

# 重要事項のご説明

- ・ご契約について重要な事項をご説明しています。**ご契約前に必ずご一読ください。**
- ・保険契約者と被保険者が異なる場合は、この書面内容を被保険者にもご説明ください。
- ・約款内容は弊社ホームページ (<http://www.associa-insurance.com>) からご確認いただけます。(冊子をご希望の場合は、0120-953-827へお申し出ください。)

## 契約概要のご説明

ご契約に際して特にご確認いただきたい事項を記載しています。ご契約前に必ずお読みください。

本書面は、ご契約に関する全ての事項を記載したものではありません。詳細は、約款をご参照いただくか、弊社までお問合せください。

### 1 商品の仕組み

新家財総合保険「わが家の保険」は、家財損害の補償を中心に、借戸室の修理費用や、貸主・第三者に対する損害賠償責任なども補償です。すべての住宅居住者様のための保険です。本保険は、普通保険と各種特約により構成されており、補償内容はご契約プラン（特約の有無）によって異なりますので、保険契約申込書にて詳細をご確認ください。

### 2 補償の内容

#### (1) 保険金をお支払いする主な場合

①家財担保条項：保険の対象である家財の損害と、これに付随する費用に対して、保険金をお支払いします。

●保険の対象：保険契約証等記載の住宅に収容された、被保険者または被保険者と生計を共にする親族が所有する家財をいい、次のものを除きます。

- ①自動車(125cc以下の原動機付自転車を除く) ②通貨、有価証券、預貯金証書、印紙、切手(盗難の場合を除く) ③1個または1組の時価額が30万円を超える貴金属、宝石、美術品等 ④稿本、設計図、図案、証書、帳簿 ⑤商品、営業用什器、営業用備品 ⑥コンピュータ用の記録媒体に記録されているプログラム、データ ⑦動物、植物

| お支払いする保険金 | 保険金をお支払いする場合   | お支払いする保険金の額  |
|-----------|--|--|
| 損害保険金     | 次の事故により家財に損害が生じた場合<br>(ア)火災 (イ)落雷 (ウ)破裂、爆発 (エ)風災、ひょう災、雪災(損害が20万円以上となった場合に限り) (オ)建物外部からの物体の落下、飛来、衝突、接触、倒壊 (カ)給排水設備の事故、他戸室での事故による水濡れ (キ)騒じょう、労働争議等 | 損害の額(家財保険金額限度)<br>※家財の損害額は、再調達価額(30万円以下の貴金属等については時価額)を基準に算定します。  |
|           | 家財、預貯金証書   | 損害の額(50万円限度)   |
|           | (ク)盗難<br>30万円以下の貴金属等<br>通貨   | 損害の額(10万円限度)<br>損害の額(20万円限度)   |
| 持ち出し家財保険金 | 被保険者/被保険者と生計を共にする同居親族により、保険契約証等記載の住宅から一時的に持ち出された家財に、日本国内の他の建築物内、損害保険金(ア)~(ク)の事故により損害が生じた場合   | 損害の額(100万円または家財保険金の20%のいずれか低い額限度)  |
|           | 水災(台風、豪雨等による洪水等)によって家財が損害を受け、次の状態が生じた場合  | (ア)家財に再調達価額の30%以上の損害発生<br>損害の額×縮小割合70%(損害の額は保険金額限度)<br>(イ)家財に再調達価額の15%以上30%未満の損害発生<br>保険金額×支払割合10%(損害の額限度)<br>(ウ)上記(ア)(イ)に該当しない場合で、床上浸水により家財に損害発生<br>保険金額×支払割合5%(損害の額限度) |

| お支払いする保険金 | 保険金をお支払いする場合 | お支払いする保険金の額   |                          |
|-----------|--------------|---|--------------------------|
| 費用補償      | 臨時費用保険金      | 損害保険金(ア)~(キ)の事故により損害保険金が支払われる場合                           | 損害保険金×30%(100万円限度)       |
|           | 残存物取片づけ費用保険金 | 損害保険金(ア)~(キ)の事故により損害保険金が支払われる場合                           | 取片づけ費用実費(損害保険金の10%限度)    |
|           | 失火見舞費用保険金    | 借戸室から発生した火災、破裂、爆発により損害保険金が支払われる場合で、これにより第三者の所有物に損害が生じたとき  | 20万円×被災世帯数(家財保険金額の20%限度) |
|           | 地震火災費用保険金    | 地震、噴火、津波を原因とする火災により家財に損害が生じ、家財を収容する建物が半焼以上、または家財が全焼となった場合 | 家財保険金額×5%                |

#### ②修理費用担保特約・修理費用補償拡大特約

| お支払いする保険金    | 保険金をお支払いする場合   | お支払いする保険金の額                              |                                 |  |
|--------------|--|--|---------------------------------|--|
|              |  | 修理費用補償拡大特約                               |                                 |  |
|              |  | あり                                       | なし                              |  |
| 修理費用保険金      | 損害保険金(ア)~(ク)の事故により借戸室に損害が生じ、被保険者が貸主との契約に基づき自費でこれを修理した場合(借家人賠償責任担保特約の補償対象となる事故を除きます。)   | 実際に負担した修理費用の額(修理費用保険金額限度)                |                                 |  |
|              | 借戸室の専用水道管、給湯器、便器に凍結による損害が生じ、被保険者が貸主との契約に基づき自費でこれを修復させた場合   | 実際に負担した復旧費用/凍結防止費用(10万円限度。凍結防止費用は1万円限度。) |                                 |  |
|              | 借戸室内の洗面台、便器に破損による損害が生じ、被保険者が貸主との契約に基づき自費でこれを修理した場合   | 実際に負担した修理費用の額(30万円限度)                    | 実際に負担した修理費用から1万円を差し引いた額(30万円限度) |  |
|              | 借戸室の窓ガラスに破損による損害が生じ、被保険者が貸主との契約に基づき自費でこれを修理した場合  | 実際に負担した修理費用の額(10万円限度)                    |                                 |  |
|              | 借戸室内の浴槽に破損による損害が生じ、被保険者が貸主との契約に基づき自費でこれを修理した場合   | 実際に負担した修理費用の額(30万円限度)                    | 補償なし                            |  |
| ドアロック交換費用保険金 | 被保険者が借戸室内で死亡したことにより借戸室に損害が生じ、当該被保険者に代わって借戸室を修理すべき者(注1)が自費でこれを修理した場合(注2)  | 実際に負担した修理費用の額(100万円限度)                   | 補償なし                            |  |
|              | 次の事由により、被保険者が自己の費用でドアロック(※)を交換した場合<br>※借戸室の玄関ドアのドアロックをいいます。<br>(ア)借戸室の玄関ドアの鍵が盗取されたこと<br>(イ)ドアロックがピッキングにより開錠されたこと<br>(ウ)ドアロックが、いたずら等によりその機能の一部または全部を失ったこと | 実際に負担した交換費用の額(3万円限度)                     | 補償なし                            |  |

(注1) 当該被保険者の法定相続人、保証人、相続財産管理人および他の被保険者をいいます。

(注2) 被保険者の死亡に係る修理費用担保特約を付帯した場合は、1事故につき30万円を限度に、実際に負担した修理費用を補償します。

●修理費用：借戸室を損害発生直前の状態に復旧するために必要な修理費用をいい、次の修理費用を除きます。

- ①建物の主要構造部 ②借用住宅の居住者が共同で利用するもの  
③借戸室の自然消耗、性質によるさび、カビ、変質・瑕疵による損害  
④借戸室の貸主への明け渡し時または明け渡し後の、原状回復費用のうち、修理費用保険金の支払事由以外を原因とするもの

