

ABLE Monthly Plan

Living Support Insurance

ABLE's monthly coverage plan (household contents insurance)* is a fire insurance that covers personal property (household content) exclusively for those living in rental housing, and in addition to covering damage to the covered party's personal property, covers liability to compensate landlords and third parties for damages.

If the content of this product meets your needs, please read through this brochure and consider taking out a policy.



After reading this brochure, if the explained coverage content is different from what you were looking for, or if you have any questions, please contact us using the information listed on the back of this brochure.

*ABLE's monthly coverage plan (household contents insurance) is a living support insurance offered by JI Accident & Fire Insurance Co., Ltd.

*Please keep this brochure for as long as you hold this policy.

*This document is for reference purposes. Please be sure to check the Japanese version of the brochure.

How to follow the procedures by telephone (automated voice response)

STEP 1 Prepare for the telephone call

If, after checking the following two points, you find that the coverage content meets your needs, please proceed to STEP 2.

(1) Check "Read this before proceeding"

Please read through "Read this before proceeding" on the right page and confirm that the insurance is what you are looking for.

(2) Check the monthly premium and select earthquake insurance

Please check "How to follow the procedures by telephone (automated voice response) (Attachment)"

Please read "How to follow the procedures by telephone (automated voice response) (Attachment)" to check the applicable monthly premium and household content insurance amount (coverage amount).

The household contents coverage amount changes depending on whether or not earthquake insurance is included in the insurance (the monthly premium will be the same), so please confirm the amount of coverage for household contents after deciding whether or not to include earthquake insurance in your policy.

STEP 2 Call the Insurance Enrollment Center (0120-638-031)

Call the toll free number shown above from the telephone number stated in the lease agreement.

[Open 24 hours, calls from cell phones accepted, toll free] (English will be played after the Japanese message)

Telephone Call Flow Please follow the procedures as guided.



Thank you for your call.
This is the JI Accident & Fire Insurance Living Support Insurance Enrollment Center.

(1) Confirmation of intent



Message

Please read the section of the written guidance you have been provided titled "Read This Before Proceeding". Then press 1 to proceed with the process of giving consent. If you do not wish to proceed with the process of giving consent or if you have any questions, press 9.

▶ To proceed with the enrollment procedures, press "1"

(2) Select earthquake insurance



Message

If you would like to enroll in the plan that includes earthquake insurance as described on the written guidance that you have been provided, press 1. If you would like to enroll in the plan that does not include earthquake insurance, press 2. If you do not want to enroll or if you have any questions, press 9.

▶ Press "1" to enroll in the plan that includes earthquake insurance, and press "2" to enroll in the plan that does not include earthquake insurance

Enrollment procedures complete



You have provided your consent to enroll in the plan that does not include earthquake insurance. Thank you again for your call.

* Your membership card will be provided by one of our ABLE sales offices.

* A membership card will be created based on the content of confirmation of intent.

Please keep the brochure together with your membership card in a safe place.

STEP 1 - (1) Check “Read this before proceeding”

Please read through “Read this before proceeding” below and confirm that the insurance is what you are looking for.

Read this before proceeding

1. Our company (ABLE) has ascertained your intent to enroll in fire insurance required for rental housing as shown below through the move in application that we received from you (the party to the lease agreement). Please check that there are no issues with our understanding of your needs.

Insurance subject	Household contents that is to be kept in the rental housing unit stated in the lease agreement
Location to be covered by the insurance ☆	The property address stated in the lease agreement
Structure of the building in which the insurance subject is located ☆ and date of new construction	The building structure and date of new construction stated in the lease agreement
Owner of the insurance subject	The tenant stated in the lease agreement
Insured person (the person who will receive compensation and who will be the liability insurance covered party)	The tenant stated in the lease agreement

2. Our company (ABLE) proposes that you enroll in an insurance agreement that meets your ascertained needs. This insurance is a fire insurance that covers personal property (household content) exclusively for those living in rental housing, and in addition to covering damage to the covered party's personal property, covers liability to compensate landlords and third parties for damages. The policy details, explanation of important matters, etc., and plan are stated in this brochure.

Insurance amount	As stated in “How to follow the procedures by telephone (automated voice response) (Attachment)”
Coverage period	Your coverage will start upon the commencement of the lease agreement for the rental housing in which the insurance subject is located.
Insurance premium payment method	Monthly

Please check that the content above meets your (party to the lease agreement) wishes, and that there are no issues with the following.

- (1) Check the coverage content, insurance premium payment method, and insurance amount (payment limits) in the “How to follow the procedures by telephone (automated voice response) (Attachment)” to confirm that they are in line with your wishes
- (2) You must not have entered into any other insurance agreements, etc.* that offer the same coverage as this plan (including mutual aid) ★
- (3) If the rental housing covered by this plan loses its eligibility for the plan for reasons such as a change of management company, your coverage under this plan will end
- (4) If the applicant (enrolling party) is a minor, consent of a parent or legal guardian must be obtained

*Refers to residential fire insurance and comprehensive housing insurance, etc. You may not enroll in this plan if you are covered by any other insurance agreements, etc. “Other insurance agreements, etc.,” do not include coverage for personal liability, tenant liability, or repair costs. Please check “About Multiple Policies” in the explanation of important matters for information on multiple policies for personal liability, tenant liability, and repair costs.

*Items marked with a ★ are announcements, and items marked with a ☆ are announcements and notices. If an item marked with a ★ or a ☆ is incorrect, or if a change has occurred to an item marked with a ☆, and you fail to let us know, your enrollment may be canceled and any insurance claims may not be made; we ask for your understanding.

3. Please read the explanation of important matters, etc., and the explanation on the handling of personal information, and confirm that you have no issues with giving your consent to the handling of personal information. The explanation of important matters, etc., and explanation on the handling of personal information are included in this brochure.

4. Please enroll with the understanding that the standard insurance terms and conditions and riders will apply.

Points to note when following the procedures by telephone

(1) If you call from a telephone number other than the telephone number stated in your lease agreement ^(Note)

Before “confirmation of intent”, we will use your telephone number and date of birth to perform an “identity check.”



- ▶ 1. Enter the “telephone number” stated in your lease agreement, and then the “# (pound)” key
- ▶ 2. Enter your date of birth as an 8-digit number beginning with the year, and then the “# (pound)” key

(Note) An identity check will also be required if you call without a notification or if the telephone number stated in your lease agreement begins with 050.

*If an error occurs and you are unable to complete the procedures, please contact the ABLE Sales Office stated in your lease agreement.

(2) If you are unable to perform the enrollment procedures by telephone

You will not be able to complete the insurance enrollment procedures by telephone if any of the following are applicable. Please contact us using the information listed on the back of this brochure if you are unable to complete the enrollment procedures.

- If there are multiple agreements for the insurance enrollment subject
- If the move-in date has passed
- If you have already enrolled online or by telephone (you have already been enrolled, so there is no need to get in touch)

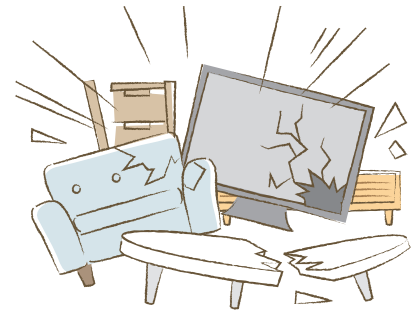
Content of Coverage in ABLÉ's Monthly Compensation Plan



