



# Add Peace of Mind to Your Living Place with Comprehensive Coverage!

Sumai Plus offers comprehensive coverage for unexpected accidents in daily life. Take advantage of this insurance, specifically designed for rental properties, which adds peace of mind.

\* Coverage related to earthquakes is not included, except for earthquake fire expense insurance.



## Coverage for household items (compensation for damages due to accidents or natural disasters)

(1) Fire 	(2) Lightning strike 	(3) Explosion 
(4) Wind, hail, or snow disaster 	(5) Flooding 	(6) Falling, airborne, or colliding objects 
(7) Water leakage 	(8) Disturbance 	(9) Theft 
(10) Damage or soiling 	<b>Portable contents insurance:</b> Provides coverage for items temporarily removed from a rented property, protecting against damage incurred within another domestic building due to incidents numbered (1) to (9) above. * For each accident, the coverage is up to 1 million yen or 20% of the portable contents insurance amount, whichever is lower. For item (9), the maximum coverage is 500,000 yen.	

Cash: Capped at 200,000 yen  
 Transportation tickets: Capped at 50,000 yen  
 Savings certificates: Capped at 1,000,000 yen  
 \* Copayment amount: 30,000 yen

## Coverage for liability to the landlord (tenant's liability insurance)

This insurance offers coverage in cases where you are legally liable to the landlord for damage to the rented property caused by events such as fires, explosions, or water leaks.

For example... When you accidentally cause a fire resulting in burning down the rented property, or when a clogged drain causes water to flood the floor.

## Coverage for liability to third parties (personal liability insurance)

This insurance offers coverage in cases where the insured party inadvertently injures someone or damages their property in everyday situations, leading to legal liability.

For example... When you accidentally drop a flowerpot from a balcony and damage another person's car, or when you collide with someone while cycling and cause them injury.

## Coverage for repair and related expenses (various costs arising from accidents)

- Repair expenses**  
 This insurance offers coverage when the rented property incurs damage from incidents numbered (1) to (10) on the left, and the lease agreement requires the tenant to bear the repair costs.  
 \* Capped at 1 million yen per incident
- Repair expenses resulting from lonely death**  
 If the insured person passes away within the rented property, causing damage, and the legal heirs (or cosigner) cover the cleaning, deodorizing, and repair costs, compensation will be paid.  
 \* Capped at 500,000 yen combined with the estate settlement expenses on the right  
 \* The term "lonely death" indicates a case where an individual dies in the rented property unattended.
- Estate settlement expenses due to lonely death**  
 If the insured person dies within the rented property, and the legal heirs (or cosigner) bear the costs associated with settling the estate required to return the property to the landlord, compensation will be paid.  
 \* Capped at 500,000 yen combined with the repair expenses on the left

## Coverage for expenses listed below (costs related to accidents)

<b>● Disaster-related expenses</b> Costs temporarily arising from incidents numbered (1) to (10) (except for theft of cash, transportation tickets, and savings certificates) * Capped at 500,000 yen, 10% of the insurance compensation	<b>● Cleanup and removal expenses for remaining items</b> Costs related to the removal and cleaning of damaged personal property * Based on actual costs, capped at 10% of the insurance compensation	<b>● Earthquake-related fire expenses</b> Costs arising from specified damage incurred by a building containing the rented property from events such as earthquakes * 5% of the personal property insurance compensation will be paid
<b>● Compensation for accidental fires</b> Expenses, such as condolence payments, when damage occurs to another person's property due to fires or similar incidents * Up to 200,000 yen per household; capped at 20% of the personal property insurance compensation	<b>● Emergency accommodation expenses</b> Costs for temporary lodging when disruptions, such as utility outages caused by accidents, make the residence temporarily uninhabitable * Capped at 30,000 yen per night for a maximum of 14 nights, with an overall cap of 200,000 yen	<b>● Disaster-related relocation expenses</b> Costs to relocate when the building is partially destroyed * The lesser of either 300,000 yen per incident or the rent for three months of the rented property
<b>● Lock-picking prevention expenses</b> Costs for replacing door locks or installing devices to prevent lock-picking after an incident * Capped at 30,000 yen per incident	<b>● Door lock replacement expenses</b> Costs incurred for changing door locks due to key theft * Capped at 30,000 yen per incident	<b>● Stalker-related expenses</b> Costs associated with installing security measures, including surveillance cameras, after a stalker report is submitted to the police * Limited to once in an insurance year with a maximum of 50,000 yen per incident

## Simple Household Property Valuation Table (How to determine the personal property insurance amount & Selection of contract type)

When signing a contract, please select the contract type based on an estimate of the replacement value of your household property.

Contract Type	Single	Single / Couple	Couple / Family	Family
Reference layout	1R / 1K / 1DK	1DK / 1LDK / 2K / 2DK / 2LDK	2DK / 2LDK or larger	
No. of household members	Adults: 1	Adults: 2	Adults: 2 Children: 1	Adults: 2 Children: 2
Replacement value of household property	3 million yen to 5 million yen	4 million yen to 6 million yen	5 million yen to 7.5 million yen	5.5 million yen to 9 million yen

Note: This leaflet summarizes the key points of the coverage. For details, refer to the contract summary, terms and conditions, and other related information.

# Procedures for Contract Cancellation upon Vacating

## ⓄPrecautions upon vacating

If you vacate the insured rented property during the insurance contract period, be aware that the procedures required are separate from those of the lease agreement.

### Cancellation procedures: Cancellation during the insurance contract period

The insurance premiums will be refunded according to the remainder of the contract period.

