



株式会社 FIS

フレックス少額短期保険

FIS Co., Ltd.

Flex Small Amount & Short-term Insurance

FIS Co., Ltd.

13th floor of Nishi-shinjuku Mitsui Bldg., 6-24-1 Nishi-shinjuku, Shinjuku-ku, Tokyo 160-0023

Tel: 03-6911-2094 Fax: 03-6911-2095 URL: www.flex-ins.co.jp

Kanto Local Finance Bureau (Small Amount & short-term insurance) No. 55

株式会社 FIS

〒160-0023 東京都新宿区西新宿6-24-1 西新宿三井ビルディング13階

TEL.03-6911-2094 FAX.03-6911-2095 URL.www.flex-ins.co.jp

関東財務局長(少額短期保険)第55号

Flex Small Amount & Short-term Insurance is operated by FIS Co., Ltd.

フレックス少額短期保険は、株式会社FISが運営しています



Insurance for Rental Housing WIDE

Exclusively for housing

Automatic updating

Insurance for occupants of rental housing

賃貸のほけん・ワイド **住居専用** **自動更新制**

賃貸住宅ご入居者様の保険

Procedure for application

お申込みの流れ

1 Check the brochure and the written explanation of important items (the outline of the contract and heads-ups).

パンフレット・重要事項説明書(契約概要・注意喚起情報)をご確認ください。

2 Fill in an application form with necessary items with reference to the example form.

記入例をご参考に、申込書へ必要事項をご記入ください。

Please write necessary items while following "the procedure for application (Steps 1 to 5)," which is described in the application form.

申込書記載の「お申込手続きの流れ(Step①～⑤)」に則って必要事項をご記入ください。

3 Please fax the application form to us.

申込書を当社までFAXでお送りください。

Here is the fax number

FAX番号はこちらです

03-6911-2095

Please send the application form by fax. Please keep the original application form for yourself.

FAXで申込書をご送信ください。申込書の原本は、お客さまの控えとして保管をお願いします。

You can also apply easily with a PC or smartphone

PC・スマホからも簡単にお申込可能です

flex-ins

Search

www.flex-ins.co.jp

Desk exclusively for customers

お客さま専用ダイヤル

Questions about insurance products and inquiries about the application procedure

保険商品に関するご質問やお申込手続きについてのお問い合わせ



携帯・PHS OK
Your cellphone and PHS can be used

0120-77-2094

[Operating hours] 10:00 to 17:00 for weekdays ※Closed on Saturdays,

Sundays, national holidays, and year-end and New-year holidays

[受付時間] 平日10:00-17:00 ※土日・祝日・年末年始は除く

Desk exclusively for dealing with accidents

事故受付専用ダイヤル

Contact info for responding to accidents

事故が起きた際のお問い合わせ



携帯・PHS OK
Your cellphone and PHS can be used

0120-27-2094

[Operating hours] 24 hours a day, 365 days a year

[受付時間] 24時間 365日

Please allow us to record your call, in order to improve the quality of our customer service.

※お客さま対応品質の向上のため、通話内容を録音させていただきます。

Our insurance is "a mail-order service." The procedure for application needs to be done by each customer. The real estate firm that handles a lease contract is not our agency. Accordingly, laws do not allow firm to give explanations or the like about this insurance. If there is any question or the like, please contact "the desk exclusively for customers."

当社の保険は、「通信販売型」の商品となっております。お申込手続きは、お客さまご自身で行っていただく必要がございます。なお、賃貸借契約の窓口となった不動産会社様は、当社の代理店ではありません。よって、本保険に関するご説明などは法律上、一切行うことができません。ご不明な点などございましたら、「お客さま専用ダイヤル」までご連絡ください。

This brochure outlines "Insurance for Rental Housing WIDE (exclusively for housing)."

For details, please see "the written explanation of important items" or "the leaflet of the contract or insurance conditions" or contact the desk exclusively for customers.

このパンフレットは、「賃貸のほけん・ワイド(住居専用)」の概要を記載したものです。詳細につきましては、「重要事項説明書」または「ご契約のしおり・約款」をご確認いただくか、お客さま専用ダイヤルまでお問い合わせください。

What is the average of insured amounts of home contents insurance?

家財保険の保険金額の目安は?