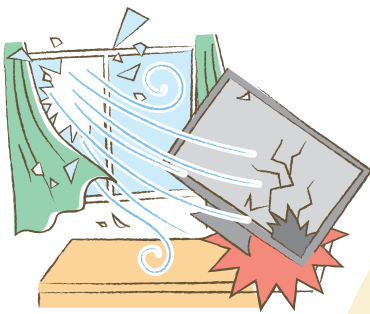
Fire



Lightning Strike

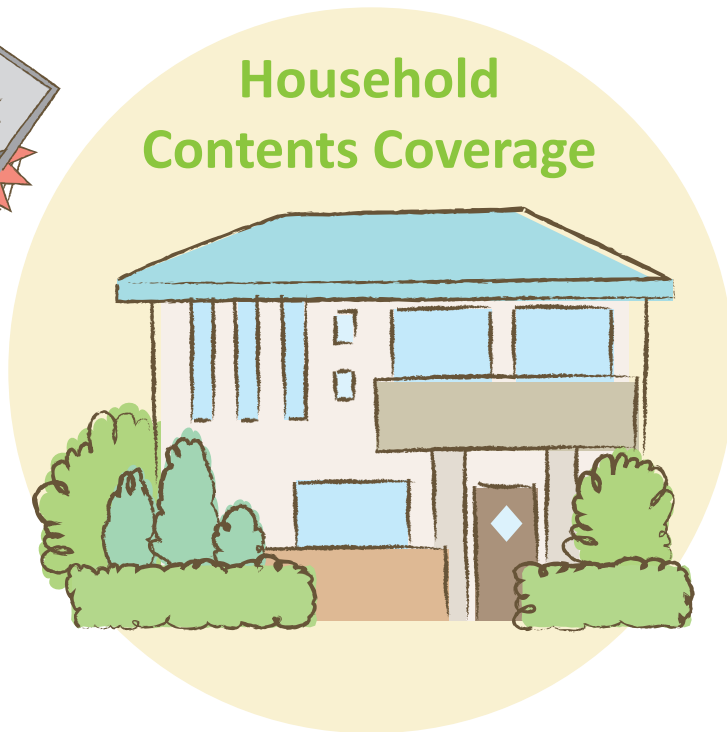


Burst / Explosion



**Wind Storm/
Snow disaster**

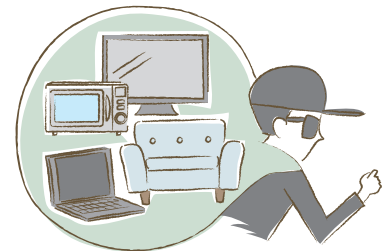
Household Contents Coverage



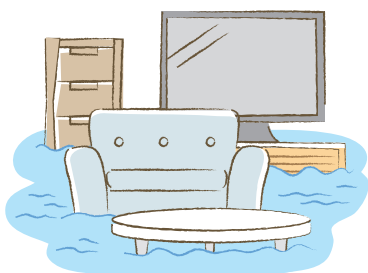
Damp caused by plumbing equipment accidents and accidents in other rooms



Falling / flying / collision of objects from outside the home



Theft



Flood



Violence or destruction during a riot, strike, etc.



Accidental losses
*Deductible of 30,000 yen applies

Some of the coverage described above is subject to separate deductibles, limits, and payment conditions. Refer to pages 9 to 11 for details.

Coverage for Expenses

*These riders and expense insurance are offered as a set.

Water supply and drainage pipe repair costs

Coverage for water supply and drainage pipe repair costs in the case of damage caused by the freezing of water supply and drainage pipes

Door lock replacement costs

The costs to replace your door lock are covered if a door key to your home is stolen within Japan

Injury and accident legal consultation costs

Your legal consultation costs will be covered if you injure another person or cause damage to the property of another person and consult with a lawyer about your legal liability to compensate for damages

Temporary rental, accommodation, and moving costs

Your temporary rental, accommodation, and moving costs will be covered if half or more of your home is damaged by a covered accident

Other costs

- Repair expenses
- Extraordinary expenses
- Remnants removal expenses
- Accidental fire consolation expenses
- Earthquake and fire expenses
- Damage prevention costs

Liability Coverage

Tenant liability insurance

Liability to compensate your landlord is broadly covered

If the leased room or building is damaged due to an unforeseen accident caused by the negligence of the resident (insured person), and the legal liability to compensate the landlord for damages is borne, the compensation for damages, etc., will be covered

[Up to 20 million yen per accident (no deductible)]

Personal liability insurance

Coverage for personal liability in day to day life

If someone is injured or the property of another person is damaged as a result of an unforeseen accident caused by the ownership, use, or management of the rental housing or through day to day life, and the legal liability to compensate for damages is borne, the compensation for damages, etc., will be covered

[Up to 100 million yen per accident (no deductible)]

With Settlement Agent Service

For liability-related accidents within Japan, the insurance company will act as settlement agent, and the Settlement Agent Service will be made available to you in order to resolve the accident. However, it will not be available in the following cases:

- If the other party to the accident does not consent to direct negotiations with an insurance company
 - If the total amount of the legal liability to compensate for damages exceeds the payment limit
 - If the insured person does not consent to cooperating with the insurance company
- ...and more

*In addition to the liability insurance covered person, those who fall applicable under the following will also be covered.

Please note that "spouse" refers to the other party in a marriage, and also includes those who have not registered their marriage but are in circumstances equivalent to a marriage, as well as those of the same sex that are recorded on the family register but are in circumstances that are no different to a marital relationship.

- (1) The individual's spouse
- (2) A relative of the individual or their spouse who is living in the individual's home
- (3) An unmarried child of the individual or their spouse who is living separately from the individual
- (4) A house mate of the individual who does not fall applicable under (1) through (3) (limited to the tenants and cohabitants stated in the lease agreement.)

Our recommended earthquake insurance add-on

Damage to household contents caused by earthquakes, volcanic eruptions, and tsunamis is covered



More on Pages 5 to 6

Add earthquake insurance for further peace of mind!



If your policy does not include earthquake insurance, insurance money will not be paid for fire, damage, burial, or loss that is caused by earthquakes, volcanic eruptions, or tsunamis.

Warning The earthquake insurance add-on is required for damage caused by earthquakes, etc.

Covers damage to household contents caused by earthquakes, volcanic eruptions, and tsunamis!!



Fire



Burial



Damage



Loss

* Covers household contents kept in the residential property, with insurance money being paid if household contents are damaged as a result of fire (and spread/extended damage), damage, burial, or loss caused by an earthquake, volcanic eruption, or a tsunami that results from these.

* An earthquake insurance amount will be set within the range of 30% to 50% of the household contents insurance amount. However, a 10 million yen limit applies.

Earthquake insurance money to be paid

If the damage caused to the insurance subject falls applicable as “total loss”, “major loss”, “minor loss”, or “partial loss”, earthquake insurance money will be paid at a fixed ratio (100%, 60%, 30%, or 5%) rather than for the actual repair costs incurred. (Applicability as “total loss”, “major loss”, “minor loss”, or “partial loss” is determined in accordance with the “Earthquake Insurance Loss Certification Standards”.)

Extent of damage	Extent of damage to household contents	Insurance money to be paid (Based on market value)
Total loss	The amount of damage to household contents is 80% or more of the market value of the household contents	100% of the earthquake insurance enrollment amount (limited to market value)
Major loss	The amount of damage to household contents is 60% or more and less than 80% of the market value of the household contents	60% of the earthquake insurance enrollment amount (limited to 60% of market value)
Minor loss	The amount of damage to household contents is 30% or more and less than 60% of the market value of the household contents	30% of the earthquake insurance enrollment amount (limited to 30% of market value)
Partial loss	The amount of damage to household contents is 10% or more and less than 30% of the market value of the household contents	5% of the earthquake insurance enrollment amount (limited to 5% of market value)

(Note) Earthquake insurance money is paid based on market value. Market value refers to the amount obtained by deducting the amount of wear and tear caused by use from the amount required to repurchase an equivalent item.

<Earthquake insurance exclusions>

- Currency, marketable securities, certificates of deposit, revenue stamps, stamps, and other similar such items
- Automobiles (includes tricycles and motorcycles, but excludes motorized bicycles with a total emissions of 125 cc or less.)
- Precious metals, jewels, paintings and calligraphic works, and antiques, etc., with a value exceeding 300,000 yen per item or per set
- Manuscripts, design documents, designs, and other similar such items, etc.

<Main cases where earthquake insurance money cannot be paid>

- Damage caused by the intent, gross negligence, or violation of laws and regulations by the policyholder or insured person (the covered person)
- Loss or theft in the case of an earthquake, etc.
- Damage caused by war and civil war, etc.
- Damage that has occurred after 10 days have passed since the day following the date of the earthquake, etc.