\* Depending on the duration of the contract period, the insurance premiums will not be refunded. Refer to section [B Cancellation and Availability of Cancellation Refunds] on page 8 for the formula to obtain the refundable insurance premiums.

### Procedures for modifying the contract details

You can continue your current insurance at your new address by submitting the Contract Modification/Correction Request Form.

\* This applies only if the new address is a rental property.

\* Note that some contracts may not allow changes to the rented property details.

Frequently Asked Question	Description
Do you offer earthquake coverage?	We regret to inform you that our policies do not provide coverage for damages to household items resulting from collapses or similar events caused by earthquakes. Earthquake insurance is exclusively managed by general insurance companies, not by small-amount short-term insurers. Additionally, it is available only when bundled with fire insurance from general insurance companies, instead of obtaining standalone earthquake insurance. For further details, contact the agency where you secured your policy. It should be noted that our policies do come with an earthquake-related fire expense provision covering scenarios where an earthquake triggers a fire leading to the complete loss of household items. This provision compensates 5% of the insured amount for personal property.
Is the premium eligible for tax deduction?	The premiums for Comprehensive Insurance for Rental Properties are not eligible for tax deduction, including those related to earthquake insurance. Therefore, the Insurance Premium Deduction Certificate is not issued or sent annually. Thank you for your understanding.
Can I receive the insurance certificate?	In case you have submitted a contract application in writing, we will send the insurance certificate to you after the insurance commencement date. For online applications, the certificate will not be sent in principle. Rather, you can review your contract details in the My Page section on our website. If a certain situation requires the insurance certificate document, contact our customer support (0120-444-605) so that we can arrange to send it.
Which plan best suits me?	You need to select your preferred plan based on the volume of household items that will be contained in your room. Refer to the Simple Household Property Valuation Table on page 3 to select the appropriate plan. It should be noted that regardless of the plan you select, the liability insurance coverage is consistently set at 10 million yen, and the repair cost coverage is set at 1 million yen.
Do I pay the insurance premium monthly?	No, the insurance premium for a 2-year term is to be paid up-front in a single payment.
How do I go about renewing my insurance policy?	You will receive a renewal notice either by mail or email three months prior to the contract's expiration date. Please review the details regarding the payment of insurance premiums.
Do I need to follow take additional procedures if the management company or landlord changes?	No, no additional steps are required on your part. A housemate that is included in the lease agreement will be deemed as insured. Therefore, when the lease agreement is updated, any new housemate added will automatically be covered by the insurance.
Do I need to notify when the number of household members changes?	No, no additional steps are required on your part. A housemate that is included in the lease agreement will be deemed as insured. Therefore, when the lease agreement is updated, any new housemate added will automatically be covered by the insurance.
Can I apply for the contract without going through an agent?	We regret to inform you that contracts can only be finalized through agents affiliated with our company.

# Statement of Important Matters

To our customers entering a contract for the Comprehensive Rental Resident Insurance "Sumai Plus" (hereinafter, "Sumai Plus")

- This document highlights important matters that you must review upon finalizing your contract. Please read them thoroughly before proceeding with your application.
- This document does not cover all the details regarding the contract. For detailed information, refer to the General Insurance Terms and Conditions for Comprehensive Rental Resident Insurance available on our website, <https://www.suma-pula-ssi.co.jp>. Should you have any questions, do not hesitate to contact our agency or our company.
- Make sure to read and review those points that might be of particular concern or disadvantages to you which are marked with "★".
- If the policyholder and the insured person are not the same, please ensure that the contents of this document are also explained to the insured person.

## Contract Overview

### 1 Product Structure

Sumai Plus is designed specifically for tenants of rental properties. This product offers coverage for damages to the insured person's belongings resulting from events such as fires, water-related incidents, and theft. It also compensates for any repair costs the insured person might incur for the rented property. Moreover, it covers liabilities the insured person might have towards the landlord or other third parties.

### 2 Coverage

Sumai Plus is tailored for tenants of rental properties. This comprehensive package provides coverage for your personal belongings, repair costs of the rented property, liability towards the landlord for any damages, and liability for damages to third parties in daily life situations. The main circumstances under which we make insurance payments, the respective payout amounts, and situations where payments might not be applicable are outlined below. For a detailed understanding, refer to the General Insurance Terms and Conditions and the Special Agreement Compilation.

	Primary cases for insurance payouts	Amount of insurance payouts
Damage compensation	In cases where personal property incurs damage during the insurance period due to the following accidents: (1) Fire (2) Lightning strike (3) Explosion (4) Wind, hail, or snow disaster (5) Flooding (6) Falling, airborne, or colliding objects (7) Plumbing accidents or leaks in unused rooms (8) Damage from protests or strikes (9) Theft	Damage amount (capped at the personal property insurance value) For item (9): Damage amount (capped at the personal property insurance value) Currency: Capped at 200,000 yen Transportation tickets: Capped at 50,000 yen Deposit certificates: Capped at 1 million yen
	(10) Unpredictable and sudden accidents (such as damage or contamination) other than those listed in (1) to (9).	Damage amount (however, with a copayment of 30,000 yen)
Portable contents insurance	Provides coverage for items temporarily removed from a rented property, protecting against damage incurred within another domestic building due to incidents numbered (1) to (9) above.	Damage amount (however, for each accident, the coverage is up to 1 million yen or 20% of the portable contents insurance amount, whichever is lower. For theft, the maximum coverage is 500,000 yen.)