③個人賠償責任担保特約・借家人賠償責任担保特約・被保険者死亡に係る借家人賠償責任担保追加特約・借家人賠償責任担保拡張特約

| お支払いする保険金           | 保険金をお支払いする場合   | お支払いする保険金の額   |
|---------------------|--|---|
| 個人賠償責任保険金           | 日本国内で発生した次の事故により、他人の身体の障害または財物の損壊について法律上の損害賠償責任を負担した場合<br>(ア) 借戸室の所有、使用、管理に起因する事故<br>(イ) 被保険者の日常生活に起因する偶然な事故   | 被保険者が負担する損害賠償金<br>(個人賠償責任保険金額限度)  |
| 借家人賠償責任保険金          | 被保険者が次の事故により借戸室を損壊させ、貸主に対して法律上の損害賠償責任を負担した場合<br>(ア) 火災、(イ) 破裂・爆発、<br>(ウ) 給排水設備に生じた事故に伴う漏水、放水、溢水による水濡れ          | 被保険者が負担する損害賠償金<br>(借家人賠償責任保険金額限度)   |
| 借家人賠償責任担保拡張特約付帯の場合  | (エ) その他不測かつ突発的な事故  |   |
| 被保険者死亡に係る借家人賠償責任保険金 | 借戸室内における被保険者の死亡により借戸室に損害が生じ(被保険者の責めに帰すべき事由に起因する場合には限りません)、貸主に対して負った法律上の損害賠償責任を当該被保険者に代わって借戸室を修理すべき者(注1)が負担した場合 | 当該被保険者に代わって借戸室を修理すべき者(注1)が負担する損害賠償金<br>(被保険者の死亡に係る修理費用担保特約が付帯されている場合に30万円限度、修理費用補償拡大特約が付帯されている場合に100万円限度) |

(注1) 当該被保険者の法定相続人、保証人、相続財産管理人および他の被保険者をいいます。

(2) 保険金をお支払いできない主な場合(免責事由)

主な免責事由は次の通りです。(詳細は約款をご確認ください。)

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| <b>共通</b>  |
| ■保険契約者・被保険者等の故意 ■戦争・外国の武力行使・革命・政権奪取・内乱・武装反乱その他これらに類似の事変・暴動 ■地震・噴火・津波(地震火災費用保険金を除く) ■核燃料物質・放射能汚染による事故   |
| <b>家財担保条項(家財補償・付随費用補償)</b>   |
| ■保険契約者・被保険者等の重大な過失・法令違反 ■保険契約者・被保険者が所有または運転する車両またはその積載物の衝突・接触 ■事故の際における紛失・盗難 ■保険の対象が屋外にある間に生じた盗難 ■持ち出し家財である自転車・原動機付自転車(125cc以下)の盗難   |
| <b>修理費用担保特約・修理費用補償拡大特約</b>   |
| ■保険契約者・被保険者・借戸室の貸主等の故意・重大な過失・法令違反 ■保険契約者・被保険者・借戸室の貸主が所有または運転する車両またはその積載物の衝突・接触   |
| <b>個人賠償責任担保特約</b>  |
| ■被保険者の職務執行に直接起因する損害賠償責任 ■被保険者が職務に使用する動産・不動産の所有・使用・管理に起因する損害賠償責任 ■同居の親族に対する損害賠償責任 ■被保険者の使用人(家事使用人を除く)が業務従事中に被った身体の障害に起因する損害賠償責任 ■被保険者と第三者との間の特別の約定によって加重された損害賠償責任 ■被保険者が所有・使用・管理する財物の損壊について、その財物に正当な権利を有する者に対する損害賠償責任 ■被保険者の心神喪失に起因する損害賠償責任 ■暴行・殴打に起因する損害賠償責任 ■航空機・船舶・車両(自転車を除く)・銃器の所有・使用・管理に起因する損害賠償責任 |

借家人賠償責任担保特約・被保険者死亡に係る借家人賠償責任担保追加特約・借家人賠償責任担保拡張特約

■借戸室の改築・増築・取壊し等の工事(被保険者が自己の労力をもって行った場合を除く)(借家人賠償責任担保特約に限りません。) ■被保険者と貸主との間の特別の約定によって加重された損害賠償責任 ■被保険者の心神喪失または指図に起因する損害賠償責任 ■被保険者が借戸室を貸主に引き渡した後に発見された借戸室の損壊に起因する損害賠償責任 ■借戸室に発生した次の損害(借家人賠償責任担保拡張特約に限りません。)  
①借戸室の欠陥によって発生した損害、②借戸室の自然の消耗もしくは劣化または性質による変色、変質、さび、かび、腐敗、腐食、浸食、ひび割れ、剥がれ、肌落ち、発酵もしくは自然発熱の損害その他類似の損害、③湿気によって生じた損害、④ねずみ食い、虫食い等による損害、⑤借戸室の平常の使用または管理において通常生じ得るすり傷、かき傷、塗料の剥がれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または汚損であって、その借戸室が有する機能の喪失または低下を伴わない損害または借戸室の使用により不可避的に発生する汚損、すり傷、かき傷等の損害、⑥被保険者の所有または管理する動物(借戸室の賃貸借契約において飼育が認められているか否かを問いません。)が借戸室を損壊させたことによる損害、⑦差押え、取用、没収、破壊等国または公共団体の公権力の行使によって発生した損害。ただし、消防または避難に必要な処置によって生じた損害を除きます。⑧借戸室の使用もしくは管理を委託された者または被保険者と同居している者(借戸室の賃貸借契約において同居が認められているか否かを問いません。)の故意によって生じた損害、⑨借戸室に対する加工、修理または調整の作業中における作業上の過失または技術の拙劣によって生じた損害、⑩不測かつ突発的な外來の事故に直接起因しない借戸室の電気的事故または機械的事故によって生じた損害、⑪土地の沈下、移動または隆起によって生じた損害、⑫電球、ブラウン管等の管球類に発生した損害。ただし、借戸室の他の部分と同時に損害を受けた場合には、この限りではありません。⑬風、雨、雪、ひょうもしくは砂塵の吹込みまたはこれらのものの漏入によって発生した損害

3 主な特約とその概要

- 法人等契約の被保険者に関する特約  
保険契約者が法人・個人事業主で、その役員・使用人が借戸室に居住する場合に適用されます。これにより、記名することなく当該役員・使用人をこの保険契約の被保険者とすることができます。
- 同居人契約の被保険者に関する特約  
被保険者に生計を共にする親族以外に同居人(賃貸借契約書等における借主・同居に限る)がいる場合に適用され、これにより、当該同居人をこの保険契約の被保険者とすることができます。

4 保険期間

保険期間は1年または2年のどちらかをお選びいただけます。

5 引受条件(保険金額等)

- 家財担保条項では家財保険金額が補償の上限となりますので、家財保険金額が家財の再調達価額に不足する場合、万一の事故の際に十分な補償を受けられない可能性があります。また、家財の再調達価額を超える家財保険金額を設定いただいても、実際の損害額を超えて保険金をお支払することはありません。
- この保険における保険金の支払額が、この保険の計算の基礎に特に著しい影響を及ぼすと認めた場合には、保険期間中に保険料の増額または保険金額の減額を行うことがあります。また、想定外の事象が発生し、その事象によって支払うべき保険金の額が財務上特に著しい影響を及ぼすと認めた場合には、保険金を削減して支払うことがあります。