If a warning declaration is issued based on the Act on Special Measures Concerning Countermeasures for Large-Scale Earthquakes, the earthquake insurance will not cover household contents located in Tokyo, Kanagawa, Yamanashi, Nagano, Gifu, Shizuoka, Aichi, and Mie, where earthquake disaster prevention measures have been strengthened.

It is required for the calculation of earthquake insurance premiums

About the structure of the building in which the household contents are located

Location of the building
(Prefecture)

Building structure class

Earthquake insurance discount*

Earthquake insurance premium

*Terms and conditions apply. Refer to "About the Earthquake Insurance Discount System" below for details.

About the judgment criteria for structure class

Structure class is determined based on the type of pillars of the building in which the household contents are located. However, if legal fire resistance properties can be confirmed, the decision will be made in accordance with the "fire resistance classification".

Type of pillar and fire resistance classification	Property type (Building type)	Structure classification	Structure class	
			Household contents insurance	Earthquake insurance
<ul style="list-style-type: none"> • Concrete, concrete block, brick, stone, and fireproof coated steel construction • Fireproof structures (*1) 	Residential property (apartment housing)	Condominium structure	M structure	A Structure
	Residential property (detached housing)	Fire resistant structure, quasi-fire resistant structure, etc.	T Structure	
<ul style="list-style-type: none"> • Steel structure • Quasi-fire resistant structure (*2) • Quasi-fire resistant structure as designated by ministerial ordinance 	Residential property			
Other than the above	Residential property	Non-fire resistant structure	H structure	B structure

(*1) "Fire-resistant structures", "buildings with fire-resistant main structure", and "buildings with a main structure that conforms with the standards stated in Article 108-3 Paragraph 1 Item 1 a) and b) of the Enforcement Order for the Building Standards Act" are included in "fire-resistant structures".

(*2) "Structures for which collapse during specified evacuation time is prevented", "buildings with a main structure that is quasi-fire resistant", and "buildings with a main structure that has fire resistance of the same level as a quasi-fire resistant structure" are included in "quasi-fire resistant buildings".

About the earthquake insurance discount system

Earthquake insurance includes a discount system for insurance premiums in accordance with the base isolation and earthquake resistance performance of the building. The specified confirmation documents will need to be submitted in order to apply the discounts. Only one discount will be applied even in the case of applicability for more than one of the discounts shown below.

A construction year discount of 10% will be applied to properties that were built after June 1981, so confirmation discounts will not need to be submitted by the customer.

Type of discount	Discount application conditions	Discount rate
Base isolation building discount	If the building is a base isolated building based on the Housing Quality Assurance Act	50%
Earthquake resistance grade discount	If an earthquake resistance grade is held based on the Housing Quality Assurance Act (prevention of collapse, etc., of the structure and frame) or the "Evaluation Policy for Earthquake Resistance Grades Through Earthquake Resistance Diagnosis" as prescribed by the Ministry of Land, Infrastructure, Transport and Tourism	10%, 30%, 50%
Earthquake resistance diagnosis discount	If earthquake resistance standards in the amended Building Standards Act (entered into effect on June 1, 1981) are met as a result of an earthquake resistance diagnosis or earthquake resistance repair by a local government, etc.	10%
Construction year discount	If the building was constructed on or after June 1, 1981	10%

■ Confirmation of the structure of the building in which the household contents will be located

- ABLE's monthly coverage plan has adopted a uniform insurance premium rate for the whole of Japan, regardless of the location and structure of the building in which the covered household contents will be located.

* If earthquake insurance is included, the insurance premium rate will vary for the earthquake insurance portion depending on the location and structure of the building.

■ About the appraisal of household contents (setting of insurance amount)

- ABLE's monthly coverage plan pays insurance money for actual loss based on equivalent item replacement cost (replacement price).
- ABLE's monthly coverage plan sets a recommended household contents insurance amount through the performance of a simple appraisal of the household contents to be accommodated based on the exclusive area of the residential rental property.
Refer to the table below (household contents (replacement cost standard) standard simple appraisal chart) for information on the appraisal of the household contents to be covered.

*ABLE's monthly coverage plan is only available with the pre-set types.

<Reference> Household contents (replacement cost standard) standard simple appraisal chart) (→ Refer to here if the replacement cost cannot be calculated.)

Size of rental room (exclusive area)	Less than 35 m ²	35 m ² or more, less than 50 m ²	50 m ² or more
Reference floor plans	One room, 1K, 1DK	1LDK 2K, 2DK, 2LDK	3K, 3DK, 3LDK 4K, 4DK, 4LDK
Household contents replacement cost reference	2 million yen to 5 million yen	2.5 million yen to 8 million yen	3 million yen to 10 million yen

(Created August 2021)

ABLE's monthly coverage plan offers [payment at actual replacement cost]!!

Replacement cost = **Repurchase cost** = (The amount required to purchase an equivalent item)

ABLE's monthly coverage plan offers coverage based on the **Repurchase cost**, and is subject to an insurance amount limit

equivalent to the **actual loss** incurred,

and so allows you to **repurchase** equivalent household contents with the insurance money.

*For precious metals, etc., coverage is based on the market circulation value (refers to the market circulation value of an item recognized as being equivalent to the insurance subject) However, if the amount of damage to one item or one site exceeds 300,000 yen based on market circulation value standards, the insurance money will be paid with the amount of damage regarded as 300,000 yen. (Insurance money will not be paid for the amount of actual loss that exceeds 300,000 yen.)

*If an insurance subject can be repaired, the repair costs will be paid, and if it cannot be repaired, the cost of repurchasing will be paid.

Explanation of Important Matters, Etc.

ABLE's monthly coverage plan (official name: Living Support Insurance. Hereinafter referred to as "Living Support Insurance") is a general Living Support Insurance policy in which the insurance provider is ABLE Inc. (hereinafter referred to as "ABLE"), the insured person is the tenant, and the insurance underwriter is JI Accident & Fire Insurance Co., Ltd. (hereinafter referred to as "Our Company").

This document contains "particularly important notices" for enrolling with ABLE's monthly coverage plan (Living Support Insurance). The "Agreement Summary" contains descriptions to help you understand the content of the insurance product, and the "Information requiring attention" describes items that require special attention, including items that may be disadvantageous to the policyholder. Please be sure to read these before applying to enroll.

- This document does not provide an exhaustive description of all matters relating to enrollment. Detailed information is provided in the Terms and Conditions. To obtain a copy of the Terms and Conditions, please either make a request with us using the information listed on the back of this brochure or view them on our company's website (<https://www.jihoken.co.jp>).
- Upon the insurance expiration date of the "insurance period of the enrolled management company comprehensive agreement", a new comprehensive agreement insurance period of one year from the insurance end date will apply, and the insurance period will also change in accordance with this each year thereafter. **In the event of modifications, etc., being made to the product, the content of your enrollment may change from the start date of the new insurance period of the enrolled agreement.** When checking the coverage summary, explanation of important matters, and terms and conditions, please be sure that you are viewing the versions of these that correspond to the year of the insurance period start date.

Agreement summary Matters to help you understand the content of the insurance product

Information requiring attention Matters requiring particular attention at enrollment, such as matters that may be disadvantageous to the policyholder

*If the policyholder and covered person are different, please be sure to explain the matters stated in this document to the covered person.

<Explanation of terms> The main terms are explained.