\* Items not covered by the insurance (exclusions):

- (a) Motor vehicles (including three-wheeled and two-wheeled vehicles but excludes motorized bicycles) and their associated accessories.
- (b) Currency, securities, deposit certificates, credit cards, revenue stamps, postage stamps, transportation tickets, and other similar items.  
However, damages due to theft of currency, transportation tickets, or deposit certificates are covered.
- (c) Goods, products, raw materials, and business-related fixtures, equipment, installations, and other similar items.
- (d) Manuscripts, design documents, diagrams, certificates, account books, and other related documents

\* Criteria for insurance compensation

For insured items, including household items and portable contents, compensation is based on the actual loss as determined by the replacement cost (Note 1). However, for items such as wristwatches, precious metals, gemstones, and artworks, the valuation is based on the current market value (Note 2).

(Note 1) Indicates the amount required to purchase an equivalent item.

(Note 2) Indicates the replacement cost adjusted for wear and tear due to use.



Primary cases for insurance payouts			Amount of insurance payouts
Expense compensation	Disaster-related expenses	Where damage compensation is paid due to incidents numbered (1) to (10) on p. 5 (excluding cash, tickets, and deposit certificates from damage compensation of (9))	10% of the damage compensation amount (capped at 500,000 yen)
	Removal and cleanup expenses for remaining items	Where damage compensation is paid due to incidents numbered (1) to (10) on p. 5, and the insured person incurs costs for the removal and cleanup of remaining items	Actual expenses (capped at 10% of the damage compensation amount)
	Earthquake fire expenses	Where the personal property is damaged due to a fire caused by an earthquake, volcanic eruption, or tsunami resulting from them, and the damage situation falls under either of the following conditions: (a) More than half of the building housing the personal property is burned. (b) The personal property is completely burned.	5% of the personal property insurance amount
	Accidental fire compensation expenses	Where a fire, rupture, or explosion originating from the rented property, which results in the loss, damage, or contamination (excluding smoke damage and odor adhesion) of a third party's property	200,000 yen per household (capped at 20% of the personal property insurance amount)
	Temporary accommodation expenses	Where a damage compensation is paid due to incidents numbered (1) to (9) on p. 5, and because of the incident, there is a disruption in the supply of drinking water, electricity, or gas, or the drainage facilities become unusable, making it impossible to reside in the rented property, and the insured person needs to seek temporary accommodation	Actual expenses (with 30,000 yen per night for up to 14 nights, capped at 200,000 yen)
	Disaste relocation expenses	Where a damage compensation is paid due to incidents numbered (1) to (9) on p. 5, and the rented property sustains damage of more than half its value, rendering it uninhabitable and necessitating relocation	Actual expenses (capped at 300,000 yen or three months' rent for the rented property, whichever is lower)
	Lock-picking prevention expenses	Where a lock is opened due to theft or damaged by someone's prank, and the insured person bears the cost of replacing the door lock or installing a security device (such as an anti-picking cover or a thumb turn prevention cover)	Actual expenses (capped at 30,000 yen)
	Door lock replacement expenses	Where the front door key of the rented property is stolen, and the insured person bears the cost of replacing the door lock	Actual expenses (capped at 30,000 yen)
	Stalker response expenses	Where the insured person is harassed by a stalker and incurs expenses for purchasing or renting equipment to address the incident: (a) Recording devices intended to document evidence of stalking (b) Multi-functional telephones or changing phone numbers to avoid nuisance calls (c) Various security devices installed for emergencies, including emergency reporting systems	Actual expenses (capped at 50,000 yen, limited to once per insurance period of one year)
Repair and associated costs compensation	Where damage occurs to the rented property due to the following incidents, and the insured person repairs it at their own expense based on the agreement with the landlord: (a) Incidents for damage compensation numbered (1) to (10) on p. 5 (b) Damage caused by the insured person's death within the rented property (c) When the insured person dies within the rented property and the lease agreement or similar contracts terminate, and someone responsible for organizing the deceased's belongings pays expenses for this purpose (Note) (Note) This does not apply when the tenant liability insurance is paid.	(a) Actual expenses (capped at 1 million yen) (b) Actual expenses combined with the repair costs in (c) below (capped at a total of 500,000 yen) (c) Actual expenses combined with the repair costs in (b) above (capped at a total of 500,000 yen)	
Tenant liability compensation	Where the rented property incurs damage due to fire, rupture, or explosion, water leakage associated with an accident in the water supply and drainage facilities, or unpredictable and sudden accidents, and the insured person incurs legal liability for damages to the landlord as a result	Compensation for damages, litigation costs, attorney fees, etc. (capped at a total of 10 million yen)	
Personal liability compensation	Where accidental incidents arise from the use or management of the rented property, or accidental incidents in daily life result in injury to another person or damage to another person's property, and the insured person incurs legal liability for damages		