6 保険料

- 保険料は、保険期間・保険金額・付帯される特約によって決定されます。
- 保険料は、お申込み時に指定した払込方法により、保険契約申込書記載の保険料全額を一括してお支払いください(分割払はありません)。

7 満期返戻金・契約者配当金

この保険契約には、満期返戻金および契約者配当金はありません。

## 8 解約と解約時の保険料返戻金(解約返戻金)

- 保険契約を解約される場合は、本冊子巻末の「解約依頼書」に必要事項をご記入のうえ弊社へご郵送ください。
- 保険期間の途中で解約される場合、次の計算式によって算出した保険料を返戻します。(※1)

### 【1年契約の場合】

$$\text{解約返戻金} = \text{保険料} \times (1 - \text{解約係数} (\text{※2}))$$

### 【2年契約の場合】

- ① 解約日が保険始期から1年以内(残り期間が1年以上)である場合

$$\text{解約返戻金} = \text{保険料} \times \frac{1}{2} \times (1 - \text{解約係数} (\text{※2})) + \text{保険料} \times \frac{1}{2}$$

▶1年目の保険料については解約係数によって算出される額を返戻し、2年目の保険料については全額を返戻します。

- ② 解約日が保険始期から1年超(残り期間が1年未満)である場合

$$\text{解約返戻金} = \text{保険料} \times \frac{1}{2} \times (1 - \text{解約係数} (\text{※3}))$$

▶すでに経過している1年目については保険料の返戻はありません。2年目の保険料について、解約係数によって算出される額を返戻します。

- ※1: 端数処理の過程で、実際の返戻額が上記計算式の結果と若干前後する場合があります。
- ※2: 解約係数は、既経過月数(保険始期から解約日までの月数)に応じて異なります。下記の解約係数表をご確認ください。
- ※3: 2年契約の②の場合は、解約係数表の( )内の既経過月数に応じた解約係数を適用します。
- ※4: 既経過月数は、1か月に満たない期間は1か月として計算します。

### ＜解約係数表＞

| 既経過月数(※4) | 解約係数 | 既経過月数(※4)  | 解約係数 |
|-----------|------|------------|------|
| 1か月(13か月) | 0.65 | 7か月(19か月)  | 0.84 |
| 2か月(14か月) | 0.68 | 8か月(20か月)  | 0.87 |
| 3か月(15か月) | 0.72 | 9か月(21か月)  | 0.91 |
| 4か月(16か月) | 0.75 | 10か月(22か月) | 0.94 |
| 5か月(17か月) | 0.78 | 11か月(23か月) | 0.97 |
| 6か月(18か月) | 0.81 | 1年(2年)     | 1.00 |

## 注意喚起情報のご説明

お客様にとって不利益となることがある場合など、特にご注意いただきたい事項を記載しています。

本書面は、ご契約に関する全ての事項を記載したものではありません。詳細は、約款をご参照いただくか、弊社までお問合せください。

## 1 クーリングオフ(お申込みの撤回等)

契約のお申込み後であっても、次のとおり、契約のお申込みの撤回または解除(クーリングオフ)を行うことができます。

- お申込日または本書面を受領された日のいずれか遅い日から8日以内であれば、クーリングオフができます。
- クーリングオフは、取扱代理店ではお申し出を受け付けられません。上記期間内(8日以内の消印有効)に、ハガキ等に下記の必要事項を記載のうえ弊社宛てに必ず郵便にてご通知ください。
- クーリングオフされた場合には、保険料は速やかに全額お返しし、クーリングオフによる損害賠償または違約金を一切請求いたしません。
- すでに保険金をお支払いする事由が発生しているにもかかわらず、それを知らずにクーリングオフのお申し出をされた場合は、そのお申し出の効力は生じないものとし、保険金をお支払いします。

### 【宛先】

〒102-0073 東京都千代田区九段北3-2-5 九段北325ビル2F  
株式会社あそしあ少額短期保険 クーリングオフ係

### 【必要事項】

- ①クーリングオフされる旨
- ②契約申込年月日
- ③保険契約者の氏名(捺印)、住所、連絡先電話番号
- ④契約番号(申込書管理番号)
- ⑤取扱代理店名

## 2 告知義務(ご契約時のお申し出いただく事項)

保険契約申込書に記載する次の事項は、ご契約に関する重要事項(告知事項)です。保険契約者には、ご契約時に告知事項に関して正確にお答えいただく義務があります。告知事項に関して、故意または重大な過失によって事実を告知しなかったり事実と異なる内容を告知した場合には、弊社がご契約を解除したり保険金をお支払いできないことがあります。

### 【告知事項】

- ①保険契約者の氏名(名称)・住所
- ②被保険者の氏名
- ③家財を収容する建物の所在地・用途
- ④世帯構成人数
- ⑤同一被保険者に係る弊社の他の保険契約の有無

## 3 通知義務(ご契約後にご連絡いただくべき事項)

ご契約後に次の変更等が生じた場合には、遅滞なく弊社または取扱代理店へご通知ください。ご通知がない場合、弊社がご契約を解除したり保険金をお支払いできないことがあります。

### 【通知事項】

- ①家財全部の譲渡
- ②家財を収容する建物の用途変更
- ③引越等により家財全部を他の場所へ移転すること
- ④その他、告知事項の内容の変更

## 4 重大事由による解除、失効等

- 保険金を詐取る目的で故意に事故を生じさせた場合や、保険金請求に関し詐欺行為があった場合、反社会的勢力に該当または関与していると認められる場合等には、弊社がご契約を解除したり保険金をお支払いできないことがあります。
- 保険契約者・被保険者がご契約の際に詐欺または強迫を行った場合、弊社はご契約を取り消すことができます。
- 保険契約者がご契約の際に保険金を不法に取得する目的または第三者に保険金を不法に取得させる目的をもっていった場合、ご契約は無効となります。
- ご契約後に保険の対象である家財の全部が滅失した場合、ご契約は失効します。

## 5 保険責任の開始時期

保険責任は、保険契約証等記載の保険期間初日の0時に開始します。ただし、新規契約の保険期間が開始した後であっても、保険料領取前に生じた事故に対しては保険金をお支払いしません。

## 6 保険金をお支払いできない場合

保険金をお支払いできない場合については、契約概要の2(2)または約款をご参照ください。

## 7 特約の補償重複

本保険のご契約にあたっては、次表のように、補償内容が同様の保険契約(家財保険以外の保険契約にセットされる特約や弊社以外の保険契約を含みます。)が他にある場合は、補償が重複することがあります。補償が重複すると、対象となる事故について、どちらの保険契約からでも補償されますが、いずれか一方の保険契約からは保険金が支払われない場合があります。補償内容の差異や保険金額をご確認いただいたうえでご契約ください。(注)  
(注) 1契約のみに特約がセットされている場合、転居等により契約を解約したときや、家族状況の変化(同居から別居への変更等)により被保険者が補償の対象外になったときなどは、特約の補償がなくなることがあります。ご注意ください。

＜補償が重複する可能性のある主な特約＞

| 今回ご契約いただく補償  | 補償の重複が生じる他の保険契約の例   |
|--------------|---------------------|
| 1 個人賠償責任担保特約 | 他社の自動車保険の個人賠償責任担保特約 |
| 2 個人賠償責任担保特約 | 他社の傷害保険の個人賠償責任担保特約  |