Terms and Conditions	The general insurance terms and conditions.	This prescribes the basic matters concerning standard coverage content and agreement procedures, etc.
	Rider	This provides speak supplements and changes to matters prescribed in the general insurance terms and conditions, such as in relation to coverage content.
Coverage subject (person)	Insurance provider	Refers to the rental property management company that has entered into a comprehensive living support insurance agreement with our company.
	Policy holder	Refers to the person who files an application for coverage with the insurance provider.
	Covered person	Refers to the person who may receive coverage from this insurance.
	Insurance Subject	Refers to the objects covered by this insurance. In this insurance, refers to personal property that is for daily use (hereinafter referred to as "household contents").
Insurance money	Insurance money	Refers to the money that should be paid by our company if damage occurs that is covered by the general insurance terms and conditions or any included riders.
	Deductible	Refers to the amount that will be deducted from the amount of damage when calculating the insurance money.
Insurance amount	Insurance amount	Refers to the maximum amount of insurance money that should be paid by our company is a loss occurs that is covered by the insurance.
Insurance premium	Insurance premium	Refers to the amount that should be paid by the policy holder based on the enrollment content.
Other	Repurchase cost	Refers to the amount required to repurchase an item of the same quality, purpose, size, model, and capacity as the insurance subject at the location of occurrence in the case of damage being incurred.
	Market value	Refers to the value of the insurance subject at the location of occurrence in the case of damage being incurred, and is the amount remaining after the deduction from the repurchase price of wear and tear caused by use and a reduction in accordance with the number of years since the insurance subject was purchased.
	Other insurance agreements, etc.	Refers to other insurance agreements or mutual aid agreements that have the same payment liability as all or a part of this insurance.
	Risk	Refers to the possibility of damage occurring.
	Relatives	Refers to relatives within the sixth degree of consanguinity, a spouse, and relatives within the third degree of kinship.
	Spouse	Refers to the other party in a marriage, and also includes those who have not registered their marriage but are in circumstances equivalent to a marriage, as well as those of the same sex that are recorded on the family register but are in circumstances that are no different to a marital relationship.

1. Read this before enrolling

(1) Product name and mechanism

① Product name **Agreement summary**

ABLE's monthly coverage plan (Living Support Insurance)

② Product mechanism **Agreement summary**

The content of the coverage is as described below.

Household Contents Coverage	<ul style="list-style-type: none"> ● Fire, lightning strike, burst, explosion ● Damp caused by water leaks, water discharge, and water overflow ● Water accidents (floods, flooding above floor level) ● Wind, hail, and snow accidents 	<ul style="list-style-type: none"> ● Riots, labor disputes ● Falling, flying, and collision of objects ● Theft ● Other unforeseen and sudden accidents 	+	(If add-on is requested) Earthquake insurance
	Coverage for Expenses	<ul style="list-style-type: none"> ● Extraordinary expenses ● Remnant removal costs ● Accidental fire consolation costs 		
Liability Coverage	+			
	<ul style="list-style-type: none"> ● Tenant liability ● Personal liability ● Tenant liability (comprehensive coverage) 			

Explanation of Important Matters, Etc.

(2) Basic coverage, costs and compensation for damages insurance money, insurance subject, and insurance amount setting method, etc.

1 Basic coverage Agreement summary Information requiring attention

If insurance money for damage is paid	Insurance money to be paid	Main cases where insurance money cannot be paid
<p>① Fire ② Lightning strike ③ Burst/explosion</p>	<ul style="list-style-type: none"> Amount of actual damage (replacement purchase price) Limited to the insurance amount for household contents (if the insurance amount exceeds the replacement purchase price, payment is limited to the actual replacement purchase price) (The same also applies in the case of ⑩.) *If the insurance subject is precious metals, jewels, jewelry, paintings, calligraphic works, antiques, carvings, or other works of art, the amount shall be determined in accordance with the market circulation price standard. (The same also applies in the case of ⑩) ● Reductions in value due to damage are not included in the amount of damage. ● If the amount of damage to one item or one set of items exceeds 300,000 yen under the market circulation value standards, the amount of damage will be regarded as 300,000 yen. 	<p>(1) Insurance money for damage will not be paid for damage caused due to any of the following reasons.</p> <ul style="list-style-type: none"> The intent, gross negligence, or violation of laws and regulations by the policyholder, the insured person, or the statutory representative of these Collision or contact with a vehicle that is owned or driven or by its load Acts of violence and vandalism associated with labor disputes concerning the insured person or on the side of the insured person The misplacing or loss of insurance subjects The loss or theft of the insurance subject in the case of an accident Theft that occurs while the insurance subject is located outdoors (excludes theft that occurs at a delivery box, etc., or to delivered items.) War, the use of force by a foreign country, revolution, the seizure of power, other incidents similar to these, or rioting Earthquakes, volcanic eruptions, tsunamis (insurance money will be paid for earthquakes and fire costs.) * Such damage can be covered separately with earthquake insurance. Nuclear fuel materials or accidents caused by nuclear fuel materials, etc. <p style="text-align: right;">Etc.</p>
<p>④ Wind disasters such as typhoons, tornadoes, and storms (excludes floods and storm surges, etc.), hail disasters, and snow disasters (excludes flooding caused by melting snow and accidents caused by snow removal work, etc.)</p> <p>* Damage caused by incoming wind is limited to damage caused by wind blowing into the inside of the residence from the part of the residence (windows, etc.) that has been damaged by wind, hail or snow.</p>	<p>[Currency, checks, stamps, seals] Limited to 200,000 yen per household per accident. *Eligible for payment only in the case of theft.</p>	<p>(2) Insurance money for damage will not be paid for the following damage and damage caused by the following. (If any of the accidents described in ① to ⑩ on the left occur, insurance money will not be paid for damage that falls applicable under any of the following.)</p> <ul style="list-style-type: none"> Defects to the insurance subject Natural wear and tear, deterioration, discoloration, degradation, rust, mold, rot, corrosion, erosion, cracks, chips, peeling, fermentation, spontaneous heat damage, and other similar forms of damage Mouse bites, insect bites, etc. Damage for which the manufacturer, seller, or shipper, etc., of the insurance subject bears responsibility to the insured person based on the law or a contract <p style="text-align: right;">Etc.</p>
<p>⑤ Falling, flying, collision, etc., of objects from outside the residence</p>	<p>[Deposit certificates, ATM cards, debit cards] Limited to 2 million yen per household per accident, or the household contents insurance amount, whichever is the lower. *Eligible for payment only in the case of theft.</p>	<p>(3) Insurance money will not be paid for scratches, scrapes, paint peeling, distortion, deflection, dents, and other external damage or stains that ordinarily occur in the normal use or management of the insurance subject, as well as for damage that does not cause a loss or deterioration in function of the insurance subject.</p>
<p>⑥ Damp caused by water supply and drainage equipment accidents, or by accidents that occur in another room</p>	<p>[Tickets, etc.] Railroad, ship, and aircraft boarding/ airfare tickets (excludes commuter passes), accommodation vouchers, tourist vouchers, travel vouchers. Limited to 50,000 yen per household per accident. *Eligible for payment only in the case of theft.</p>	<p>(4) In addition to (1) to (3), insurance money will not be paid for damage caused by an accident stated in ⑩ on the left.</p> <ul style="list-style-type: none"> The exercising of the public authority of the state or a government body, including seizure, confiscation, and destruction Damage caused by work-related negligence or poor skill during the performance of work such as processing and repairs Electrical accidents, mechanical accidents Fraud, embezzlement Land subsidence, displacement, elevation Damage to light bulbs and cathode ray tubes, etc. Damage caused to information that is recorded on magnetic tapes or magnetic discs, etc. Damage caused to false teeth, dentures, contact lenses, and similar such items Damage caused to mobile communication terminal equipment such as smartphones, tablet terminals, laptop computers, portable game machines, portable electronic equipment, and accessories for these Damage caused to radio controlled models and accessories for these Damage caused to yachts, motorboats, and jet skis, etc. Damage caused to surfboards, windsurf boards, snowboards, etc., and accessories for these Damage caused to animals or plants <p style="text-align: right;">Etc.</p>
<p>⑦ Collective acts such as riots, acts of violence and vandalism associated with labor disputes</p>		
<p>⑧ Theft (includes damage and dirtying caused by theft)</p> <p>* Currency and deposit certificates, etc., are not included in insurance subject, but are eligible for payment only in the event of a theft occurring within the residence stated on the membership card.</p> <p>* In the event of the theft of deposit certificates, ATM cards, or debit cards, these are eligible for payment only if cash is actually withdrawn from an account, or in the case of checks, if payment is honored by the paying financial institution.</p>		
<p>⑨ Water disasters (floods caused by typhoons, storms, and heavy rain, floods caused by melting snow, storm surges, landslides, and falling rocks, etc.)</p> <p>* Limited to where either of the following is applicable.</p> <ul style="list-style-type: none"> If the amount of damage is equivalent to 30% or more of the replacement cost of the insurance subject In the event of damage having been caused to the insurance subject as a result of flooding above floor level or inundation that exceeds 45 cm from ground level at the residence in which the insurance subject is located 		
<p>⑩ Other unforeseen and sudden accidents (outside of those of ① to ⑨)</p>	<ul style="list-style-type: none"> The actual amount of damage (replacement cost) Deductible of 30,000 yen 	

