Revised: August 2025

Rental Housing Insurance, Wide-Coverage (Residential Use)

Explanation of Important Matters

This document (I Contract Overview, and II Important Information) contains important information that you must understand before signing this contract .

I. Contract Overview

This “Contract Overview" describes important information that you should confirm in order to understand the contents of the "Rental Housing Insurance - Wide-Coverage (Residential Use)" contract. Please be sure to read and confirm the contents of this document before signing the contract.

1 Product Structure

This insurance covers the residents of a rented house in the event of accidental damage to their household effects, repair expenses of the rented house based on the lease contract, liability to the landlord of the rented house due to an accident, liability to others in their daily lives, etc.

2 Details of compensation

(1) Cases in which insurance claims are paid

	Types of insurance coverage	Cases in which claims will be paid	Amount of insurance benefit to be paid
Compensation for household effects	① Insurance for damages	Damage to household effects in a rented room caused by any of the following accidents (a) Fire (b) Lightning strike (c) Rupture or explosion (d) Wind, hail or snow damage (e) Falling, flying, collision or collapse of objects from outside (f) Water damage caused by water leakage due to an accident in the water supply and drainage system, or an accident in another room (g) Violence or vandalism resulting from riots, etc. (h) Water damage *Only when the rented room is flooded above floor level (i) Theft (j) Theft of currency or savings certificates (k) Leakage of rain (l) Accidents other than (a) throu	Amount of damage (up to the amount insured for household effects) *The amount of damage to household effects is calculated based on their replacement value (market value for precious metals, jewelry, art works, etc.). *For accidents described in (l) above, a sum of 30,000 yen will be deducted from the amount of damage. The following limits shall apply depending on the type of accident. Accidents under (h) : Up to 30% of the amount insured for household effects per accident Accidents under (i) : Up to 10% of the amount insured for household effects per accident Accidents under (j) : Up to 200,000 yen per accident Accidents under (l) : Up to 300,000 yen per accident
	② Insurance for temporary accommodation expenses, etc.	In the event that the insured incurs the following temporary expenses as a result of an accident falling under any of (a) through (h) of the reasons for payment of insurance claims in ① above (a) Temporary accommodation expenses (b) Household effects relocation expenses (c) Expenses for purchase of personal effects, etc.	Amount of temporary accommodation expenses, etc., Up to 200,000 yen per accident for expenses (a) through (c) in total *Expenses in (a) are limited to 30,000 yen per room per night, up to 14 nights. paid by the insured
	③ Cleanup of leftover objects	① In the event that the insured incurs expenses necessary for removal of remaining objects of the insured property damaged by an accident falling under any of (a) through (h) of the reasons for payment of insurance claims in ① above	Amount of expenses for removal of remnants of the insured property paid by the insured
	④ Fire damage compensation insurance	In the event that a fire, rupture, or explosion occurs in the rented room, causing damage to a third party's property.	No. of households affected x 100,000 yen Up to 20% of the amount insured for household effects per accident
	⑤ Relocation expenses insurance	In the event that the insured incurs expenses for relocation to a new residence due to any of the following reasons ① The insured is no longer able to reside in the rented room due to an accident for which damage insurance payment is made in ① above. ② The insured person wishes to avoid stalking, etc., in Japan. *If, during the period of insurance, a report, etc., is made to the police, etc., in accordance with the "Law Concerning Control of Stalking, etc. (Law No. 81, 2000)" and is accepted, and the insured moves out of the rented apartment within 90 days from the date of acceptance.	Amount of relocation expenses paid by the insured Up to 200,000 yen per accident
Repair expenses compensation	Repair expenses insurance amount	In the event that any of the following damages occurs to a rented room, and the insured repairs the damage at his/her own expense (a) Damage to the rented room caused by an accident falling under any of (a) to (j) of ① insurance for damages for household effects (b) Damage to the rented room due to the death of the insured in the rented room (c) Damage to the private water pipe and water heater in the rented room caused by freezing (d) Cost of remediation of a private water pipe and water heater in the rented room caused by freezing (e) Damage caused by thermal cracking of window glass in the rented room (f) Damage to the door lock of the front door of the rented room caused by tampering, picking, etc.	Amount of repair expenses borne by the insured The following limits and number of payments per accident shall apply depending on the type of accident. Damage under (a): Up to the insured amount of repair expenses (1,000,000 yen) Damage under (b): Up to 1,000,000 yen Damage under (c): Up to 300,000 yen Damage under (d): Up to 10,000 yen Damage under (e): Up to 100,000 yen Damage under (f): Up to 30,000 yen
Liability indemnity	① Personal liability insurance	In the event that the insured person bears legal liability for bodily injury or damage to property of others due to any of the following accidents in Japan (a) Accidents that occur due to use or management of the rented room (b) Accidents that occur in the insured person's daily life	Total amount of the following damages and expenses (a) Legal damages (b) Litigation expenses, attorneys' fees and expenses for arbitration, settlement, etc., paid with our approval (c) Settlement negotiation expenses with our approval (d) Expenses required for cooperation in accordance with our request (e) Expenses required for the preservation or exercise of the insured's right to claim damages against others The total amount of personal liability insurance and tenant's liability insurance per accident is limited to 10 million yen
	② Tenant's liability insurance	In the event that a rented room is damaged by an accident attributable to the insured, and the insured is legally liable for damages to the landlord of the rented room	