Primary cases where insurance payouts are not made	
Common cases	(1) Damage arising from the intentional actions of the policyholder or the insured person (2) Damage resulting from war, civil unrest, or other similar disturbances, including riots (3) Damage caused by earthquakes of volcanic eruptions, or by tsunamis resulting from them (excluding earthquake-related fire expense coverage) (4) Damage resulting from nuclear fuel materials or radioactive contamination
Damage compensation	(1) Damage arising from the gross negligence or violations of the law by the policyholder or the insured person (2) Damage caused by a collision or contact with a vehicle operated by the policyholder or the insured person (3) Losses or theft occurring during events such as fires (4) Damage arising outside of the rented property (5) Damage due to natural wear and tear, deterioration, or inherent flaws
Repair and associated costs compensation	(1) Damage arising from the gross negligence or violations of the law by the policyholder or the insured person (2) Damage due to defects in the rented property (3) Damage incurred during processing, repair, or adjustment due to work-related negligence or substandard craftsmanship (4) Damage in appearance in the rented property, such as scratches, scuffs, or peeling paint, that do not directly impact the property's functionality (5) Damage resulting from electrical or mechanical incidents
Tenant liability compensation	(1) Damage intentionally caused by the policyholder, the insured person, or their statutory representatives (2) Damage to the rented property discovered after the insured person returned it to the landlord (3) Damage due to defects in the rented property (4) Damage in the rented property from natural wear and tear, deterioration, or inherent characteristics (5) Damage incurred during processing, repair, or adjustment of the rented property due to work-related negligence or substandard craftsmanship (6) Damage in appearance in the rented property, such as scratches, scuffs, or peeling paint, that do not directly impact the property's functionality (7) Damage resulting from electrical or mechanical incidents (8) Damage stemming from fraud or misappropriation (9) Damage due to land subsidence, shifting, or elevation (10) Damage to tubular items, including light bulbs and cathode ray tubes
Personal liability compensation	(1) Damage intentionally caused by the policyholder, the insured person, or their statutory representatives (2) Damage amplified due to a specific compensation agreement between the insured person and a third party (3) Damage directly attributed to the performance of the insured person's duties (4) Damage related to the ownership, use, or management of assets, whether movable or immovable, utilized for the insured person's duties (5) Damage against relatives living together with the insured person (6) Damage due to the insured person's mental impairment (7) Damage arising from assault or battery committed by the insured person or under the insured person's instruction (8) Damage associated with the ownership, use, or management of aircraft, ships, vehicles, or firearms

### 3 Major Special Provisions and their Overview

For detailed descriptions of the major special provisions associated with Sumai Plus, refer to pages 30 to 35 of the Special Provisions Compilation for Rental Tenants.

### 4 Duration of Insurance

The coverage duration for Sumai Plus is set at two years.

### 5 Criteria for Underwriting Insurance

(1) Customers are advised to determine the estimated value of their household belongings using the Simple Household Valuation Table. Select your insurance coverage and premium from the Sales Plan List (note that the insurance coverage is based on the replacement cost (Note 1)). To ensure comprehensive coverage in the event of an incident, it is recommended to set the insurance coverage equal to the full estimated value. When entering into the contract, if the insurance amount exceeds the valuation of the household items, and both the policyholder and the insured person have acted in good faith and without gross negligence, the excess portion of the insurance amount may be canceled upon notification to our company. Additionally, if the value of the insured items considerably drops post-contract, you can request an adjustment to the reduced value by informing our company.  
(Note 1): Replacement cost indicates the amount required to purchase an equivalent item.

- ★(2) We cannot accept applications from insured individuals who are already covered by another one of our insurance policies.
- ★(3) Insurance payouts may be reduced only if it is determined that the accumulation of such payments significantly affects the sustainability of our business operations.
- ★(4) Premium adjustments, either increases or decreases in the insurance coverage amount, may be made only if it is determined that the basis for calculating the premiums significantly diverges from the projected damages, rendering it challenging to sustain the insurance liability until the contract's expiration date.
- (5) Reinsurance contracts and underwriting insurance
  - ① We will pay out earthquake fire expense insurance claims through reinsurance contracts. If no company is willing to accept the reinsurance, we will not underwrite the insurance policy.
  - ② If we decide not to renew a contract, we will inform the policyholder in writing at least two months prior to the expiration of the insurance term.

## 6 Insurance Premiums and Payment Methods

The insurance premium is payable in a single installment as listed below. For the actual premium amount due, refer to the application form.

### 【Payment options】

- (1) In-person cash payment
- (2) Wire transfer to a designated account of our company or an agent
- (3) Payment at a convenience store's payment counter
- (4) Payment by credit card
- (5) Payment through a rent guarantee company
- (6) Payment collected by a rent guarantee company
- (7) Payment through group collection
- (8) Payment through group handling

\* Feel free to contact the managing agent for inquiries regarding the choice of payment option.

## 7 Maturity Refund and Policyholder Dividends

Sumai Plus does not offer any maturity refunds or policyholder dividends.

## 8 Cancellation and Availability of Cancellation Refunds

Based on the number of months already elapsed (Note 1), the insurance premium (Note 2) will be refunded, calculated using the formula below:

$$\text{Refundable premium} = \text{Premiums} \times 0.8 \times \frac{(\text{Total months of insurance period} - \text{Months already elapsed})}{\text{Total months of insurance period}}$$

(Note 1) Indicates the period from the start date of the insurance term to the cancellation date. Any fraction of a month less than one month is rounded up to a full month.

(Note 2) Amounts less than 10 yen are rounded to the nearest 10-yen increment.

### ★Request to Policyholders

For more information, visit our website at <https://www.suma-pula.ssi.co.jp> or reach out to the contact you can find on the back of your policy booklet.