2 Expense insurance Agreement summary Information requiring attention

Expense insurance	If insurance money is paid	Insurance money to be paid	Main cases where insurance money cannot be paid
Repair expense insurance	① In the case of repairs to the residence stated on the membership card due to “an accident of ① to ⑧ that is covered as standard”.	● Actual cost Subject to a limit of 1 million yen per accident per household, with no deductible.	Insurance money for repair costs will not be paid for damage caused due to any of the following reasons. ● Defects to the residence, natural wear and tear, deterioration, discoloration, degradation, rust, mold, rot, corrosion, erosion, cracks, chips, peeling, fermentation, spontaneous heat damage, and other similar forms of damage ● Scratches, scrapes, peeling, distortion, deflection, dents and other external damage and stains that may normally occur through normal use or management Etc.
Extraordinary expense insurance	① In the case of an “accident of ① to ⑦ that is covered as standard”, and which is eligible for the payment of damage insurance money.	● 30% of the damage insurance money Limited to 1 million yen per accident per household	Expense insurance will not be paid for damage caused due to any of the following reasons. ● The intent, gross negligence, or violation of laws and regulations by the policyholder, the insured person, or the statutory representative of these ● Collision or contact with a vehicle that is owned or driven or by its load ● The misplacing or loss of insurance subjects ● The loss or theft of the insurance subject in the case of an accident ● Theft while the insurance subject is outdoors 0% Etc.
Remnants removal expense insurance	① In the case of an “accident of ① to ⑧ (excludes the theft of currency and deposit certificates, etc.), ⑨ and ⑩ that is covered as standard”, and which is eligible for the payment of damage insurance money.	● Actual cost Limited to 10% of damage insurance money	
Accidental fire consolation expense insurance	① In the case of an “accident of ① or ③ that is covered as standard”, which is eligible for the payment of damage insurance money, and that has resulted in damage being caused to a third party owner.	● Limited to a total amount of 500,000 yen per impacted household x number of impacted households, as well as to 20% of the insurance money amount	
Earthquake and fire expense insurance	In the case of fire damage caused by earthquakes, volcanic eruptions, or tsunamis having caused half or more of the residence in which the insurance subject is located to burn down, or the insurance subject having been burned down in its entirety. *Precious metals, etc., are not included in the insurance subject.	● 5% of the insurance money Limited to 3 million yen per accident per household	
Damage prevention costs	① In the case of an “accident of ① to ③ that is covered as standard”, and where necessary or beneficial expenses (expenses in order to purchase new fire extinguishing agents, etc., for firefighting activities, cost of repairs to items that have been damaged through the firefighting activities) have been paid in order to prevent the occurrence or expansion of damage.	● Actual cost	Damage prevention costs will not be paid for damage caused due to any of the following reasons. ● The intent, gross negligence, or violation of laws and regulations by the policyholder, the insured person, or the statutory representative of these ● Earthquakes, volcanic eruptions, or tsunamis caused by these Etc.

3 Liability insurance money (with settlement agent) Agreement summary Information requiring attention

Liability insurance money	If insurance money is paid	Insurance money to be paid	Main cases where insurance money cannot be paid
Personal liability (Within Japan only)	In the case of the insured person having incurred damage through bearing the legal liability to provide compensation for damages for physical injury or property damage caused to others due to an unintended accident resulting from owning, using, or managing the residence indicated on the membership card or due to the insured person's day to day life in Japan.	● Compensation for damages ● Legal costs ● Damage prevention costs ● Emergency measures costs ● Cooperation costs ● Rights preservation costs	(1) Liability insurance money will not be paid when caused due to any of the following reasons. ● The intent of the policyholder, the insured person, or the statutory representative of these ● Liability to compensate for damages caused directly through the performance of work duties ● Liability to compensate for damages to a relative living in the same household ● Liability to compensate for damages caused by a physical disability incurred by an employee while engaged in their duties ● In the case of there being a special agreement on liability with a third party, liability to compensate for damages that is also covered by such special agreement ● Liability to compensate for damages caused by damage to the residence stated in the membership card that was found after delivery ● Liability to compensate for damages caused by the ownership, use, or management of an aircraft, ship, vehicle, or firearm Etc.
Tenant liability	In the case of the residence stated in the membership card having sustained damage from a fire, burst, or explosion, etc., and the insured person having incurred damage from bearing the legal liability to pay compensation for damages to the landlord of the residence.		(2) Liability insurance money will not be paid for the damage stated below. ● Defects in the residence ● Natural wear and tear, deterioration, discoloration, degradation, rust, mold, rot, corrosion, erosion, cracks, chips, peeling, fermentation, spontaneous heat damage, and other similar forms of damage ● Scratches, scrapes, peeling, distortion, deflection, dents and other external damage and stains that may normally occur through normal use or management Etc.

4 Amount of damage insurance money to be paid Agreement summary Information requiring attention

Damage insurance money will be paid for damage incurred by the insurance subject as a result of a covered accident.

Insurance Subject	Amount of insurance money to be paid
Household contents	<p>Damage insurance money = Damage amount (repurchase cost)</p> <p>It should be noted that ① in the case of an unforeseen and unexpected accident of “basic coverage ⑩”, this shall be handled as described below.</p> <p>Damage insurance money = Damage amount (repurchase cost) - Deductible of 30,000 yen applies</p> <p>*However, the amount to be paid as damage insurance shall be limited to the household contents insurance money amount per accident. In addition, if repairable, the repair costs will apply.</p>

Explanation of Important Matters, Etc.

5 Summary of Main Riders [Agreement summary](#)

This insurance includes the following riders. Refer to the “Agreement Summary (Terms and Conditions)” for details.

