insured to the lessor.
6. Personal liability section:
- Liability for damages directly arising from insured's business;
 - Liability for damages arising from ownership, usage or management of movables or real estate the insured uses for his/her business;
 - Liability for damages to the relatives living together with the insured;
 - Liability for damages arising from bodily injury from which an employee (except for a domestic servant) of the insured suffers during his/her duties;
 - Liability for damages added by a special agreement on liability for damages between the insured and a third party;
 - Liability for damages to the person having a title in the properties (including those on consignment) the insured owns, uses or manages;
 - Liability for damages arising from insanity of the insured;
 - Liability for damages arising from ownership, use or management of airplanes, vessels, vehicles (except for bicycles) or guns;
 - Liability for damages arising from exhaust (including smoke) or wastes;
 - Liability for damages arising from defect, deterioration or rust of the water supply/drainage pipes, heating and cooling system, humidity adjusters, hydrants, sprinklers or other facilities and equipment.

Matters to be attended after concluding the insurance contract

1. Cooling-off

Even after the completion of the application, the applicant can use the cooling-off system as follows:

(1) Cases where the applicant can apply for cooling-off

The Company shall accept cooling-off notice within 8 days reckoning from the date when the applicant applied for the contract or the date when the applicant received this document, whichever is later. In case the applicant gives notice to the Company by mail postmarked within the eight-day period, or via Home Page of the Company within the eight-day period, it will be accepted. However, if the claim payable has already occurred and the applicant applies for cooling-off without knowing it, such application shall not come into force.

(2) Cooling-off procedure

The applicant is requested to give notice to the Company for the duration of the above period by mail (Tokio Marine Millea Small-Amount Short-Term Insurance Co., Ltd., 7th floor of the Annex to the Meijidori Business Center, 1-3 Shimokawabatamachi, Hakata-ku, Fukuoka-shi 812-0027 or Tokio Marine West Small-Amount Short-Term Insurance Co., Ltd., 7th floor of the Annex to the Meijidori Business Center, 1-3 Shimokawabatamachi, Hakata-ku, Fukuoka-shi 812-0027) or via Home Page of the Company (<https://www.tmssi.co.jp> or <https://www.twssi.co.jp>).

(3) Return of the insurance premium

In case the applicant applies for cooling-off, the Company will return the full amount of the insurance premium the applicant has already paid. However, in case the applicant cancels the contract, he/she may be requested to pay the insurance premium for the period from the commencement date of the insurance period to the cancellation date of the contract by the day.

Note that the Company or the agent shall not request the applicant to pay any compensation or penalty regarding cooling-off.

(4) Requirements

In case the applicant applies for cooling-off, please write the necessary information as shown below on a postcard, etc.

- 1) Notification to apply for cooling-off to the insurance contract;
- 2) Address, name and telephone number of the applicant;
- 3) Application date for the contract;
- 4) Policy No. (See Note) or Receipt No.;
- 5) Name of the agent the applicant contacted.

Note: The applicant can check the Policy No. on the copy of the application form for contract.

2. Procedures for changing of the policyholder's address etc.

In cases where the policyholder changes the address after the conclusion of a contract, the policyholder is requested to notify the fact to the Company without delay. The Company advises the policyholder of the procedure based on the notification.

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3. Procedure relating to the moving of the insured

In cases where the insured specified on the policy moves from the rental unit designated on the insurance contract to the other rental unit, the policyholder is requested to take procedures as per either (1) or (2) below. In this case the policyholder may contact the information inquiries described at the end of this document. The Home Page of the Company also explains the proper procedures.

- (1) Please notify the fact to the Company and designate the new rental unit as the rental unit on the insurance contract. Policyholder can take this procedure only if the new rental unit where the policyholder moved into is for residential purpose under the lease contract (*1). Even if the present lease contract (*1) still exists during the move, the Company considers the insurable accident occurred at the present rental unit as an insurable accident for 30 days after the policyholder changes the rental unit as designated.

- (2) Please cancel this insurance contract.

Note: In case the insurance premium is paid via a rent guarantee company and the like, the policyholder cannot change the rental unit designated on the insurance contract.

Note: In case the policyholder is different from the insured and so forth, if the lease contract (*1) is continued even after the insured moves, the policyholder may change the insured specified in the policy without the change of the rental unit designated.