# Important Precautions Pertaining to Your Contract

■ Read these precautions carefully before entering into the contract. ■

<p><b>1 About the Insured Person (Scope and Restrictions)</b> ..... Read page 9.</p> <p><b>2 Obligation to Disclose</b> ..... Read page 9.</p> <p><b>3 Obligation to Notify</b> ..... Read page 9.</p> <p><b>4 Major Grounds for Exemptions</b> ..... Read pages 9 and 10.</p> <p><b>5 Commencement and Termination of Insurance Liability Period</b> ..... Read page 10.</p> <p><b>6 Premium Payment Grace Period and Contract Lapse</b> ..... Read page 10.</p> <p><b>7 Procedures in Case of Insolvency or a Small-Amount Short-Term Insurer</b> ..... Read page 10.</p> <p><b>8 Points to be Noticed Before and After Entering into the Contract</b> ..... Read page 10.</p> <p><b>9 Procedures and Precautions in Case of an Accident</b> ..... Read page 11.</p> <p><b>10 Contract Renewal</b> ..... Read page 11.</p>	<p><b>11 How to Exercise Cooling-Off Rights</b> ..... Read pages 11 and 12.</p> <p><b>12 Designated Dispute Resolution Organization</b> ..... Read page 12.</p> <p><b>13 Handling of Personal Information</b> ..... Read page 12.</p> <p><b>14 Omission of Issuance of Insurance Certificates</b> ..... Read page 12.</p> <p><b>15 Duplicate Coverage</b> ..... Read pages 12 and 13.</p> <p><b>16 Payment Information Exchange System</b> ..... Read page 13.</p> <p><b>17 Payments when the Rent Guarantee Company Pays the Premium in Advance</b> ..... Read page 13.</p> <p><b>18 Payments when the Management Company or Similar Collects the Premium</b> ..... Read page 13.</p> <p><b>19 Other Legal and Regulatory Points to be Noticed</b> ..... Read page 13.</p>
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# Important Information

## 1 About the Insured (Scope and Restrictions)

### Scope

The insured person under Sumai Plus includes the individuals listed in the insured person's name section of the application form residing in the rented property covered by this insurance (hereinafter referred to as "Named Insured"), as well as those residing with them (hereinafter referred to as "Unnamed Insured").

### ★Restrictions

- (1) Note the following restrictions concerning the insured person:
  - ① A named insured under Sumai Plus cannot be an unnamed insured in another insurance policy with our company.
  - ② A named insured in any other insurance policies with our company cannot be an unnamed insured in this household items insurance policy or liability insurance policy.
  - ③ An unnamed insured under Sumai Plus will forfeit their insured status if they stop cohabiting in the specified rental property or if they no longer use the said unit as their primary residence.
- (2) Refer to the Special Provision for Insured Persons under Corporate Contracts for details.
  - ① This provision is applicable when the policyholder is a corporation or equivalent (Note), and its directors or employees (hereinafter referred to as "employees") reside in the rented property.
  - ② Irrespective of the provisions in the General Insurance Conditions for Comprehensive Insurance for Rental Tenants (hereinafter referred to as "General Insurance Conditions"), the insured person under a policy with this provision attached shall be the employees of the corporation or equivalent (Note) that is the policyholder, who reside in the rented property as their primary place of residence, and those who live together with them in the rented property as their primary place of residence. However, this does not include individuals who are insured under another insurance policy concluded with our company.

(Note) This includes individual proprietors. The same shall apply hereafter.

## 2 Obligation to Disclose

- ★ (1) You are obligated to disclose important information to our company at the time of entering into the contract (duty of disclosure). If discrepancies between the information provided on the application form and the facts are discovered, it may lead to the denial of the insurance claim, or we may terminate the contract with the policyholder through written notification. The disclosure items are as follows:
  - (1) Name or designation of the policyholder or insured person
  - (2) Location of the rented property
  - (3) Intended use of the rented property
  - (4) Existence of other insurance policies
- ★ (2) The insurance contract will be deemed invalid or terminated if any of the following facts are found at the time of entering into the contract:
  - ① If the policyholder or insured person was aware that the damage for which the insurance payout should be made, or the facts that would lead to such damage, had already occurred.
  - ② If the policyholder or insured person is found to have interactions with anti-social forces.
  - ③ If the policyholder or insured person entered into the insurance contract with the intention of unjustly obtaining the insurance payout or with the intention of enabling a third party to fraudulently obtain the insurance payout.

## 3 Obligation to Notify

- ★ Where any of the following changes is made after the contract is finalized, the policyholder or insured person is required to promptly notify our company. Failure to do so may result in the inability to pay insurance money for accidents occurring after the change, or we may terminate the contract with the policyholder through written notification.
  - ① If the usage of the rented property is changed;
  - ② If the household goods are transferred;
  - ③ If the household items are relocated;
  - ④ If another insurance contract is entered into with the household items as the insured object;
  - ⑤ If the insured person relocates (liability insurance);
  - ⑥ If any other facts arise that change the content of the notified items
- ★ If there is a change in the policyholder's address or contact details listed on the insurance certificate are changed, notify our company of the said change promptly.

## 4 Major Grounds for Exemptions

- ★ (1) In this insurance policy, the grounds for making no insurance payouts vary for each of the following: damage insurance money, expense insurance money, repair cost insurance money, and liability insurance money. For more details, refer to the section, "Cases Where Insurance Payouts are Not Made," in the standard insurance policy terms and conditions.

- ★ (2) The insurance payout amount may be reduced only in cases where the accumulation of insurance payments is deemed to significantly affect the maintenance of business operations.
- ★ (3) The insurance payout amount for the remaining period of the insurance term may be reduced only if the basis for calculating the insurance premium significantly deviates from the anticipated damage, making it difficult to renew and assume insurance liability until the expiration date of the insurance contract.

## 5 Commencement and Termination of Insurance Liability Period

- (1) Our company's liability under the insurance contract begins at 0:00 (Note) on the start date of the insurance period as stated on the insurance certificate and ends at 24:00 on the expiration date of the insurance period.
 

(Note) If a different time is specified on the insurance certificate, that time will apply.
- (2) The times mentioned previously are based on Japan Standard Time.
- (3) Even after the insurance period has commenced, we will not pay insurance money for damages resulting from accidents that occurred before the receipt of the insurance premium.