Rider name	If insurance money is paid	Main cases where insurance money cannot be paid
Water supply and drainage pipe repair costs coverage rider	In cases such as where damage has been caused to the household contents of the insured person due to damage caused by the freezing of water supply and drainage pipes or the clogging of water supply and drainage equipment, and damage insurance money is paid, water supply and drainage pipe repair costs will be paid, subject to a limit of 100,000 yen per accident per household.	<p>Insurance money will not be paid for costs caused by any of the following reasons.</p> <ul style="list-style-type: none"> ● Damage caused by a defect in the water supply and drainage pipes or water supply and drainage equipment ● The following damage and damage caused due to the following <ul style="list-style-type: none"> · Natural wear and tear, deterioration, discoloration, alteration, rust, mold, rot, corrosion, erosion, cracking, peeling, falling, and other similar such damage to water supply and drainage pipes or w water supply and drainage equipment · Mouse bites, insect bites ● Scratches, scrapes, peeling, distortion, deflection, dents and other external damage and stains that may normally occur through normal use or management <p>Etc.</p>
Door lock replacement costs coverage rider	If a door key to a residence within Japan is stolen (excludes where lost) the door lock replacement costs (actual cost) will be paid, subject to a limit of 30,000 yen per theft.	<p>Insurance money will not be paid for costs caused by any of the following reasons.</p> <ul style="list-style-type: none"> ● The intent, gross negligence, or violation of laws and regulations by the policyholder, the insured person, the landlord of the residence, or the statutory representative of these ● Criminal acts committed or participated in by the spouse of the insured person, relatives living together with the insured person or their spouse, and unmarried children living separately from the cohabiting insured person or their spouse ● Costs arising from the exercising of public authority by the state or a public body, such as seizure, expropriation, confiscation, or destruction <p>Etc.</p>
Injury and accident legal consultation costs coverage rider	In the case of having consulted with an attorney about the legal liability to compensate for damages where injury has been caused to another person or damage has been caused to the property of another person over the course of day to day life within Japan, the legal consultation fees (actual cost) will be paid, subject to a limit of 10,000 yen per consultation and 50,000 yen per accident (limited to where the consent of our company has been obtained). There is no deductible.	<p>Insurance money will not be paid for costs caused by any of the following reasons.</p> <ul style="list-style-type: none"> ● Liability to compensate for damages caused directly through the performance of work duties ● Liability to compensate for damages to a relative living in the same household ● Liability to compensate for damages caused by the ownership, use, or management of an aircraft, ship, vehicle, or firearm <p>Etc.</p>
Repair expense insurance comprehensive coverage rider	This is a rider that expands and changes the coverage for the repair costs of the basic coverage, and if the residence stated on the membership card is damaged due to an unforeseen accident, and the residence has been repaired based on an agreement with the landlord, the repair costs will be paid, subject to a limit of 1 million yen per accident per household.	<p>²In addition to the main cases where repair expense insurance of the expense insurance and the insurance money of the liability insurance money³ cannot be paid, insurance money will not be paid for the damage stated below.</p> <ul style="list-style-type: none"> ● Damage arising from the exercising of public authority by the state or a public body, such as seizure, expropriation, confiscation, or destruction ● Damage caused by work-related negligence or poor skill during the performance of work such as processing and repairs on the residence ● Damage caused by an electrical or mechanical accident ● Damage caused by fraud or embezzlement ● Damage caused by land subsidence, displacement, or elevation ● Damage to light bulbs and cathode ray tubes, etc. ● Damage caused by wind, rain, snow, hail, dust, or other similar such substances that are blown into or leaked into the residence <p>Etc.</p>
Tenant liability comprehensive coverage rider	A rider that expands and changes the coverage for the renter's liability of the basic coverage; insurance money will be paid for damage incurred as a result of the insured person bearing the legal liability to pay compensation for damages to the landlord of the residence which has arisen from damage having been caused to the residence stated on the membership card due to an unforeseen accident.	
Temporary rental, accommodation, and moving costs coverage rider	<p>¹In the case of an “accident of ^① to ^⑩ (excludes the theft of currency and deposit certificates, etc.) of the basic coverage, where more than half (*) of the residence has been damaged, making it necessary to temporarily rent separate accommodation, or to stay at an accommodation facility, or to move residence, temporary rent and accommodation costs insurance money will be paid, subject to a limit of 200,000 yen per month and six months per accident, and moving costs insurance money will be paid, subject to a limit of 400,000 yen per accident.</p> <p>(*) Refers to any of the following damage.</p> <ul style="list-style-type: none"> · Damage where the amount of damage to the main structural part of the residence is 20% or more of the replacement cost of the residence · Damage where the ratio of the floor area of the damaged part of the residence against the total floor area of the residence is 20% or more · Damage where the amount of damage caused to the insurance subject is 30% or more of the replacement cost 	<p>Insurance money for damage will not be paid for damage caused due to any of the following reasons.</p> <ul style="list-style-type: none"> ● The intent, gross negligence, or violation of laws and regulations by the policyholder, the insured person, or the statutory representative of these ● Collision or contact with a vehicle that is owned or driven or by its load ● Acts of violence and vandalism associated with labor disputes concerning the insured person or on the side of the insured person ● War, the use of force by a foreign country, revolution, the seizure of power, other incidents similar to these, or rioting ● Earthquakes, volcanic eruptions, tsunamis ● Nuclear fuel materials or accidents caused by nuclear fuel materials, etc. ● Damage arising from the exercising of public authority by the state or a public body, such as seizure, expropriation, confiscation, or destruction ● Damage caused by negligence or poor skill during the performance of work such as processing and repairs on the residence ● Damage caused by an electrical or mechanical accident ● Damage caused by fraud or embezzlement ● Damage caused by land subsidence, displacement, or elevation ● Damage caused by wind, rain, snow, hail, dust, or other similar such substances that are blown into or leaked into the residence ● Defects in the residence ● Natural wear and tear, deterioration, discoloration, alteration, rust, mold, spoilage, corrosion, erosion, cracking, peeling, dropping, fermentation, spontaneous heating damage, and other similar such damage ● Natural wear and tear, deterioration, discoloration, degradation, rust, mold, rot, corrosion, erosion, cracks, chips, peeling, fermentation, spontaneous heat damage, and other similar forms of damage <p>Etc.</p>

6 Insurance subject [Agreement summary](#)

The subject of this insurance is personal property for day to day use that is kept in the residence, and items owned by the insured person in delivery boxes, or that are delivered.

If the insured person is not the owner of the residence, the following items owned by the insured person will be included in the insurance subject.

•Tatami mats, fittings, auxiliary equipment of the residence such as for electricity, gas, water supply and drainage, cooling and heating, etc.

Please be advised that the following is not included in the insurance subject. (Main items)

[Automobiles and motorcycles (refers to automobiles as defined in Article 2 (Definitions) Paragraph 2 of the Road Transport Vehicle Act (Act No. 185 of 1951), does not include the motorized bicycles prescribed in Paragraph 3 of said article.) [Currency, checks, marketable securities], etc., [manuscripts, design documents], etc., [products, fixtures and fittings for business, and other similar such items]

7 Setting of insurance amount [Agreement summary](#)

The recommended household contents insurance coverage (amount) will be set through the performance of a simple appraisal of the household contents to be accommodated based on the exclusive area of the residential rental property. Refer to “How to follow the procedures by telephone (automated voice response) (Attachment)” for information on the insurance amount to be enrolled for by the resident.

8 Coverage period and timing of start and end of coverage [Agreement summary](#) [Information requiring attention](#)

- Start of coverage: 00:00 on the start date of the lease agreement (or the date set by ABLE, which is the insurance provider) or 00:00 on the day following that in which the enrollment procedures are completed, whichever is later
- End of coverage: 00:00 on the insurance end date of the enrolled rental property management company comprehensive agreement (however, coverage will continue unless otherwise indicated by the member or ABLE, which is the insurance provider.)

* This insurance coverage will end if the lease agreement is terminated (due to moving residence), if the enrollment is canceled by the member, if the comprehensive living support insurance agreement between ABLE, which is the insurance provider, and our company, comes to an end, or if the applicable property is no longer subject to the management of ABLE, which is the insurance provider.

(3) Mechanism for determining insurance premiums, and payment method, etc.**1 Mechanism for determining insurance premiums** [Agreement summary](#)

- The premiums for this insurance are set at a uniform rate for the whole of Japan, and are determined based on the amount of cover (however, excludes earthquake insurance). In addition, refer to “How to follow the procedures by telephone (automated voice response) (Attachment)” for information on the actual insurance premiums for the enrolled coverage. It should be noted the policy prescribes that the insurance premiums for the move in month and move out month will be calculated on a pro rata basis.

2 Insurance premiums payment method [Agreement summary](#) [Information requiring attention](#)

The premiums for this insurance will be paid to ABLE together with the monthly rent, etc.

(4) Return upon maturity, policyholder dividends [Agreement summary](#)

This insurance does not offer a return upon maturity or policyholder dividends.

(5) Handling of earthquake insurance**1 Product mechanism** [Agreement summary](#) [Information requiring attention](#)

Please enroll for earthquake insurance together with ABLE’s monthly coverage plan (hereinafter referred to as “Main Policy”).

We do not accept enrollments for earthquake insurance on a standalone basis. If you do not wish to enroll for earthquake insurance, call us by telephone (automated voice response) and press number 2.

2 Coverage content [Agreement summary](#) [Information requiring attention](#)

Insurance money will be paid in the case of the following damage being caused to household contents due to fire, damage, burial or loss resulting from an earthquake, volcanic eruption, or tsunami caused by these (hereinafter referred to as “earthquakes, etc.”).

Extent of damage	Insurance money to be paid
Total loss	Full earthquake insurance amount (limited to market value)
Major loss	60% of the earthquake insurance amount (limited to 60% of market value)
Minor loss	30% of the earthquake insurance amount (limited to 30% of market value)
Partial loss	5% of the earthquake insurance amount (limited to 5% of market value)

Insurance money will not be paid for accidents that do not lead to the damage described above. Certification as “total loss”, “major loss”, “minor loss”, or “partial loss” is determined in accordance with the “Earthquake Insurance Loss Certification Standards”. Please check the Terms and Conditions for details.