*The maximum amount of insurance benefit payable for one accident is 10 million yen, which is the total for all insurance claims and repair cost insurance claims under household effects compensation.

Items not included in household effects compensation

The following items shall not be included in household effects compensation, and will not be paid for even if damage occurs.
①Ships (*1), aircrafts, automobiles (*2) and their accessories ② Currency, securities, savings certificates, revenue stamps, postage stamps and other similar items (*3) ③ Precious metals, jewelry, works of art, etc., the market value of which exceeds 300,000 yen per piece or per set ④ Dentures, artificial limbs, contact lenses, eyeglasses and other similar objects ⑤ Animals, plants and other living creatures ⑥ Manuscripts, designs, drawings, deeds, account books and other similar items ⑦ Programs, electronic data, and other similar items recorded on computer storage media such as tapes, cards, disks, drums, etc.
(*1) Including yachts, motorboats and boats
(*2) Including motorcycles and motorbikes, but excluding motorized bicycles (with a total displacement of 125cc or less)
(*3) Currency and savings certificates are covered only for damage caused by theft

9 In the event of an accident

(1) In the event of an accident covered by this insurance, please contact us without delay. Please see below for the contact information of our accident receptionist.
(2) Please note that, due to the statutory prescription , the right to claim insurance benefits shall be extinguished after 3 years from the day following the day on which the cause of payment occurred (or the day on which the amount of compensation is fixed for damaging accidents).
(3) Please be sure to consult with us when negotiating a settlement regarding damaging accidents.
(4) If the amount of the insurance claim for household effects compensation reaches the amount insured for household effects per accident, the insurance contract will be terminated at the time the damage that caused the insurance claim payment occurred. Except for this case, even if we paid an insurance claim, the insurance amount of this insurance policy will be restored and will not be reduced.

Contact information in the event of an accident

Dedicated accident report hotline 0120-27-2094 (Available 24 hours a day, 365 days a year)

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10 Insurance policies that can be underwritten by Small Amount and Short Term Insurance Providers

As a Small Amount and Short Term Insurance Provider registered with the Finance Bureau, we underwrite insurance to the extent that all of the following items ① through ③ apply.
① The insurance period is 2 years or less
② The total amount of insurance for one insured person shall not exceed the amount stipulated by law (10 million yen for non-life insurance handled by us, and 10 million yen for personal liability insurance for daily life, which is a separate amount).
③ The total amount of insurance compensation for each policyholder's insurance category shall not exceed the maximum total amount of insurance compensation stipulated by law (1 billion yen for non-life insurance policies handled by us).
Due to the above underwriting restrictions, we can only underwrite one policy for the same insured person at the same time.