## 6 Premium Payment Grace Period and Contract Lapse

- (1) The grace period for the single premium payment is as follows:

Payment option	Grace period	
	New contract	Contract renewal
Wire transfer to a designated account of our company or an agent	No grace period set	The end of the month following the month of the payment due date (the expiration date of the insurance period of the previous contract)
Payment at a convenience store's payment counter	The end of the month following the month of the payment due date (the day before the start date of the insurance period)	The end of the month following the month of the payment due date (the expiration date of the insurance period of the previous contract)
Payment by credit card	The end of the month following the month of the payment due date (the day before the start date of the insurance period)	The end of the month following the month of the payment due date (the expiration date of the insurance period of the previous contract)
Payment through a rent guarantee company	The end of the month following the month of the payment due date (the date stipulated in the guarantee entrustment contract with the rent guarantee company)	The end of the month following the month of the payment due date (the date stipulated in the guarantee entrustment contract with the rent guarantee company)
Payment through group collection	The end of the month following the month of the payment due date (the date stipulated in the collection contract with the group)	The end of the month following the month of the payment due date (the date stipulated in the collection contract with the group)

- (2) If the insurance premium remains unpaid even after the specified grace period above, the insurance contract will become invalid starting the day following the expiration date of the grace period.

## 7 Procedures in Case of Insolvency or a Small-Amount Short-Term Insurer

- ★ Even if our company goes bankrupt, financial assistance from the Policyholders Protection Corporation of Japan will not be provided. Additionally, since this does not fall under the compensation coverage contracts stipulated in the Insurance Business Act, there is no protection by the said corporation. We operate a small-amount short-term insurance business based on the Insurance Business Act, and we have deposited a guarantee deposit according to our business scale, preparing for unforeseen business continuity situations.

## 8 Points to be Noticed Before and After Entering into the Contract

- ★ (1) As a small-amount short-term insurer, we cannot provide coverage in the following cases:
  - ① Where the insurance period exceeds two years;
  - ② Where the insured amount for household property insurance exceeds 10 million yen;
  - ③ Where the insured amount for liability insurance exceeds 10 million yen;
  - ④ Where the total insured amount for all insured persons per policyholder exceeds 10 million yen for household property insurance or 10 billion yen for liability insurance;
  - ⑤ Where the earthquake insurance is accepted based on the Earthquake Insurance Law
- ★ (2) If there are other insurance contracts and no insurance money has been paid by the other insurers, we will pay the liability amount of the said insurance contract. Furthermore, if insurance money has been paid from other insurance contracts, we will pay the remaining amount after deducting the total insurance money paid from other contracts from the payment limit. However, this is subject to the payment limit of the said insurance contract.
- (3) Keep the insurance certificate safe, as it will be sent to you by mail after the contract is concluded.



## 9 Procedures and Precautions in Case of an Accident

(1) In the event of an accident, contact our Accident Reception Center immediately. After receiving the accident report, we will guide you through the procedure and inform you of the necessary documents.

Accident Reception Center: 0120-444-248 (Available 24 hours a day, 365 days a year)

(2) We will pay the insurance money within 30 days, including the day we receive the necessary documents for the insurance claim. However, if special inquiries or investigations are required, the payment date will be extended until the following number of days have passed for each reason:

- ① Inquiry into investigation results from police, prosecutors, fire departments, or other public institutions: 180 days
- ② Inquiry into appraisal results from specialized institutions: 90 days
- ③ Investigations in areas where the Disaster Relief Act has been applied: 60 days
- ④ Investigations outside Japan when there are no alternative means available within Japan: 180 days

(3) For compensation accidents, our company or agents cannot conduct settlement negotiations on behalf of the customer. Always consult with us before engaging in any settlement negotiations related to compensation accidents.

(4) Be aware that the right to claim insurance money will be extinguished by the statute of limitations three years from the day following and including the day the damage eligible for insurance payment occurs.

## 10 Contract Renewal

(1) Our company will send a renewal notice detailing the contents of the renewal contract to the policyholder two months before the expiration date of the insurance period.

(2) If the policyholder does not notify us of their intention not to renew the contract by the expiration date of the insurance period, the insurance contract will be renewed according to the contents of the renewal contract mentioned in (1).

(3) The policyholder shall pay the insurance premium for the renewal contract by the premium payment due date (Note) of the renewal contract.

(Note) Indicates the expiration date of the insurance period of the contract prior to renewal.

(4) If the insurance premium for the renewal contract is not paid by the premium payment due date mentioned in (3), the policyholder shall pay the insurance premium for the renewal contract to our company by the end of the month following the month to which the premium payment due date belongs.

(5) If the insurance premium for the renewal contract is not paid within the period mentioned in (4), regardless of the provisions in (2), the insurance contract will lose its effect from the day following the expiration of the grace period mentioned in (4). In this case, except for the circumstances mentioned in (6), our company will not claim the insurance premium corresponding to the period from the renewal date to the expiration date.

(6) If an insurance incident occurs during the period mentioned in (4) before the insurance premium for the renewal contract is paid, our company will pay the insurance money on the condition that the unpaid insurance premium is paid. However, if there is a request from the policyholder and the insured person, the unpaid insurance premium amount can be deducted from the insurance money to be paid.

(7) If the insurance contract is renewed and the insurance premium for the renewal contract is paid, our company will send a renewal notice to the policyholder by mail.

(8) Unless specifically requested by the policyholder, the previous insurance certificate and the renewal completion notice will serve as the new insurance certificate after renewal.

★(9) Our company may take the following step, (1) or (2), after verifying the appropriateness of the insurance premium rate through revenue and expenditure forecasts and other methods. In such cases, the policyholder will be notified in advance with the renewal notice.