* If the total amount of insurance money to be paid by all general insurance companies from a single earthquake, etc. (Note), exceeds 12 trillion yen, the insurance money to be paid may be reduced to the amount calculated by the formula shown below. (Current as of April 2023)

Insurance money to be paid = Calculated amount of insurance money × (12 trillion yen / Total calculated amount of insurance money)

(Note) Two or more earthquakes, etc., that occur within a 72-hour period will be regarded as one single earthquake, etc.

Explanation of Important Matters, Etc.

3 Main cases where insurance money will not be paid

[Agreement summary](#)

[Information requiring attention](#)

The following household contents will not be covered by this insurance. (Even if included in the insurance subject of the main policy, it will not be covered in the earthquake insurance.)

- Currency, marketable securities, certificates of deposit, revenue stamps, stamps, and automobiles
- Precious metals, jewelry, and works of art that are valued at more than 300,000 yen per piece or per set
- Manuscripts, design documents, designs, certificates, ledgers, and other similar such items

Etc.

In addition, even if household contents are damaged by an earthquake, insurance money will not be paid for damage that has occurred after 10 days have passed since the day following the date of the earthquake, etc., or for the loss or theft of the insurance subject.

4 Coverage period

[Agreement summary](#)

The coverage period will be set in line with the coverage period of the main policy prescribed in (2) 8 above.

5 Underwriting conditions (insurance subject, setting of insurance amount, mechanism for determining insurance premiums, etc.)

[Agreement summary](#)

- The subject of the earthquake insurance added on to the main policy will be household contents.
- The amount will be set within the range of 30% to 50% of the household contents insurance money amount of the main policy. However, a 10 million yen limit applies. In addition, if you have already enrolled in a separate earthquake insurance policy, the amount of additional coverage will be limited to the balance remaining after the deduction of the total coverage amount of the other insurance policy from the policy limit. Insurance premiums will vary by insurance amount, as well as by the location (prefecture) and structure of the building. Furthermore, there is an earthquake resistance grade discount according to the earthquake resistance of the building, construction year discount according to the year of construction of the building, a base isolation building discount if the building is a base isolated building, and an earthquake resistance diagnosis discount if the building meets earthquake resistance standards.

*If a warning declaration is issued based on the Act on Special Measures Concerning Countermeasures for Large-Scale Earthquakes, please be advised that we will be unable to accept new earthquake insurance enrollments or applications for increased insurance coverage for household contents located in areas where earthquake disaster prevention measures have been strengthened in relation to the Tokai Earthquake.

6 Return upon maturity, policyholder dividends

[Agreement summary](#)

This insurance does not offer a return upon maturity or policyholder dividends.

2. Points to note when enrolling

(1) Duty of Disclosure (matters to be notified when signing the contract)

[Information requiring attention](#)

(Points to note when checking the enrollment content and in relation to "Read this before proceeding")

The enrollee and the insured person bear the duty of disclosure, and the handling agent has the right to receive notification. The duty of disclosure is an obligation to provide accurate notification of facts in relation to the matters to be notified at enrollment. The matters to be notified need to be notified to our company as they are important matters relating to risk items marked with a ★ or ☆ in the "Read this before proceeding" section are applicable. If any of these items are not true, or if any facts are omitted, there may be cases where your enrollment is canceled and insurance moneys are not paid. Please be sure to check the content of the "Read this before proceeding" section.

- [Notification Items]**
- ① Location to be covered by the insurance
 - ② Structure and use of the residence in which the household contents will be located
 - ③ Other insurance policies, etc., covering the same type of damage (includes mutual aid agreements) YN

(2) Cooling Off

[Information requiring attention](#)

This insurance is not eligible for cooling off.

(3) Multiple policies

[Information requiring attention](#)

If you have another insurance policy offering the same coverage in relation to the coverage of ① to ③ below (includes riders added on to an insurance policy other than fire insurance and insurance policies with other companies), this will be regarded as multiple policies. If you have multiple policies, although a covered accident may be covered by either insurance company, there may be cases where insurance money is not paid under of the policies. Please check the difference in coverage content and insurance amount, and decide whether or not you need the coverage. (Note)

(Note) In the case of ① to ③ below being covered by a single policy, there may be cases where coverage is lost due to reasons such as the insured person losing eligibility for coverage as a result of the cancellation of a policy when moving, etc., or a change in family status (moving from the current residence to a new residence, etc.). Please keep this in mind.

<Main coverage for which there may be multiple policies>

	Coverage included in this insurance	Examples of other insurance policies that may result in multiple policies	
①	Personal liability cover	Automobile insurance, household fire insurance, accident insurance, medical insurance personal liability coverage rider	Etc.
②	Tenant liability coverage	Household fire insurance, accident insurance tenant personal liability coverage rider	Etc.
③	Repair costs coverage	Household fire insurance, accident insurance repair cost coverage rider	Etc.

3. Points to note after enrolling

(1) Duty of Notice (matters to be notified after signing the contract) Information requiring attention

If any of the following occur after enrolling, please notify us using the information listed on the back of this brochure without delay. Please do keep in mind that if you fail to notify us of such matters, there may be cases where your policy is canceled and you are unable to receive insurance money.

[Notification items] The items marked with a ☆ in the “Read this before proceeding” section are applicable.

- ① In the case of the renovation or extension of the residence in which the household contents are located
- ② In the case of a change to the structure or use of the residence in which the household contents are located (includes when becoming vacant.)
- ③ In the case of the household contents subject to the insurance having been moved to another location

Etc.

In addition to the above, in the case of the transfer of the insurance subject or the insured person transferring the insurance subject, and if the rights and obligations applicable to the insurance policy are transferred to the transferee of the insurance subject, please notify us of this.

- In the case of a fact stated in the notification items occurring, and either of the following being applicable, as we will be unable to continue underwriting your policy, either your enrollment will be canceled, or your enrollment will be terminated by our company. In such a case, if we are able to underwrite with other products offered by our company, after having terminated the enrollment, you may be able to apply for a new policy, however, the content of the coverage may be different to this product.

- ① If the location of the household contents has become a location outside of Japan
- ② If the residence is no longer being used as a residence

- In the case of any of the following occurring after enrollment, it will be necessary to make changes, etc., to the content of your enrollment. Please notify us using the information listed on the back of this brochure without delay.

- ① If the address of the policy holder has changed
- ② If the value of the household contents has significantly deteriorated after enrollment

Etc.

(2) Refund upon cancellation Agreement summary Information requiring attention

If you would like to cancel this insurance, please let us know as soon as possible. It should be noted that this insurance does not offer a refund upon cancellation.

(3) Termination due to serious reasons Information requiring attention

If any of the following cases are applicable, we may terminate the policy upon issuing written notification to the policy holder. Please do keep in mind that if our company terminates the policy due to a serious reason, insurance money will not be able to be paid.

- If the policy holder or the insured person has caused damage or attempted to cause damage with the objective of receiving payment of insurance money
- If a fraudulent claim is made or attempted to be made
- If the policy holder or the insured person is found to fall applicable as a party affiliated with an organized crime group or as any other antisocial force, or is found to be involved with an antisocial force

Etc.

Explanation of Important Matters, Etc.

<If an accident has occurred>

Please send inquiries about insurance claims to JI Accident & Fire Insurance Co., Ltd.

- Online accident report form <https://www.jihoken.co.jp/saa/>

(Can also be accessed from My Page and our company's website)

*The URL is subject to change without notice. Please check our company's website.

- Call center [Open 24 hours a day] Toll free: **0120-399061**



<If you have complaints about the response of an insurance company, etc.>

Designated dispute resolution organization Information requiring attention

Our company has executed a master agreement on the implementation of procedures with The General Insurance Association of Japan, which is a designated dispute resolution organization that has been designated by the Commissioner of the Financial Services Agency based on the Insurance Business Act. If an issue with our company cannot be resolved, you may file a request for resolution with The General Insurance Association of Japan.