11 Duplication of coverage

If the policyholder or insured person has an insurance contract with another company (including mutual aid contracts or special clauses of different insurance types) that already provides coverage similar to that of this insurance, the coverage may overlap. In such a case, even if the coverage is duplicated, the insurance benefit will not be paid twice, and the premium may be wasted, so please check the difference in coverage, the insurance amount, and whether or not the relevant contract is necessary before signing.
The Main examples of possible coverage overlapfollowing table shows the main examples of coverage overlapping with this insurance.
Main examples of possible coverage overlap

Amount to be contracted this time	Examples of other insurance contracts that may overlap with this insurance
Personal liability indemnity	Special clauses for personal liability indemnity rider for automobile insurance, personal accident insurance, etc.

*Note that coverage and the scope of insured persons may differ depending on each contract , so please be aware of this when you cancel your contract or when there is a change in family status (e.g., from living together to living separately).

12 Other items to be noted under laws and regulations, etc.

(1) If an event occurs during the insurance period that significantly affects the basis of calculation of the insurance contract, we may increase the insurance premium or decrease the insurance amount as determined by us.
(2) Even if an insurance claim falls under any of the conditions for payment of insurance benefits, if the occurrence of a mega disaster or other event is specifically recognized as causing a significant impact on our income and expenditure, we may reduce the insurance benefits in accordance with our regulations.
(3) In the event that this insurance becomes unprofitable and we recognize that circumstances have arisen that significantly affect the basis of calculation of this insurance policy, we may increase the insurance premium or reduce the insurance amount at the time of renewal of this insurance contract in accordance with our regulations.
(4) If this insurance becomes unprofitable and it becomes difficult to underwrite the new policy, we may not accept renewal of this insurance contract.

13 If a small amount and short term insurance provider goes bankrupt

Even if a small amount and short term insurance provider goes bankrupt, it will not be eligible for financial assistance or other measures provided by the "Non-Life Insurance Policyholders Protection Corporation". Furthermore, this insurance does not fall under the category of contracts subject to compensation as stipulated in Article 270-3, Paragraph 2, Item 1 of the Insurance Business Act.

14 Designated Dispute Resolution Organization

We will make sincere efforts to address any concerns, complaints, etc., raised by our customers.
If necessary, customers may also use the "Small Amount Short Term Insurance Consultation Office" of the designated dispute resolution organization with which we have a contract.
The contact information for the "Small Amount Short Term Insurance Consultation Office" is as follows

Small Amount & Short Term Insurance Association of Japan, "Small Amount Short Term Insurance Consultation Office"
HF Hatchobori Bldg. 2F, 3-12-8 Hatchobori, Chuo-ku, Tokyo 104-0032 Tel: 0120-82-1144 Fax: 03-3297-0755 Hours: 9:00-12:00, 13:00-17:00 Reception Days Monday through Friday (excluding national holidays, and year-end and New Year holidays)

15 Payment Information Exchange System

We, together with the Small Amount & Short Term Insurance Association of Japan (General Incorporated Association), small amount and short term insurance companies, and certain non-life insurance companies, mutually check information regarding insurance contracts for the purpose of using it as a reference for making decisions regarding payment of insurance claims, etc., or cancellation, revocation or invalidation of insurance contracts.
*Please see the website of the Small Amount & Short Term Insurance Association of Japan for information on small amount and short term insurance companies participating in this system. http://www.shougakutanki.jp/

16 Handling of Personal Information

Personal information related to this insurance contract may be used in the following cases.
1. To provide personal information to our business partners (including affiliated real estate companies to whom we entrust customer referral services), insurance brokers, medical institutions, parties involved in insurance claims and payments, financial institutions, etc., to the extent necessary to achieve the purposes of use of personal information as set forth in our Personal Information Protection Declaration (Privacy Policy)
2. 2. To use personal information jointly with other insurance companies, other small amount and short-term insurers, and the Small Amount & Short Term Insurance Association of Japan, etc., for reference when making decisions on conclusion and amendment of contracts, insurance claim payments, etc.
3. 3. To provide personal information to reinsurance underwriters, etc., for the purpose of concluding, renewing, maintaining and managing reinsurance contracts, paying reinsurance claims, etc.
4. 4. To use personal information jointly between us and Flex Group companies (*), or between us and our business partners, etc., for the provision and introduction of products and services, etc.