Please contact the Company if the policyholder requests to change the insured according to the above. (This insurance contract does not be applied to the new tenant before the completion of the procedure.)

- (*1) Including units inside paid nursing homes with exclusive right to use.

4. Procedures relating to the changing of the usage of the rental unit

In cases where the usage of the rental unit is changed from "the rental unit as object of the lease contract (including units inside paid nursing homes with exclusive right to use)" to anything after the conclusion of a contract, the Company shall not continue to assume the insurance contract after the changing because the rental unit will be out of the scope of underwriting of this insurance contract. Please contact the Company to go through the cancellation procedure of this insurance contract.

5. Forfeiture of policy

This insurance contract shall lose its effect at the time of the occurrence of the termination of the lease contract (Note) for the rental unit after the conclusion of a contract, and the Company shall not pay any claim occurring after the fact. Please contact the Company because the policyholder may receive return premium according to the insurance period remaining after the forfeiture.

Note: Including units inside paid nursing homes with exclusive right to use

6. Cancel of the insurance contract

In case the policyholder cancels the insurance contract, the amount calculated according to the formula below shall be refunded by the Company.

$$\text{return premium} = (\text{insurance premium} - 2,000\text{yen}) \times \frac{\text{insurance period (number of months)} - \text{number of months from the commencement date to the cancellation date (See Note 2)}}{\text{insurance period (number of months)}}$$

Note 1: Initial cost for the contract (cost required for contract execution or the like).
 Note 2: The number of days less than one month shall be rounded up to one month in calculation of the number of months.
 Note 3: In case "Special conditions for an insurance premium collection by a rent guarantee company and the like" is accompanied and the rent guarantee company and the like, lent the insurance premium, the Company can pay the rental premium for cancellation to the aforementioned lender. The calculation formula of the return premium for cancellation is different from the calculation formula written above.

In case the policyholder cancels the insurance contract, he/she is requested to contact information inquiries described at the end of this document. Home Page of the Company also announces the procedures.

7. The procedure in case an accident covered occurs

- (1) In the event of occurrence of loss or damage, please report to the Accident receptionist center (toll - free number) described at the end of this document without delay. The Company accepts the report of the accident on Home Page of the Company as well.
- (2) On the occasion of a claim, please provide documents the Company requests as specified below. Please note the Company may request the insured to provide other necessary documents according to the situation of the accident.
- 1) Documents to confirm that you are insured (resident's card, seal certificate etc.)
 - 2) Claim form prescribed by the Company:
 - 3) Document proving the occurrence of loss or damage:
 - a. certificate presenting the occurrence of loss or damage issued by public institution (suffering certificate, certificate of the accident, theft report acceptance number etc.);
 - b. report on the circumstances of the accident (photo and/or image data about the cause and the circumstance of the accident, report made by the repairer etc.);
 - c. death certificate of the insured (examination report of death body).
 - 4) Document proving the claim amount or the expense amount:
 - a. receipt at the time of acquisition, bought and sold note, drawing, specification, written guarantee etc.;
 - b. quotation/account/receipt for repair, certificate of financial institution regarding the amount of account etc.
 - 5) Document to ascertain the amount of the compensation, the amount of the expense and the person having the right to claim:
 - a. medical certificate, certificate of physical impediment, death certificate, full statement of payment for medical services, receipt of doctor's fee, certificate of damage by business suspension, statement of earnings, resident's card, copy of family register, receipt for dispute expense etc.;
 - b. quotation/account/receipt for repair, receipt at the time of acquisition, document of settlement of accounts, document certifying actual sales before and after the accident etc.;
 - c. out-of-court settlement document, credit voucher, document of judicial decision, letter of awareness prescribed by the Company,

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receipt of the person having the right to claim etc.

6) Consent form for confirming the matters necessary for the Company to pay the claim.

Note: (1) This insurance contract does not provide "out-of-court settlement service", namely, the Company negotiates with the victim instead of the insured. Be sure to consult with the Company for the negotiation of out-of-court settlement regarding liability claim.

(2) Please note regarding the right to claim the extinctive prescription expires after 3 years. (Article 95 of the Insurance Business Act)

● Statutory Lien

In cases where the Company shall indemnify the payment to tenants' liability claim or personal liability claim, the victim of the insurable accident owning the right of the compensation for the damage to the insured obtains the statutory lien on the right of the claim the insured possesses to the Company.