- ① At the time of renewal of the insurance contract, the insurance premium may be increased, or the insurance money may be decreased.
- ② If the product becomes unprofitable and it becomes difficult to accept the renewal contract, the renewal may not be proceeded.

## 11 How to Exercise Cooling-Off Rights (Withdrawal of Insurance Contract Application by the Applicant or Policyholder)

★(1) The applicant or policyholder of an insurance contract can exercise their cooling-off rights, which allow them to withdraw their application, within eight (8) days from the later of the application date or the date of receipt of this document containing information about the withdrawal of the insurance contract application. This can be done in writing or through electronic records.

(2) If a cooling-off is exercised and insurance premiums have already been paid, our company will refund the full amount of the premiums already paid.

(3) To exercise the cooling-off, a request needs to be sent to our company within the period specified in (1) (postmark valid) by mail (sealed letter or postcard) or email.

(4) A written request sent by mail needs to clearly state the intention to exercise the cooling-off, including the applicant or policyholder's signature, seal, address, and phone number.

### 【Required Details】

- ① A statement indicating the intention to exercise the cooling-off
- ② The address, name (with seal), and contact phone number of the person who applied for the contract
- ③ Details of the insurance applied for, including the application date and the name of the insurance product ("Comprehensive Insurance for Rental Tenants" or "Sumai Plus")
- ④ The name of the agency through which the contract was applied for (if known, include the name of the handling sales office)

## 12 Designated Dispute Resolution Organization

We are committed to sincerely addressing any complaints or concerns raised by our customers, striving towards their resolution. Additionally, if needed, customers can utilize the Small-Amount Short-Term Insurance Consultation Service, an appointed dispute resolution organization operated by the General Incorporated Association of Small Amount Short-Term Insurance and contracted by our company. The contact information for the Small Amount Short-Term Insurance Consultation Service is as follows:

Address: SF Building 2F, 3-12-8 Hatchobori, Chuo-ku, Tokyo, 104-0032

TEL: 0120-82-1144 FAX: 03-3297-0755

Operating hours: 9:00 a.m. – 12:00 p.m. and 1:00 p.m. – 5:00 p.m.

Operating days: Monday to Friday (except for public holidays and the New Year's holiday period)

## 13 Handling of Personal Information

Our company and the Starts Group will ensure the proper handling of customers' personal information based on our privacy policy and will take appropriate measures for its security management.

(1) Acquisition of personal information:

Our company and the Starts Group will acquire personal information within the scope necessary for business purposes and by lawful and fair means.

(2) Purpose of using customer-related information:

The personal information provided by customers will be used within the scope necessary to achieve the sound management of the insurance business and provision of services to customers.

(3) Provision of customer-related information to external parties:

Our company and the Starts Group may provide personal information to the following third parties, within the scope necessary to achieve the purpose of use:

- ① Subcontractors (including insurance agents) within the scope necessary for the performance of our business
- ② Concerned parties involved in an insurance accident (such as repair companies, parties to the insurance accident, etc.)
- ③ Reinsurance companies for the conclusion of reinsurance contracts, notifications based on reinsurance contracts, and claims for reinsurance money
- ④ Other insurance companies, other small-amount short-term insurers, and the Small Amount & Short Term Insurance Association of Japan for reference in making decisions on contract conclusion, contract content changes, and insurance payments
- ⑤ Our company and the Starts Group, and our company and our affiliated companies when such information is jointly used for the promotion of products and services

For more details on our handling of personal information and our products and services, visit our website (<https://www.suma-pula.ssi.co.jp>), or reach out to the contact information you can find on the back of your policy booklet.

## 14 Omission of Issuance of Insurance Certificates

If the policyholder agrees to omit the issuance of the insurance certificate after completing the insurance contract application procedure online, the issuance of the insurance certificate may be omitted. The contents displayed on the My Page section for each policyholder on our company's website will be deemed as the contents of the insurance certificate. If the policyholder requests the issuance of an insurance certificate from our company, we will promptly issue the insurance certificate. (Article 49 of the General Insurance Conditions: Omission of Issuance of Insurance Certificate)

## 15 Duplicate Coverage

Regarding the personal liability insurance and portable contents insurance covered by Sumai Plus, there may be duplicate coverage if other insurance contracts with similar coverage exist (including special agreements set in insurance contracts other than fire insurance and those from insurers other than our company). When coverage duplicates, the relevant accident will be covered by either insurance contract, but there may be cases where one of the insurance contracts does

not pay out. Confirm the differences in coverage and the payment limits before entering into the contract. (Refer to the table in the General Insurance Conditions regarding payment limits when other insurance contracts are in place.)

Similar insurance contracts that may have duplicate coverage

Insurance included in the package	Examples of other insurance contracts that may lead to duplicate coverage
Personal liability insurance	Personal liability coverage in auto insurance
Portable contents insurance	Personal effects coverage in accident insurance

#### 16 Payment Information Exchange System

In collaboration with the Small Amount & Short Term Insurance Association of Japan, small-amount and short-term insurers, and certain general insurance companies, our company mutual consults a set of specified information related to insurance contracts. This process serves as a reference for the payment of insurance claims and for decisions regarding the cancellation, annulment, or invalidation of insurance contracts.

\* For a list of small-amount and short-term insurance companies participating in the Payment Information Exchange System, visit the website of the Small Amount & Short Term Insurance Association of Japan (<https://www.shougakutanki.jp/>).

#### 17 Payments when the Rent Guarantee Company Pays the Premium in Advance

The special provision for the payment of premiums by the rent guarantee company will apply. The premium will be billed through the rent guarantee company in the manner agreed upon between the customer and the rent guarantee company. This special provision will become invalid when the guarantee entrustment contract is terminated, and as a principle, cancellation procedures will be necessary. The cancellation refund will be paid upon confirmation that the policyholder has paid the premium to the rent guarantee company.