## 8 保険料の払込猶予期間

- 新規契約の場合、保険料の払込猶予期間はありません(口座振替を除く)。
- 保険契約申込書記載の保険料払込方法が口座振替である場合、払込期日に指定口座から保険料を振替えますので、事前に十分な額をご用意ください。払込期日に払込みが無い場合は、払込期日の翌々月末日(※)まで払込みの猶予があります。猶予期間内に保険料の払込みが無い場合は、ご契約が当初から成立しなかったものとし、更新契約者にご注意・重大な過失が無い場合に限り、更新契約の払込猶予期間については9をご確認ください。

## 9 保険契約の更新

- 保険期間満了日の2か月前までに、ご契約の更新についてご案内します。
- 保険契約者から更新しない旨のお申し出が無い場合は、ご契約が更新されますので、更新前契約の満了日まで更新契約の保険料をお払込みください。
- 更新前契約の満了日まで更新契約の保険料の払込みが無い場合は、更新契約の保険始期の翌々月末日まで払込みの猶予がありますが、猶予期間内に保険料の払込が無かった場合は、ご契約は更新されなかったものとなります。

## 10 保険期間中または更新時の保険料・保険金額の変更

- この保険における保険金の支払額が、この保険の計算の基礎に特に著しい影響を及ぼすと認められた場合には、保険に保険料の増額または保険金額の減額を行うことがあります。また、想定外の事象が発生し、その事象によって支払うべき保険金の額が財務上特に著しい影響を及ぼすと認められた場合には、保険金を削減して支払うことがあります。
- この保険における保険金の支払額が、この保険の計算の基礎に特に著しい影響を及ぼすと認められた場合には、保険契約の更新時に保険料の増額または保険金額の減額を行うことがあります。また、保険金の支払状況等によりこの保険が不採算となり保険契約の引受が困難となった場合には、保険契約の更新を引き受けないことがあります。

## 11 少額短期保険業者が経営破たんした場合

弊社を含め少額短期保険業者が経営破たんした場合であっても、損害保険契約者保護機構または生命保険契約者保護機構の行う資金援助等の措置の対象とはなりません。また、保険業法第270条の3第2項第1号に規定する補償対象契約にも該当しません。

## 12 少額短期保険業者がお引受け可能な保険契約

保険業法上、少額短期保険業者である弊社がお引受けできる保険契約の範囲は、以下の通りです。

- ①保険期間:2年以内
- ②被保険者1名についての保険金額の合計額:3,000万円(※1)(※2)
- ③保険契約者1名についてお引受けするすべての保険の被保険者総数100名(1保険契約者についての保険金額合計額が10億円以下である場合は、この限りではありません。)

※1:2013年3月31日時点で有効に成立しているご契約を引き続き更新する場合は、5,000万円を上限とします。

※2:低発生率保険(この保険においては個人賠償責任担保特約および借家人賠償責任担保特約)は別枠で同額を上限とします。

## 13 ADR機関(裁判外紛争解決機関)について

弊社へのご意見・苦情等のお申出は、下記窓口にて承ります。頂戴したご意見等を真摯に受け止め対応いたします。

なお、お客様の必要に応じて、一般社団法人日本少額短期保険協会が運営し、弊社が契約する指定紛争解決機関「少額短期ほけん相談室」をご利用いただくことができます。

| 少額短期ほけん相談室  | 弊社苦情受付窓口   |
|---|--|
| TEL:0120-82-1144<br>受付時間 9:00～12:00<br>13:00～17:00<br>(土日祝日を除く) | TEL:0120-936-120<br>受付時間 9:30～17:00<br>(土日祝日を除く) |

## その他のご説明 ご契約についてご注意いただきたい事項を記載しています。

### 1 ご契約時にご注意いただきたいこと

- 補償が重複する複数の保険契約に加入したり、家財の再調達価額を超える保険金額を設定した場合でも、損害の額を超えて保険金が支払われることはありません。補償内容や保険金額、ご契約の可否を十分ご確認ください。
- 弊社は、1事故あたり1,000万円を超える部分を含め、この保険について弊社が選定した保険会社に再保険契約を手配しています。(詳細は、弊社ホームページをご参照ください。)
- 取扱代理店は、弊社との委託契約に基づき、保険契約の締結、保険料の領収、保険料領収証の発行・交付、契約の管理等の代理業務を行っています。したがって、取扱代理店にお申込みいただき有効に成立したご契約は、弊社と直接契約されたものとなります。ただし、インターネット通信販売の場合、取扱代理店は媒介のみを行うため、保険契約は弊社の承諾をもって成立します。
- 弊社は地震保険を取り扱っておりません。この保険の保険料は地震保険料控除の対象とはなりませんので、ご了承ください。(この保険における「地震火災費用保険金」は、法律上の地震保険とは異なります。)

### 2 ご契約後にご注意いただきたいこと

- 保険料を現金または振込にてお払込みいただいた場合、弊社所定の保険料領収証を発行いたしますので、ご確認ください。
- ご契約の成立を証明するものとして、インターネット上の「お客様専用ページ」(※)に保険契約証画面を表示しますので、ご確認ください。なお、ご希望があれば紙面の保険証券の発行も承りますので、弊社へお申し出ください(0120-953-827)。
- ※「お客様専用ページ」へのログインID・パスワードは、お申込時または保険料払込時に書面にてお知らせいたします。

### 3 保険金のご請求

- (1) 万一事故が発生した場合は、すみやかに弊社事故受付センターへご連絡く

ださい。事故受付後、お手続の流れや必要書類についてご案内いたします。

### 事故受付センター:0120-956-834

(一次受付は24時間・365日)

- (2) 保険金をご請求の際は、事故原因や損害の状況・程度等を確認し適切に保険金をお支払いするため、弊社が求める必要書類をご提出いただきます。必要書類のご提出が不備なく完了した日から、その日を含め30日以内に保険金をお支払いします。ただし、特別の照会・調査が不可欠な場合には、以下の日数を経過する日までとします。
  - ①災害救助法が適用された災害の被災地域における調査:60日
  - ②専門機関による鑑定等の結果の照会:90日
  - ③警察・検察・消防その他の公的機関による捜査結果または調査結果の照会:180日※保険契約者・被保険者が正当な理由なく弊社の調査を妨げ、または調査に応じなかった場合は、その期間は上記期間に含みません。
- (3) 賠償事故については、弊社や取扱代理店がお客様に代わって示談交渉を行うことはできません。示談交渉をすすめるにあたっては、必ず事前に弊社へご相談ください。
- (4) 保険金請求権は、3年の時効により消滅しますのでご注意ください。

### 4 支払時情報交換制度

弊社は、一般社団法人日本少額短期保険協会、少額短期保険業者および特定の損害保険会社とともに保険金等のお支払いまたは、保険契約の解除、取消、もしくは無効の判断の参考とすることを目的として、保険契約に関する所定の情報を相互照会しております。

※「支払時情報交換制度」に参加している各少額短期保険業者等の社名につきましては、一般社団法人日本少額短期保険協会ホームページ(<http://www.shougakutanki.jp/>)をご参照ください。

# Explanation of Important Matters

- We will explain important matters about your contract. Please read without fail before entering the contract
- When the policyholder and the insured are not the same person, please explain the content of this document to the insured.
- The Insurance Policy Provisions can be checked at our website (<http://www.associa-insurance.com>). (If you need a booklet please contact 0120-953-827).

## Explanation of contract overview

Matters we would like to have you checked in particular upon entering contract are stated. Please read these without fail before entering the contract.

This document does not include all matters relevant to contracts  
For details please refer to the Policy Provisions or make an inquiry to us.