The insured may claim the payment to the extent of the amount the insured has already compensated or the victim acknowledges.

Therefore cases where the insured may claim are limited to the following (1) to (3), except the payment to expense claims.

(1) Cases where the insured has already paid the compensation for the damage to the victim;

(2) Cases where the Company is able to ascertain the fact that the victim acknowledges payment to the insured;

(3) Cases where the Company pays the claim directly to the victim based on the order of the insured.

Others

1. Handling of Personal Information

We, Tokio Marine Millea SAST Insurance Co., Ltd. and Tokio Marine's group companies* may use personal information related to the contract (including the data obtained in the past) for the purposes as follows: decide whether or not to assume an insurance contract; manage or execute the contract; provide additional services; introduce or provide various products and services of other insurances or financial products or the like; conduct a questionnaire. We may also use or provide such personal information for the purpose of (1) to (4) below.

(1) To provide personal information to subcontractors (including insurance agents), insurance brokers, medical institutions, business partners handling claim and payment of insurance, and financial institutions or the like within a range required for fulfilling the purpose of using personal information related to the contract;

(2) To use personal information together with other insurance companies, small-amount short-term insurance companies, or The Small Amount & Short Term Insurance Association of Japan or the like to use as a reference for judging execution of a contract, changing conditions of a contract, payment of insurance or the like;

(3) To use personal information together among us and Tokio Marine group companies, or among us and our business partners or the like in order to provide or introduce products and services;

(4) To provide personal information to reinsurance companies or the like in order to use the information for execution, renewal, maintenance, and management of reinsurance contract, and payment of reinsurance claim.

*Tokio Marine's group companies mean Tokio Marine Millea SAST Insurance Co., Ltd., Tokio Marine West SAST Insurance Co., Ltd., Tokio Marine & Nichido Fire Insurance Co., Ltd., Nissin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Life Insurance Co., Ltd., Tokio Marine & Nichido Financial Life Insurance Co., Ltd., and the other companies affiliated to Tokio Marine Holdings, Inc. and their subsidiary companies. Please refer to our Home Page regarding to our Handling of Personal Information.

2. Additional Service

For insured living in rental units, GENBA KYUKO(emergency works in case of water leak, lockout, glasses broken, etc.) service and MURYO IRYOU SODAN(medical consultation for free) service are available. For further information, please see the fliers.

3. Maturity refund and policy dividend

This insurance contract does not have any maturity refund or policy dividend.

4. Overlapping of Coverage

This insurance policy partly overlaps another insurance policy shown below in coverage.

When in this insurance policy and another insurance policy the Company and another insurance company are responsible for indemnity of the same damage, the Company and another insurance company shall not pay over the amount of damage.

〈Main cases where guarantees may overlap〉

Coverage in this insurance policy	Example for another insurance policy
Personal liability claims (accidents occurring in relation to daily living)	Special conditions of automobile insurance
	Special conditions of bicycle insurance
	Special conditions of accident insurance

5. Issuance of insurance premium receipt

Please receive a premium receipt prescribed by the Company in cases where the policyholder pays the premium by cash.

6. Issuance of insurance policy

Please check the contents of the insurance policy the Company shall issue in proof of the conclusion of the contract and send to the policyholder by mail. In cases where the policyholder selects "omission of the issuance of the policy (confirmation of the contract on the web)" at the time of the execution of the contract, the Company does not issue the insurance policy. The policyholder may request to issue the insurance policy afterwards. In this case please contact information inquiries of the Company.

7. Confirmation of contract details on the Internet

The policyholder can ascertain the contents of the insurance contract on "Page for exclusive use of the policyholder" of Home Page of the Company.