#### 18 Payments when the Management Company or Similar Collects the Premium

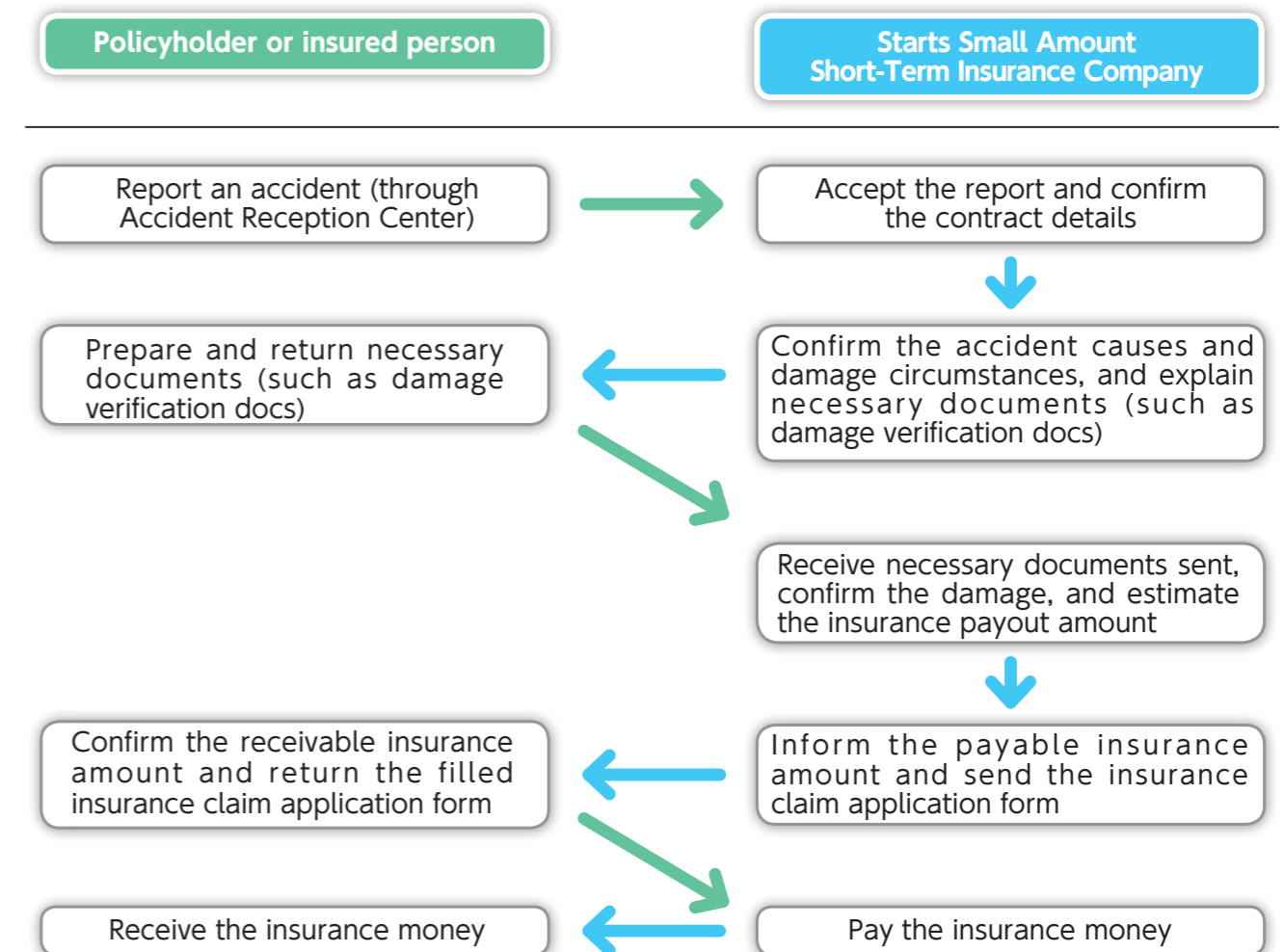
The special provision for the payment of premiums through group collection will apply. The premium will be billed together with the rent and other charges payable to the management company or similar. This process will become invalid when the lease agreement is terminated, and as a principle, cancellation procedures will be necessary.

#### 19 Other Legal and Regulatory Points to be Noticed

- (1) If an event occurs that significantly affects the basis of the insurance contract calculation, in accordance with the company's regulations, we may increase the insurance premium or decrease the insurance payout amount during the insurance period.
- (2) If circumstances arise that significantly affect the insurance contract calculation as this contract becomes unprofitable, in accordance with the company's regulations, we may decrease the total amount of the insurance premium or the insurance payout amount at the time of contract renewal. Additionally, if it becomes difficult to accept the renewal contract, the renewal may not be proceeded.
- (3) Even in cases that qualify for insurance payouts, if a major disaster occurs or other similar circumstances arise that significantly affect our company's finances, in accordance with the company's regulations, we may reduce and pay the insurance money.

## Process from Accident Report to Insurance Payment

The basic process from reporting an accident to receiving insurance payment is shown below. The procedure and process may vary depending on the circumstances of the damage. Feel free to consult us if you have any questions or concerns.



We do not provide a settlement negotiation service to conduct negotiations with victims on behalf of the insured person. However, we do offer appropriate and helpful advice for our customers. Please always communicate and consult with our representatives throughout any settlement negotiations pertaining to compensation incidents.