### 1 Product Scheme

The “Wagayanohoken” New Comprehensive Insurance for Household Goods is insurance for all residents with a focus on indemnity for damage to household goods, as well as indemnity of repair costs for rental housing space and liability to landlords or third parties. This insurance is composed of ordinary insurance and various riders, and the details of indemnity differ depending on the plan contracted (with or without riders), so please use an Insurance Contract Application Request to check on the details.

### 2 Details of indemnity

#### (1) Primary cases when insurance benefits are paid

① Household goods security provision: For damage to household goods covered by insurance and incidental expenses, insurance benefits will be paid.

● Goods covered by insurance: this means household goods in the possession of the insured or relatives who are under the same livelihood as the insured and are housed in the residence stated on the Insurance Contract Certificate, etc., except for the following items:

- ① Automobiles (except for scooters of 125 cc or less)
- ② currency, securities, deposit certificates, revenue stamps, stamps (except for the case of theft)
- ③ precious metals, jewelry, art, etc. of which the market price per unit or per pair exceeds 300,000 yen
- ④ manuscripts, design drawings, designs, certificates, ledgers,
- ⑤ products, office supplies, sales equipment,
- ⑥ programs and data recorded on computer recording media,
- ⑦ animals and plants

| Insurance benefits to be paid                      |  | Cases when insurance money will be paid out  | Amount of insurance benefits to be paid   |                                      |
|--|--|--|---|--------------------------------------|
| Household goods indemnity                          | Nonlife insurance benefits   | When household goods are damaged by the following accidents<br>(a) fire (b) lightning (c) rupture, explosion (d) wind disaster, hail disaster, snow disaster (only when damage is 200,000 yen or greater) (e) falling, flying, collision or contact with objects, or collapse of objects from outside the building (f) water leak due to accident of water supply and drain facilities or accident in another space (g) social disorder, labor dispute, etc. | Amount of damage (limit on amount of household goods insurance)<br>* Amount of damage of household goods will be calculated based on the cost of repurchase (for precious metals, etc. of 300,000 yen or less, market price amount) |                                      |
|  |  | (h) theft  | Household goods, deposit certificates   | amount of damage (up to 500,000 yen) |
|  |  |  | Precious metals of 300,000 yen or less  | amount of damage (up to 100,000 yen) |
|  | Currency   |  | amount of damage (up to 200,000 yen)  |                                      |
| Insurance benefits for household goods carried out | When damage is incurred by household goods in another building in Japan, which were temporarily carried out of the residence stated in the insurance contract certificate, etc. by the insured or co-residing relative who is under the same livelihood with the insured due to accident under (a) to (f) under nonlife insurance benefits | Amount of damage (1 million yen or 20% of the household goods insurance benefits, whichever is lesser)   |   |                                      |
| Water damage insurance benefits                    | When household goods are damaged due to water damage (flood due to typhoon or heavy rain, etc.) and the following situation occurs   | (a) occurrence of damage of 30% of the repurchase price of household goods or greater  | Amount of damage x the ratio of reduction 70% (amount of damage will be limited to the insurance amount)  |                                      |
|  |  | (b) occurrence of damage of 15% or greater to less than 30% of the repurchase price of the household goods or greater  | Amount of insurance benefits x the ratio of payment 10% (limit on amount of damage)   |                                      |
|  |  | (c) In the case of not falling under (a) (b), damage incurred by household goods by being flooded above floor level  | Amount of insurance benefits x ratio of payment 5% (limit of amount of damage)  |                                      |

| Insurance benefits to be paid |   | Cases when insurance money will be paid out   | Amount of insurance benefits to be paid  |
|-------------------------------|---|---|--|
| Indemnity for expenses        | Extraordinary cost insurance benefits                           | When nonlife insurance benefits are paid due to accident in (a) to (g) under nonlife insurance benefits   | nonlife insurance benefits x 30% (up to 1 million yen)   |
|                               | Insurance benefits for expenses for clearing up remaining goods | When nonlife insurance benefits are paid due to accident in (a) to (g) under nonlife insurance benefits   | Actual expenses for clearing up (Up to 10% of nonlife insurance benefits)                                |
|                               | Insurance benefits for accidental fire relief expenses          | When nonlife insurance benefits are paid due to fire, rupture, or explosion arising out of the rental housing space, and then damage is as a result is incurred by the possessions of a third party | 200,000 yen x number of households that suffered damage (up to 20% of household goods insurance benefit) |
|                               | Insurance benefits for expenses of fire by earthquake           | Damage is incurred by household goods due to fire caused by earthquake, eruption or tsunami, and buildings containing household goods are half consumed, or household goods are completely consumed | Amount of household goods insurance benefit x 5%   |

② rider for repair cost security, rider for extension of repair cost indemnity

| Insurance benefits to be paid                     | Cases when insurance money will be paid out   | Amount of insurance benefits to be paid   |  |
|---|---|---|--|
|   |   | Rider for extension of repair cost indemnity  |  |
|   |   | Included  | Not included   |
| Repair cost insurance benefits                    | Damage is incurred by the rental housing space due to accident under (a) to (f) under nonlife insurance benefits and the insured repairs these at own expense under an agreement with the lessor (except for accidents subject to indemnity under the rider for lessee liability security)  | Amount of repair costs actually borne (up to the amount of the repair cost insurance benefits)                              |  |
|   | Damage due to freezing of exclusive use water pipes, water heater, toilet bowl of rental housing space is incurred and the insured restores this at own expense under an agreement with the lessor  | Restoration cost actually borne/ freezing prevention cost (up to 100,000 yen; freezing prevention cost is up to 10,000 yen) |  |
|   | Damage is incurred in washbowl stand and toilet bowl inside the rental housing space and the insured repairs this at own expense under an agreement with the lessor   | Amount of repair costs actually borne (up to 300,000 yen)   | Amount of repair costs actually borne minus 10,000 yen (up to 300,000 yen) |
|   | Window glass of rental housing space is damaged due to breakage and the insured repairs this at own expense under an agreement with the landlord  | Amount of repair costs actually borne (up to 100,000 yen)   |  |
|   | Bathtub inside rental housing space is damaged due to breakage and the insured repairs it at own expense under an agreement with the landlord   | Amount of repair costs actually borne (up to 300,000 yen)   | No indemnity   |
|   | The insured dies inside the rental housing space and as a result damage is incurred by the rental housing space, and the party that must repair the rental housing space in place of the relevant insured (*1) pays for repairs at own expense (*2)   | Amount of repair costs actually borne (up to 1 million yen)   | No indemnity   |
| Insurance benefits for door lock replacement cost | The insured replaces the door lock (*) at own expense due to the following reasons<br>* This means the door lock of the front door of the rental housing space<br>(a) Keys to the front door lock of the rental housing room are stolen.<br>(b) The door lock is opened by picking<br>(c) The door lock loses function completely or partially due to vandalism, etc. | Amount of replacement costs actually borne (up to 30,000 yen)   | No indemnity   |

(Note 1) This means the statutory successor, guarantor, inherited property custodian of the relevant insured or other insured.

(Note 2) If a repair cost security rider relating to the death of the insured is attached, there will be indemnity for repair costs actually borne up to 300,000 yen per incident.

● Repair costs: This means repair costs necessary for restoration of the rental housing space to the state of immediately before the occurrence of damage, except for the following repair costs.

- ① Primary structural part of building
- ② Areas jointly used by of rental housing residents
- ③ Damage due to rust, mold, deterioration or defect of natural wear and tear or the characteristics of the rental housing space
- ④ Out of the restoration cost at the time of or after moving out of the rental housing space for the lessor, costs other than those caused by reason of payment of repair cost insurance benefits.