(*) "Flex Group Companies" includes Flex Group Co., Ltd., its subsidiaries Flex Small Amount & Short Term Insurance Co., Ltd. and Flex Partners Co., Ltd., and subsidiaries of the aforementioned companies.
Please refer to our website for information on our handling of personal information.

For inquiries, consultation, complaints and other matters regarding this document, please contact

●Dedicated customer hotline
0120-77-2094
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Business hours: Weekdays 10:00-17:00
Closed on Saturdays, Sundays, national holidays, and year-end and New Year holidays.

フレックス少額短期保険
Director-General of the Kanto Local Finance Bureau (Small Amount and Short Term Insurance) No. 55

(2) Main cases in which insurance claims cannot be paid

The following table shows the main cases in which insurance claims cannot be paid under this insurance contract. For details, please refer to the General Insurance Terms and Conditions.

Common to all coverage	Repair expenses compensation
•Damage caused by an intentional act of the policyholder or the insured •Damage caused by war, use of force by a foreign power, revolution, seizure of power, civil war, armed rebellion, or other similar incidents or insurrections • Damages caused by earthquakes or eruptions, or tsunamis due to such events •Damage caused by radioactive, explosive or other harmful properties of nuclear fuel material or material contaminated by nuclear fuel material, or by any of these properties	•Damage caused by the gross negligence or violation of laws and regulations of the policyholder or the insured. Damage caused by the insured's suicide shall be treated as not constituting damage caused by the intentional or gross negligence of the insured. •Collision or contact with a vehicle or its load driven by the policyholder or the insured •Rust, mildew, alteration or defects due to natural wear and tear •Damage to the main structural components of a building such as walls, pillars, floors, beams, roofs, stairs, etc. •Damage caused to the entrance, entrance hall, lobby, corridor, elevators, mailboxes, delivery boxes, and other items used by the public
Household effects compensation	**Personal liability indemnity**
•Gross negligence of the policyholder or the insured •Collision or contact with a vehicle or its load driven by the policyholder or the insured •Loss or theft of the insured property at the time of the accident •Accidents occurring while the insured property is outdoors • Damage caused by seizure, expropriation, confiscation, destruction or other exercise of public authority by the state or a public entity •Damage caused by natural wear and tear or deterioration of the insured property, or by rust, mold, alteration, discoloration, fermentation, heat generation, cracks or other similar causes, or damage caused by rats or insects, etc. •Damage caused by electrical or mechanical accidents that are not directly attributable to accidental external causes •Damage to the exterior of the insured property, such as scratches, scuffs, peeling of paint, etc., or defacement of the insured property •Breakage of the strings of a musical instrument, damage to the percussion skin of a percussion instrument, or change in tone •Damage caused by wind, rain, hail, snow or dust, or leakage of such substances	•Liability for damages directly arising out of the performance of the insured's duties • Liability for damages between insured persons •Liability for damages that is increased by any special agreement for damages between the insured and a third party •Liability for damages to property owned, used or managed by the insured, to a person who has a legitimate right to the property •Liability for damages arising out of insanity of the insured •Liability for damages arising out of the ownership, use or management of aircrafts, ships, vehicles (except those driven exclusively by human power), or firearms **Tenant's liability indemnity** •Damage caused by discoloration, alteration, rust, mildew, decay, rotting, cracking, peeling, erosion or any other similar cause due to natural wear and tear or deterioration of the rented room, or damage caused by rats, insects, etc. •Damage caused by electrical or mechanical accidents in the rented room. However, this does not apply to damage caused by unforeseen and sudden accidents. •Damage to or defacement of the exterior of the rented room, such as scratches, scuffs, peeling of paint, etc., which does not interfere with the function of the rented room •Damage caused by wind, rain, hail, snow, sand or dust, or leakage of such substances

3 Special clauses - Overview

(1) Special clause concerning policyholders who are corporate entities, etc. [may be included when the policyholder is a corporation, etc.]