The General Insurance Association of Japan SompoADR Center (General insurance consultations and dispute resolution support center)

0570-022808(Navi Dial¹)

*1 Calls will be automatically routed to the nearest call center based on the area from which you are calling. Please note that Navi Dial is not eligible for call charge discount plans and free calls in rate plans offered by telecommunications providers. Please use 03-4332-5241² for telephone relay services and some PHS and IP calls, etc., that cannot get through.

*2 Calls will be received at the Sompo ADR Center Tokyo, regardless of region.

Open hours: Weekdays 9:15–17:00 (excludes Saturdays, Sundays, holidays, and from December 30 to January 4) (Standard call charges apply for all of these numbers.) Please check The General Insurance Association of Japan's website for details. (<https://www.sonpo.or.jp/about/efforts/adr/>)

<Warnings>

There is an increasing amount of issues with contractors who solicit residential repair services, etc., saying that "insurance can be used." If you are approached by such a contractor, please consult with an agent or our company and do not immediately enter into a contract for residential repair services, etc.

If you have any issues, please consult with the Consumer Hotline (188).

Please check The General Insurance Association of Japan's website for details. (<https://www.sonpo.or.jp/news/caution/syuri.html>)

* Please call with someone who understands Japanese.

Explanation on the handling of personal information

JI Accident & Fire Insurance Co., Ltd.

[About the handling of personal information]

Our company is fully aware of the importance of the protection of our customers' personal information, has established a policy for the handling of personal information that is entrusted to us, and handles personal information appropriately, as described below, in order to operate our business in good faith.

1. About the acquisition and purpose of use of personal information

Our company will acquire the personal information required for the following purposes by lawful and fair means, and will only use such information within the range that is necessary for the operations to achieve the following purposes.

- (1) The underwriting examination, underwriting, performance and management of applications for general insurance policies
- (2) The appropriate payment of insurance money
- (3) The execution of reinsurance agreements, notifications based on reinsurance policies, and claims for reinsurance money
- (4) The provision of guidance and the solicitation and sale of financial products offered by our company, such as general insurance products, as well as the execution, agency work, intermediary work, brokerage, and management of agreements
- (5) The guidance, provision, and management of other products and services offered by our company
- (6) The guidance, provision, and management of services that are incidental to or relate to (4) or (5) above

2. Types of information to be collected

The most common are the individual's name, address, telephone number, email address, date of birth, and gender. Other information (occupation, health condition, etc.) may be requested in application forms, etc.

3. Provision of personal information to third parties

Our company does not provide personal information externally outside of the following cases.

- (1) If consent has been given
- (2) If based on laws and ordinances
- (3) If provided to a business contractor, etc., either inside or outside of Japan, including agents of our company, within the range required for the achievement of the purpose of use
- (4) If required for the execution of a reinsurance agreement, a notification based on a reinsurance agreement, or a claim for reinsurance money, etc. (includes provision from one reinsurance company, etc., to another reinsurance company, etc.)
- (5) If necessary in order to register details on insurance policies with the policy content registration system established and operated in the insurance industry or to respond to inquiries based on this system, as well as in other cases where necessary in order to prevent fraudulent or illicit insurance policy applications and insurance money claims (Refer to the website of The General Insurance Association of Japan (<https://www.sonpo.or.jp/>) for details.)
- (6) If deemed necessary for the interest of the individual or the public

4. Details, etc., on our company's handling of personal information

Please visit our company's website below or contact us for details on our handling of personal information, etc. Website address: <https://www.jihoken.co.jp/> If the applicant and insured person are different, please ensure that the applicant provides an explanation to the insured person (all insured parties if more than one person is insured) on the information provided above concerning the handling of personal information.

Please Read

- ABLE's monthly coverage plan (hereinafter "this Plan") is a comprehensive living support insurance policy in which ABLE Co., Ltd. (hereinafter "ABLE") is the insurance provider, the insured person is the tenant, and JI Accident & Fire Insurance Co., Ltd. (hereinafter "JI Accident & Fire Insurance") is the underwriting insurance company.
- By enrolling in this plan, your coverage will be valid for the duration of the tenancy at a property managed by ABLE, however, coverage will end if any of the following become applicable.
 - ① If the lease agreement is terminated
 - ② If the management of the applicable property is transferred from ABLE to another company (please contact us using the information listed on the back of this brochure if you would like information about insurance.)
 - ③ If the comprehensive living support insurance agreement between ABLE, the insurance provider, and JI Accident & Fire Insurance ends
 - ④ If the policy holder has canceled this plan
- In this plan, "insurance premium" as stated in the explanation of important matters, etc., and on the membership card, etc., issued by the insurance provider to the policy holder, is replaced with "amount equivalent to insurance premium".
- The insurance policy of this plan will be stored by ABLE, the insurance provider, and a membership card shall be issued to the policy holder. Please note that insurance premium receipts will be issued to ABLE, the insurance provider, and will not be individually issued to the policy holder.
- This plan covers goods used for day to day living (household contents) located within the building in which the household lives. (This insurance does not cover offices and stores, etc., at which day to day living is not conducted.)
- Enrollment with this plan can be easily performed through a telephone call (automated voice response).
- Please be sure to read and check the content of the explanation of important matters, etc., prior to enrollment.
- This brochure provides a brief explanation of the insurance. Please contact our company or contact us using the information listed on the back of this brochure for more details.
- If you have any other insurance policies, etc. (includes mutual aid), please be sure to contact us.
- If an accident has occurred, please contact us without delay via our accident reporting center by telephone or our accident report form online. (Refer to the page on the left)
- If a liability accident occurs, settlement will require the prior approval of our company, so please consult with us.
- **This document is for reference purposes. Please be sure to check the Japanese version of the brochure.**

■ Scope of insurance subject (items covered by insurance)

- ◆ The insurance subject of this plan is "goods used for day to day living (household contents) that are located in the reference, and which belong to the insured person (the person covered by the insurance)".
- ◆ Of the goods stated below, those owned by the insured person are included in the insurance subject unless otherwise specified.
 - Tatami mats and fittings, etc.
 - Electrical, gas, as well as heating and cooling equipment, etc., that have been added to the residence
 - Bathtubs, sinks, gas stoves, counter tops, shelves, and similar such items that have been added to the residence

- ◆ Goods used for day to day living that are owned by relatives who live with the insured person as well as cohabitants of the insured person (limited to tenants and cohabitants stated in the lease agreement) that are kept at the residence subject to this insurance are covered by this insurance unless specified otherwise.

■ About coinsurance contract

This insurance policy is a coinsurance contract jointly underwritten by the insurance companies listed on the right. Each underwriting insurance company shall independently and separately bear the liability according to the underwriting ratio.

The managing insurance company receives insurance premiums, issues insurance policies (membership cards), pays insurance claims and performs other operations on behalf of other underwriting insurance companies.

Name of underwriting insurance company	Underwriting ratio
(Managing) JI Accident & Fire Insurance Co., Ltd.	80%
(Non-managing) AIG General Insurance Company, Ltd.	18%
(Non-managing) Sompo Japan Insurance Inc.	2%

* Please keep the brochure together with your membership card in a safe place.

ABLE Monthly Plan

Living Support Insurance



<Contact below for inquiries about this insurance>

※ When getting in touch, please mention that your inquiry concerns ABLE's monthly coverage plan. * Support is available in Japanese only. Please call with someone who understands Japanese.

JI Accident & Fire Insurance Co., Ltd.

East Japan Service Center

TEL: 0120-385-550 (Support is available in Japanese only. Please call with someone who understands Japanese)

E-mail: heyahohenkou@jihoken.co.jp (English support is available)

[Operating Hours: Weekdays 9:00–17:00 (excludes Saturdays, Sundays, and holidays)]

<Underwriting insurance company>



JI Accident & Fire Insurance Co., Ltd. (Managing)

16th floor, Harumi Island Triton Square Tower X
1-8-10, Harumi, Chuo-ku, Tokyo, 104-6016
AIG General Insurance Company, Ltd. (Non-managing)
Sompo Japan Insurance Inc. (Non-managing)

<Handling agent>



ABLE INC. (Managing agent)

ACSERVICE Co.,Ltd (Non-managing agent)