③ Personal liability security rider – Tenant liability security rider – Tenant liability security additional rider relating to the death of the insured  
– Tenant liability security extended rider

| Insurance benefits to be paid   | Cases when insurance money will be paid out  | Amount of insurance benefits to be paid  |
|---|--|--|
| Personal liability insurance benefits                                   | When assuming legal liability for somebody else's physical disability or property damage and destruction due to the following accidents that occur inside Japan<br>(a) Accident arising out of possession, use, or management of the rental housing space<br>(b) Coincidental accident arising out of the daily lifestyle of the insured | Damage compensation assumed by the insured (up to the personal liability insurance benefit amount)   |
| Lessor liability insurance benefits                                     | The insured damages the rental housing space due to the following accidents and bears legal liability to the lessor<br>(a) fire (b) rupture, explosion<br>(c) water leak due to an accident occurring in the water supply and drain facilities, wet floor due to discharge or overflow   | Damage compensation borne by the insured (up to lessee liability insurance benefits)   |
| With tenant liability security extended rider attached:                 | (d) Other sudden and unexpected accidents  |  |
| Lessee liability insurance benefit relating to the death of the insured | When damage has occurred to the rental unit due to the death of the insured in the rental unit (limited to cases where the cause is attributable to the insured), and the party responsible for the repair of the rental unit (Note 1) has borne the cost of the legal liability for damages to the landlord, on behalf of said insured. | The amount of damages paid by the party responsible for the repair of the rental unit (Note 1) on behalf of said insured (up to a limit of 300,000 JPY if the policy has a repair cost security rider attached, and up to a limit of 1 million JPY if the policy has a repair cost compensation expanded rider attached) |

(Note 1) This means the statutory successor, guarantor, inherited property custodian of the relevant insured or other insured

**(2) Primary reasons when insurance benefits cannot be paid (exclusions)**

The primary exclusions are the following cases (for details, please check the Policy Provisions)

|   |
|---|
| <b>Common</b>   |
| Willful act by policyholder or insured, etc., war, use of force, revolution, insurrection, civil war, armed rebellion or other similar event of riot in a foreign country, earthquake, eruption, tsunami (excluding earthquake and fire cost insurance benefits), accident due to nuclear fuel substance, radiation pollution   |
| <b>Household goods coverage provision (household goods indemnity, incidental cost indemnity)</b>  |
| Material error or violation of the law by the policyholder or insured, etc., collision or contact with a vehicle in the possession of or driven by the policyholder or the insured or its load, loss or theft at the time of an accident, theft while the objects covered by insurance outdoors<br>Theft of bicycle or scooter (125cc or under), household goods taken out.   |
| <b>Repair cost security rider, repair cost indemnity expansion rider</b>  |
| Willful act, gross error, or violation of the law by policyholder, the insured, lessor of the rental housing space<br>Collision or contact with a vehicle in the possession of or driven by the policyholder or the insured or lessor of the rental housing space, or its load  |
| <b>Personal liability security rider</b>  |
| Liability arising directly out of performance of work by the insured, liability arising out of possession, use, or management of movables and real property used by the insured for work, liability to co-residing relatives, liability arising out of bodily disability suffered by employees (except for housework employees) of the insured while engaged in work, weighted liability by special agreement between the insured and a third party<br>For damage or destruction of property in the possession of, used by or managed by the insured, liability to person who owns the proper right to the property, liability arising out of insanity of the insured, liability arising out of assault or striking, liability arising out of possession, use or management of aircraft, ships, vehicles (excluding bicycles) or guns   |
| <b>Tenant liability security rider - Tenant liability security additional rider relating to the death of the insured - Tenant liability security extended rider</b>   |
| <ul style="list-style-type: none"> <li>Renovation, extension or demolition work, etc., on the rental unit (excluding cases where such work has been carried out by the insured's own labor) (limited to policies with a tenant liability security special rider).</li> <li>Liability for damages added pursuant to a special agreement between the insured and the landlord.</li> <li>Liability for damages arising from the mental derangement or instruction of the insured.</li> <li>Liability for damages arising from damage to the rental unit discovered after the rental unit has been vacated by the insured and returned to the landlord.</li> <li>Instances of the following types of damage to the rental unit (limited to policies with a tenant liability security extended rider) ① damage arising from defects in the rental unit, ② damage arising from discoloration, deterioration, rust, mould, rot, corrosion, erosion, cracks, peeling, exfoliation, fermentation or natural heat generation, due to the natural wear and tear or deterioration of the rental unit, or similar damage, ③ damage due to dampness, ④ damage caused by rodents or insects, ⑤ scratches, scrapes, paint flaking, warping, bending, denting or other damage to, or soiling of, the exterior of the rental unit that might ordinarily arise from the ordinary use or management of the rental unit, but not entailing any loss or deterioration of the functionality of the rental unit, or soiling, scratches or scrapes arising inevitably from the use of the rental unit, ⑥ damage arising from damage or destruction of the rental unit by an animal owned or managed by the insured (regardless of whether the keeping of the animal is permitted under the terms of the lease agreement of the rental unit), ⑦ damage resulting from the exercise by the state or a public organization of their public power of seizure, expropriation, confiscation or destruction, etc. However, this shall not apply to damage arising from actions required for fire-fighting or evacuation. ⑧ damage caused by the willful actions of a person entrusted with the use or management of the rental unit, or a person co-residing with the insured (regardless of whether such co-residence is permitted under the terms of the lease agreement of the rental unit), ⑨ damage arising from negligent or poor work in the course of decoration, repair or alteration of the rental unit, ⑩ damage arising from electrical or mechanical accidents of the rental unit that are not directly attributable to sudden and unexpected external accidents, ⑪ damage arising from the subsidence, movement or rising of the ground, ⑫ damage to tubes, such as light bulbs, cathode ray tubes, etc. However, this does not apply to cases where damage was suffered at the same time as another part of the rental unit suffers damage. ⑬ damage caused by the blowing of wind, rain, snow, hail, sand and dust clouds, or the infiltration of these.</li> </ul> |

### 3 Major riders and overviews

(1) Riders concerning the insured under a corporate contract, etc.

When the policyholder is an individual business owner and an executive or employee thereof resides in the rental housing space, this is applicable. By means hereof, it is possible to make the relevant executive or employee the insured under this insurance contract without filling-in their names.

(2) Rider concerning insured under co-resident contract

This is applicable when there is a co-resident other than a relative who is under the same livelihood as the insured (limited to lessees or co-residents in a lease agreement, etc.), and thereby the relevant co-resident may be the insured under this insurance contract.

### 4 Period of insurance

An insurance period of either 1 or 2 years may be selected.

### 5 Underwriting conditions (insurance amount, etc.)

- In the provisions on household goods security, the household goods insurance amount will be the upper limit on indemnity, so if the household goods insurance amount is insufficient for the repurchase price of household goods, there is a possibility that sufficient indemnity cannot be received in an unforeseen event. In addition, even if the household goods insurance amount is set in excess of the repurchase price of household goods, insurance benefits will not be paid in excess of the actual amount of damage.
- When the amount of insurance benefit payments under this insurance is judged to have a significant impact on the basis for calculation of this insurance, there may be cases where the insurance premium will be increased or the insurance amount will be decreased during the period of insurance. Moreover, if an unpredicted event occurs and the amount of insurance benefits that should be paid on such an event is judged to have a particularly serious financial impact, the insurance benefits may be reduced and paid.