8. Decrease the insured amount of the household goods

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The policyholder may withdraw the excess portion of the insured amount of the household goods decided at the time of the execution of the contract if it is exceeding the replacement value. In case where the replacement value of the household goods remarkably reduces after concluding the insurance contract, the policyholder may request to decrease the insured amount of the household goods (change to the pattern of lower insured amount of the household goods)

9. The handling of the insurance contract in case of the bankruptcy of the insurance company and the like
- (1) This insurance contract is not subject to the compensation for transferring to the Insurance Policyholders Protection Corporation. Financial and other supporting measures by the corporation are not applicable to the Company.
 - (2) In case accidents occur more frequently than we assumed or the profit/loss balance of this business becomes remarkably worse as a result of enormous disaster or the like, the Company may give a written notice to the policyholder and may take the following measures. In this case, reduced payment of claim does not apply to any accident before the notice.
 - a) Request of additional insurance premium payment;
 - b) Decrease of the insured amount;
 - c) Change of the conditions or the scope of underwriting for the renewal;
 - d) Suspension for the renewal;
 - e) Reduced payment of claim.
10. Reinsurance
The company is prepared to stabilize management even if a major accident occurs to arrange the reinsurance contract to other insurance company which is selected by the company.
11. An earthquake insurance contract
The Company does not provide an earthquake insurance contract. The earthquake premium subtraction does not be applied to the premium of this insurance contract.
12. Information exchange
The Company shall exchange the information of insurance contract with another insurance company or association of insurance companies such as Nihon-Shogakutankihokenkyokai, to pay appropriately, to decide cancellation of insurance contract or to use for similar operations. See the homepage of Nihon-Shogakutankihokenkyokai (<http://www.shougakutanki.jp/>), to know the name of the companies which participate in this system of information exchange.
13. Co-insurance
This insurance is co-insured by the following two or three insurance companies. See the insurance policy (or the substitute means such as web screen) to confirm underwriters and underwriting ratio. Each underwriter independently bears responsibility for indemnity depending on each underwriting share. A lead managing underwriter represents other underwriters.
- Tokio Marine Millea SAST insurance Co., Ltd.
 - Tokio Marine West SAST insurance Co., Ltd.
 - Tokio Marine X SAST insurance Co., Ltd.

【Accident Receptionist Center】

Tokio Marine Millea SAST Insurance Co., Ltd. 0120-811-333 (toll - free number)

Tokio Marine West SAST Insurance Co., Ltd. 0120-018-505 (toll - free number)

Reception hours: any time

After reception, the Company performs business of initial response to accidents etc. within the hours below.
Operating hours: Every weekday 9:30 to 17:00, excluding Saturday, Sunday, holidays, and 30th Dec. to 3rd Jan.
The Company accepts the report of the accident on HP as well.

【For coverage details, please contact the agent that handled the application.】

【Inquiry in respect of the contents of the insurance contract】

Tokio Marine Millea SAST Insurance Co., Ltd. 0120-670-055 (toll - free number)

Tokio Marine West SAST Insurance Co., Ltd. 0120-004-593 (toll - free number)

Operating hours: Every weekday 9:30 to 17:00, excluding Saturday, Sunday, holidays, and 30th Dec. to 3rd Jan.
HP of the Company announces the procedures as well..

【Customer's Desk for complaints】

The Company receives a dissatisfaction, a request and an opinion with the insurance coverage.
HP of the Company announces the procedures as well.

【Designated Dispute Resolution Organization】

"Shougaku Tanki Hoken Soudan-shitsu (Consulting Office for Small Amount and Short Term Insurance)"
established by the Small Amount & Short Term Insurance Association of Japan.

The Company has concluded a Basic Agreement to Implement Procedures with the Small Amount & Short Term Insurance Association of Japan designated as the Designated Dispute Resolution Organization by the Commissioner of Financial Services Agency based on the Insurance Business Act.

In case a problem cannot be solved between a person concerned and the Company,
he/she can propose to the specified organization above.

0120-821-144 (toll - free number)

Operating hours: Every weekday 9:00 to 12:00, 13:00 to 17:00, not available on holidays and 29th Dec. to 4th Jan.

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The agent serves as an agent to execute insurance contracts, to receive insurance premiums, to issue cover notes, and to maintain insurance contracts or the like under the service agreement with the Company. Therefore, an insurance contract that becomes effective with the agent is deemed to be an insurance contract directly executed with the Company.

Tokio Marine Millea SAST Insurance Co., Ltd.

Minatomirai Landmark Tower 35F, Nishi-ku Yokohama-shi, Kanagawa, 220-8135, Japan

 <https://www.tmssi.co.jp/>

Tokio Marine West SAST Insurance Co., Ltd.

Shin-Osaka front Bld. 11F, 4-1-9, Miyahara, Yodogawa-ku Osaka-shi, Osaka, 532-0003, Japan

 <https://www.twssi.co.jp/>