This clause applies when the policyholder is a corporation, etc. It allows an insured person to be "an officer or employee of a policyholder who resides in the rented room described in the insurance policy", without specifying the name of the insured person.

(2) Special clause concerning moving (automatically included)

This clause applies when the rented room is changed due to relocation, or when a new insurance contract is concluded. If the lease contract period of the rented room before and after the change of residence overlaps, both the rented room before and after the change of residence will be treated as the rented room for up to 30 days.

(3) Special clause for extended tenant's liability indemnity (automatically included)

This clause adds "liability for repair expenses, etc., resulting from the death of the insured person in a rented room" to the scope of tenant compensation. Tenant liability insurance will be paid only if the person who should bear the cost of repair expenses, etc., does not claim for repair expenses insurance for a certain period of time. Further, a landlord may claim for this tenant liability insurance within the limit of our liability for payment to the insured person.

(4) Wide-coverage clause (automatically included)

This clause extends and adds extra coverage to the coverage stipulated in the General Insurance Terms and Conditions, and also extends the coverage stipulated in the special clause for extended tenant's liability indemnity.

4 Insurance period, renewal at maturity, and commencement of insurance liability

The insurance period is 1 or 2 years depending on the subscription plan. The insurance liability begins at midnight of the first day of the insurance period, subject to our acceptance of the contract and payment of premiums. Upon expiration of the insurance period, a renewal notice will be sent. If no specific request is made at the time of the renewal notice, the insurance contract will be renewed in accordance with the details described in the renewal notice. However, the contract will not be renewed if the premium for the renewed contract is not paid.

5 Underwriting conditions (subscription plan) and premiums

The amount of insurance benefit for household effects and premiums are determined by the subscription plan. When selecting a subscription plan, please refer to the approximate amount of insurance benefit for household effects shown in the pamphlet. Please confirm the actual amount of insurance to be purchased on the contract application form.

Even if you set the amount of insurance benefit for household effects above the replacement cost of the household effects, the amount of insurance payment will be limited to the replacement cost of the household effects, and if you set the amount of insurance benefit for household effects below the replacement cost of the household effects, the full amount of damage may not be paid.

*If an unexpected event occurs, we may reduce the amount of insurance or the amount of insurance payment. Please confirm "II. Important Information, 11. Other matters to be aware of, such as laws and regulations".

6 About premiums

Please pay the premium for the subscription plan you have selected in the manner specified on the contract application form.

*In case of an unexpected event, we may increase your insurance premium. Please refer to "II. Alert Information, 11. Other matters to be aware of, such as laws and regulations".

7 Maturity refund and policyholder dividends

This insurance does not offer maturity refunds or policyholder dividends.

8 Refund of premiums at the time of cancellation

If you wish to cancel the contract due to relocation or other reasons, please contact our customer service hotline as soon as possible. In the event of cancellation, a portion of the premium will be refunded according to the following formula.The bank transfer fee shall be borne by the customer.

Returned premiums (*1) = Premiums × Coefficient in the following table based on the number of months elapsed (*2)

Insurance period: 2 years

No. of months already elapsed	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	9 months	10 months	11 months	12 months
Coefficient	80.0%	75.0%	72.5%	70.0%	67.5%	65.0%	62.5%	60.0%	57.5%	55.0%	52.5%	50.0%
No. of months already elapsed	13 months	14 months	15 months	16 months	17 months	18 months	19 months	20 months	21 months	22 months	23 months	24 months
Coefficient	30%	25%	22.5%	20.0%	17.5%	15.0%	12.5%	10.0%	7.5%	5.0%	2.5%	0.0%