### 6 Premium

- The premium will be determined by the period of insurance, the amount of insurance, and attached riders.
- The premium must be paid in lump sum by the method of payment designated when the application is made for insurance in the amount stated in the Insurance Contract Application (no installment payments).

### 7 Maturity return, policyholder dividends

There are no maturity returns or policyholder dividends under this insurance contract.

### 8 Surrender and refund of premium upon surrender (surrender return)

- When cancelling the insurance contract, please fill in the necessary matters on the Cancellation Request at the end of this booklet and send it to us.
- When the contract is cancelled in the middle of the insurance period, the premium will be returned as calculated by the following formula. (\*1)

#### [In the case of a 1-year contract]

$$\text{Surrender return} = \text{premium} \times (1 - \text{cancellation factor} (*2))$$

#### [In the case of a 2-year contract]

① When the cancellation date is within 1 year of the start of the insurance (the remaining period is 1 year or longer)

$$\text{Surrender return} = \text{premium} \times 1/2 \times (1 - \text{cancellation factor} (*2)) + \text{premium} \times 1/2$$

▶ For the premium for the first year, the amount calculated by the cancellation factor will be returned, and for the premium for the second year, the full amount will be returned.

② When the cancellation date is after 1 year from the start of insurance (the remaining period is less than 1 year)

$$\text{surrender return} = \text{premium} \times 1/2 \times (1 - \text{cancellation factor} (*3))$$

▶ For the first year that has already passed, no premium will be returned. For the premium for the second year, an amount calculated by the cancellation factor will be returned.

\*1 In the process of disregarding fractions, the actual return amount may vary more or less from the results of the above formula.

\*2 The cancellation factor will differ depending on the number of months that have passed (the number of months from the start of the insurance to the cancellation date). Please check the cancellation factor table below.

\*3 In the case of item ② in a 2-year contract, the cancellation factor depends on the number of months passed inside parenthesis in the cancellation factor table.

\*4 For the number of months passed, a period of less than 1 month shall be calculated as 1 month.

#### «Cancellation Factor Table»

| Number of months passed (*4) | cancellation factor |
|------------------------------|---------------------|
| 1 mo. (13 mo.)               | 0.65                |
| 2 mo. (14 mo.)               | 0.68                |
| 3 mo. (15 mo.)               | 0.72                |
| 4 mo. (16 mo.)               | 0.75                |
| 5 mo. (17 mo.)               | 0.78                |
| 6 mo. (18 mo.)               | 0.81                |

| Number of months passed (*4) | cancellation factor |
|------------------------------|---------------------|
| 7 mo. (19 mo.)               | 0.84                |
| 8 mo. (20 mo.)               | 0.87                |
| 9 mo. (21 mo.)               | 0.91                |
| 10 mo. (22 mo.)              | 0.94                |
| 11 mo. (23 mo.)              | 0.97                |
| 1 year (2 years)             | 1.00                |



## Explanation of alert information

Here are matters for particularly careful attention by the customer, such as cases that are potentially disadvantageous to the customer.

This document does not include all matters relevant to a contract. For details, please see the Policy Provisions or make an inquiry to us.

### 1 Cooling-off (withdrawal of application)

Even after an application for a contract is made, the contract application may be withdrawn or cancelled (cooling-off) as follows.

- Cooling-off is possible within 8 days of the application date or the date of receipt of this document, whichever of the two comes the later.
- A cooling-off request cannot be accepted by the agent that handled the application. Please notify us without fail by postal mail using a postcard, etc., which must include the necessary matters as below within the above period (should be postmarked within 8 days)
- When cooling-off is carried out, we will immediately return all of the premium and will claim no damages or penalties, etc. due to cooling-off.
- If cooling-off is requested even though the event for which insurance benefits will be paid has already occurred unbeknownst, we will deem the request not to be effective and pay the insurance benefits.

Addressed to:

Associa, Inc. Cooling-off Section  
2F, Kudankita 325 Bldg., 3-2-5, Kudankita, Chiyoda-ku, Tokyo 102-0073

Required matters

(1) Cooling-off intent (2) contract application date (3) name of policyholder (seal), address, telephone number that can be contacted, (4) contract number (application control No.) (5) name of agent

### 2 Duty of disclosure (matters that customers must declare when entering a contract)

The following matters that must be stated on the insurance contract application form are important matters concerning the contract (matters for disclosure). The policyholder is obligated to answer accurately about the matters for disclosure when entering an insurance contract. Concerning the matters for disclosure, if the policyholder fails to disclose a fact due to willful act or gross error, or misrepresents fact, the Company may cancel the contract or may not pay the insurance benefits.

Matters for disclosure

(1) name and address of the policyholder (2) name of the insured (3) location and use of the building containing household goods (4) number of composing members of the household (5) existence of any other insurance contract from the Company pertaining to the same insured

### 3 Duty of notice (matters to be reported after entering contract)

If any change, etc. occurs after the contract is entered, please notify the Company or agent without delay. If notification is not made, the Company may cancel the contract or may not pay the insurance benefits.

Matters for notice

- (1) assignment of all of the household goods
- (2) change of use of the building containing household goods
- (3) transfer of all of the household goods to another place due to moving, etc.
- (4) other changes in the disclosed matters

### 4 Cancellation or forfeiture due to material event

- In the event of willfully forced occurrence of an accident to obtain insurance benefits by fraud, or if there is any other act of fraud concerning insurance benefit claims, or applicability or involvement with anti-social forces is recognized, etc., the Company may cancel the contract or may not pay insurance benefits.
- When the policyholder or the insured commits fraud or makes a threat when entering a contract, the Company may cancel the contract.
- If the policyholder has the purpose of receiving or causing a third party to receive insurance benefits illegally, the contract will be nullified.
- If all of the household goods covered by the insurance are destroyed after the contract is entered, the contract will be forfeited.

### 5 Start of insurance liability

Insurance liability will start at 0:00 a.m. of the first day of the insurance period stated on the insurance contract certificate, etc. However, even after the insurance period for a new contract is started, insurance benefits will not be paid for accidents that occur before the premium is received.

### 6 When insurance benefit cannot be paid

For cases where insurance benefits cannot be paid, see Contract Overview [2](#) (2) or the Policy Provisions.

### 7 Overlapping rider indemnity

When entering a contract, if there is another insurance contract with similar indemnity content (including riders set for insurance contracts other than household goods insurance or an insurance contract of another company) as per the table below, there may be overlap in indemnity. If there is an overlap in indemnity, for the covered accident, indemnity can be performed from whichever of the insurance contracts, however sometimes there are cases where insurance benefits cannot be paid from either of the insurance contracts. Please enter the contract after checking for differences in indemnity content or insurance amount (note).

(Note) If a rider is set to only one contract, when the contract is cancelled due to relocation, etc. or when the insured comes not to be covered for indemnity due to a change in the family situation (change from co-residency to separation, etc.), there may be cases where the indemnity under the rider will not be in effect.

<Major riders where indemnity may overlap>

|   | Indemnity that will be contracted in this instance | Example of other insurance contracts due to which indemnity may overlap        |
|---|--|--|
| 1 | Personal liability security rider                  | personal liability security rider of automobile insurance from another company |
| 2 | Personal liability security rider                  | personal liability security rider of accident insurance from another company   |

## 8 Payment grace period for premium

- For a new contract, there is no payment grace period for the premium (except for account transfer)
- If the payment method of the premium stated on the insurance contract application is account transfer, the premium will be transferred from the designated account on the payment due date so please prepare a sufficient amount in advance. If payment cannot be made on the payment date, grace may be granted on payment until the last day of the month that is 2 months after the payment due date (\*), but if premium cannot be made within the grace period, the contract shall be deemed not to have been established from the beginning.  
\* Only when there is no willful act or gross error of the policyholder
- For the payment grace period on contract renewal, check [9](#).

## 9 Renewal of insurance contract

- The Company will inform of contract renewal by two (2) months in advance of the expiration of the insurance period.
- Unless the policyholder notifies the Company of contract non-renewal, the contract will be renewed so please pay the premium for contract renewal by the expiration of the contract before renewal.
- If the premium is not paid for contract renewal before the expiration date of the contract before renewal, there will be grace on payment until the last day of the month following the start of the insurance under the contract renewal, but if the premium is not paid during the grace period, the contract will not be renewed.

## 10 Change of the premium and insurance benefit amount during the insurance period or upon renewal

- When the amount of insurance benefit payments under this insurance is judged to have a significant impact on the basis for calculation of this insurance, there may be cases where the insurance premium will be increased or the insurance amount will be decreased for the insurance. Moreover, if an unpredicted event occurs and the amount of insurance benefits that should be paid on such an event is judged to have a particularly serious financial impact, the insurance benefits may be reduced and paid.
- When the amount of insurance benefit payments under this insurance is judged to have a significant impact on the basis for calculation of this insurance, there may be cases where the insurance premium will be increased or the insurance amount will be decreased at time of renewal of insurance contract. Moreover, when this insurance comes to be unprofitable and underwriting of the insurance contract becomes difficult due to the payment status of insurance benefits, etc., the Company may not underwrite insurance contract renewals.

## 11 When a small-amount and short-term insurance provider becomes insolvent

Even if a small-amount short-term insurance provider becomes insolvent, including the Company, there will be no cover from such measures as fund support, etc. by the Non-life Insurance Policy-holders Protection Corporation of Japan or the Life Insurance Policyholders Protection Corporation of Japan. Moreover, it will not fall under Covered Insurance Contract as set forth in Article 270-3, paragraph 2, item (i) of the Insurance Business Act.

## 12 Insurance contracts that the small-amount short-term insurance provider can underwrite

Under the Insurance Business Act, the scope of insurance contracts that the Company, as a small-amount short-term insurance provider, can underwrite is as follows.

- (1) Period of insurance: up to 2 years
- (2) Total amount of insurance per insured: 30 million yen (\*1) (\*2)
- (3) Total number of insured for all insurance underwritten per insured  
100 (if the total amount of insurance per insured is 1 billion yen or less, this shall not apply)

\*1 When renewing a contract that is effective as of March 31, 2013, 50 million yen will be the maximum limit.

\*2 For low occurrence rate insurance (under this insurance, a personal liability security rider and lessee liability security rider), the same amount will be the maximum limit under a separate category.

## 13 ADR organization (alternative dispute resolution organization)

The Company will accept opinions or complaints to us at the following window. We will seriously accept opinions addressed to us and respond thereto. When necessary, customers may use the "Small Amount and Short Term Insurance Consultation Office," a designated dispute resolution organization with which the Company has an agreement and which is managed by the Small Amount and Short Term Insurance Association of Japan.

### Small-amount short-term insurance Consulting Office

**TEL : 0120-82-1144**

Open hours: 9:30 a.m. - 12:00 a.m. , 1:00 p.m. - 5:00 p.m.  
(except for Sat., Sun., and holidays)

### Associa Claims Response Window

**TEL : 0120-936-120**

Open hours: 9:30 a.m. - 5:00 p.m.  
(except for Sat., Sun., and holidays)

Note 1 : Inquiry in Japanese only at our call center.

## Other explanations

Matters about which we request caution concerning contracts are stated here

### 1 Matters to be noted when entering contracts

- Even if the customer takes out multiple insurance contracts with overlapping indemnity, or sets an insurance amount in excess of the repurchase price of household goods, insurance benefits will not be paid in excess of the amount of damage. Please enter your contract after adequately checking the indemnity content, insurance benefit amount and the need to enter the contract.
- The Company arranges reinsurance contracts with insurers selected by the Company with respect to this insurance, including portions in excess of 10 million yen per accident (for details, please check out our homepage)
- An Agent performs agency services, such as concluding policy contracts, receipt of insurance premiums, issue and delivery of premium receipts, policy contract management, etc., in accordance with an outsourcing contract concluded with Associa. Therefore, policy contracts that are validly established through application to an agent are considered to be the same as policy contracts directly concluded with Associa. However, in the case of on-line sales, the agent acts as an intermediary only, and policy contracts need to be approved by Associa.
- The Company does not handle earthquake insurance. Please be aware of the fact that the premium for this insurance will not be subject to deduction of earthquake insurance premiums (insurance benefits for earthquake and fire expenses under this insurance are different from earthquake insurance under the law).

### 2 Matters to be noted after entering a contract

- When you pay the premium by cash or transfer, the Company will issue the premium receipt prescribed by the Company so please confirm this.
  - In order to certify the establishment of a contract, an insurance contract certificate will be displayed on the "Customer Page" (\*) on the Internet so please confirm this. In addition, if so desired we can issue the insurance policy by document so please feel free to request this (0120-953-827).
- \* A login ID and password will be provided to customers in writing when there is an application or when the premium is paid.

### 3 Insurance claims

- (1) Should an accident occur, please contact the Company's Accident Response Center immediately. After we receive the accident report, we will give instructions on procedures and necessary documents.

**Accident Response Center: 0120-956-834**

(initial acceptance is 24 hours 365 days)

Note 1 : Inquiry in Japanese only at our call center.

- (2) When claiming insurance benefits, in order for the Company to confirm the cause of an accident, the status of damage and degree, etc., and pay insurance benefits without fail, customers need to submit the necessary documents requested by the Company. Insurance benefits will be paid within 30 days of the day when submission of the necessary documents is completed with no omissions, including that day; provided that, if a special inquiry or investigation is required, this shall be limited to until the day when the following number of days have elapsed. Insurance benefits will be paid within 30 days of the day when submission of the necessary documents is completed with no omissions, including that day; provided that, if a special inquiry or investigation is required, this shall be limited to until the day when the following number of days have elapsed.
- ① Investigation of disaster affected area to which the Disaster Relief Act is applicable: 60 days
  - ② Inquiry on results of assessment, etc. by an expert organization: 90 days
  - ③ Inquiry on results of interrogation or investigation by the police, prosecutor's office, fire department or other public organization: 180 days
- \* If the policyholder or insured hinders or fails to respond to an investigation by the Company without just cause, the period thereof shall not be included in the abovementioned periods.
- (3) For an accident requiring indemnification, the Company or the agent cannot conduct out-of-court settlement negotiations in place of the customer. When going ahead with out-of-court settlement negotiations please consult the Company in advance.
- (4) Note that the right of claim for insurance benefits will be extinguished after the three-year statute of limitations.

### 4 Information exchange system at payment time

The Company mutually inquires about the prescribed information concerning insurance contracts for the purpose referring to this in judgment on payment of insurance benefits, cancellation or revocation, or nullification of insurance contracts, with the Small Amount and Short Term Insurance Association of Japan, small-amount and short-term insurers and specific nonlife insurance companies.

\* For company names of individual small-amount short-term insurance business operators who participate in the Information Exchange System at Payment Time, see the website of the Small Amount and Short Term Insurance Association of Japan (<http://www.shougakutanki.jp/>).