Insurance period: 1 year

No. of months already elapsed	1 month	2 months	3 months	4 months	5 months	6 months	7 months	8 months	9 months	10 months	11 months	12 months
Coefficient	60%	50%	45.0%	40.0%	35.0%	30.0%	25.0%	20.0%	15.0%	10.0%	5.0%	0.0%

(*1) Amounts less than 10 yen are rounded down to the nearest 10 yen. If the calculation result is less than 100 yen, the premium will not be refunded.
(*2) The number of months from the insurance period commencement date to the cancellation date. Fractions of less than one month in the calculation of the number of months shall be rounded up to one month.

II. Alert Information

This "Alert Information" describes matters that are important to the policyholder at the time of contract, and other matters that require particular attention. Please be sure to read and confirm the contents before applying for a contract.
For details, please confirm the General Insurance Terms and Conditions, and Special Clauses. If you have any questions, please contact us.

1 Cooling-off (withdrawal of application, etc.)

Even after you have applied for a contract, you may withdraw or cancel (cool-off) your application for a contract as follows.
Cooling-off is possible within 8 days (postmarked) from either the application date or the receipt date of this document, whichever is later. For cooling-off procedures, please be sure to contact us with the following information by mail to our address below.

Address: To Flex Small Amount and Short Term Insurance Co.
*If you do not know the mailing address, please refer to our website (http://flex-ins.co.jp).

Matters to be stated: ① Statement of intent to cool-off ② Policyholder's name (with signature or seal), address, and contact telephone number ③ Date of application for policy

In the event of cooling-off, premiums already paid will be promptly returned. In addition, we will not claim any compensation for damages or penalties due to cooling-off.

2 Obligation to notify (information to be provided when concluding the contract)

The policyholder or insured person is obligated to accurately report the facts regarding the matters stated in the insurance contract application form when concluding the insurance contract. If the information provided is not correct, the contract may be cancelled, or insurance benefits may not be paid. In particular, please pay attention to the name and address of the policyholder, the name and date of birth of the insured, the location and usage of the rented room, and the existence of other insurance policies (other insurance policies or mutual insurance policies with the same reasons for payment).

3 Obligation to notify (information to be provided after concluding the contract)

(1) The policyholder or insured person has the obligation to notify us without delay of any of the following changes in contract details after the contract has been concluded.
① When the use of the rented room is changed
② When the insured person no longer resides in the rented room
③ When the policyholder changes the address or notification address stated on the insurance policy application form
④ If the credit card used for payment of insurance premiums is no longer accepted (credit card payment only)
(2) If the occurrence of a fact described in (1) causes the underwriting scope of this insurance to be exceeded, we may cancel this insurance contract upon written notice to the policyholder, and in such case, we will not pay for any loss incurred due to the fact described in (1).

4 Cancellation due to a serious cause

The contract may be cancelled or claims may not be paid if the insured has caused damage for the purpose of having insurance claims paid, if the insured has committed fraud, or if the insured is deemed to fall under or be involved with anti-social forces (organized crime groups, organized crime group members (*), or companies affiliated with organized crime groups, etc.).
*Including a person for whom 5 years has not elapsed since he/she ceased to be a member of a crime syndicate.

5 Starting date of insurance liability

Please refer to "I. Contract overview, 4. Insurance period, renewal, and starting date of insurance liability".

6 Cases in which insurance claims cannot be paid

Please refer to "I. Contract overview, 2. Details of compensation, (2) Main cases in which insurance claims cannot be paid".

7 Grace period for premium payment

If the premium is not paid by the premium payment due date specified by us, the policyholder must pay the premium to us by the end of the second month following the month in which the premium payment due date falls (grace period). If the premium is not paid within this period, the insurance contract shall be deemed not to have been concluded retroactively to the date of commencement of the insurance period.

8 Lapse of insurance contract

In the event of total loss of the household effects that are the subject of insurance, this insurance contract shall be invalidated at the time of the occurrence of such event.