One adult
2million yen
4million yen

大人1人/200万円～400万円



Two adults
4million yen
6million yen

大人2人/400万円～600万円



Two adults and one child
6million yen
8million yen

大人2人子供1人/600万円～800万円

If the insured amount is smaller than the price of owned household goods

所有する生活家財の価額より保険金額が低い場合

If you suffer from a significant damage, you may not be able to receive insurance money enough to rebuild your daily life. It is important to take out a kind of home contents insurance that can cover the price of your household goods (including those of your family members).

大きな被害に遭った場合などに、生活再建に必要な保険金を十分に受け取れないこともあります。生活家財保険は、保険金額がご自身(同居者を含む)の所有する生活家財の価額と見合ったものに加入することが大切です。

What are household goods? 生活家財って何?

Household goods mean all kinds of movables for daily life, including the following items.

生活家財とは、下記のような生活関連の動産全般を指します。

Examples of household goods covered by the insurance

保険の対象となる生活家財の例



Furniture
家具類



Home appliances
家電類



Clothes and bedding
衣類・寝具



Kitchenware, books, and CDs
キッチン用品・本・CD



PCs and communication devices
パソコン・通信機器

Examples of household goods not covered by the insurance

保険の対象とならない生活家財の例



Precious metals, paintings, calligraphic works, and antiques worth 300,000 yen or over
30万円以上の貴金属や絵画、書画、骨とう



Eyeglasses and contact lenses
メガネ・コンタクト

For environmental protection, we recommend you to check the contents of the insurance policy through the Internet.

環境保護のため、インターネットでの契約内容確認をおすすめします。

■ How to check the contents of the insurance policy by using the Internet
インターネットによるご契約内容の確認方法

STEP1 Access the "page exclusively for customers"

「お客さま専用ページ」にアクセス

Open the "page exclusively for customers" in our website at www.flex-ins.co.jp.

弊社ホームページ(www.flex-ins.co.jp)より「お客さま専用ページ」を開きます。

STEP2 Log in to the "page exclusively for customers"

「お客さま専用ページ」にログイン

Input the ID and password written in the "notification on acceptance," which will be sent to you later.

後日ご郵送させていただく「引受通知書」に記載のID・パスワードを入力します。

STEP3 Check the contents of the insurance policy

契約内容の確認

Confirm the contents of the insurance policy on the window for checking them.

契約内容確認画面でご契約内容をご確認ください。

The above-mentioned procedure is an outline. For details, please follow the instructions in our website.

上記の手順は概要です。詳しくは弊社ホームページの案内に従ってください。

Revised on Apr. 2024 2024.4改定

Our insurance broadly covers the precious household goods, liability for compensation, etc. of occupants of rental housing in three ways.

賃貸住宅のご入居者様の大切な生活家財や
賠償責任などを3つの補償で幅広くサポートします。

Coverage of household goods

家財補償

Our insurance covers your household goods for your daily life

生活家財を補償

Damage to household goods (※Cost for repurchase) 生活家財に損害が生じた場合の損害額（※再調達価額）
※The "cost for repurchase" means the amount required for repurchasing the same levels of household goods as the damaged ones.
※「再調達価額」とは損害のあった家財と同等のものを再購入するのに必要な額をいいます。

Insurance money for household goods
As written in the application form 申込書に記載のとおり

1 
Household goods were burned!
家財が燃えてしまった！
Fire Thunderbolt Bursting Explosion
火災、落雷、破裂、爆発

2 
A typhoon destroyed the roof, damaging household goods!
台風で屋根が壊れ、家財が破損！
Wind disaster Snow disaster Hailstone disaster
風災、雪災、ひょう災

3 
The house was robbed!
泥棒に入られた！
Theft 盗難
Up to 10% of the insured amount for household goods per incident
Around 200,000 yen for cash and deposits
1事故につき家財保険金額の10%限度 現金・預貯金は20万円限度

4 
Wetted with water!
水ぬれが起きた！
Water-wetted 水濡
Water-wetted due to the breakdown of a water supply/drainage system
給排水設備事故による漏水

5 
A vehicle hit the house, damaging household goods!
車が家に衝突し、家財が破損！
Objects from outside the building
Fall Strike Collision Collapse
建物外部からの物体の落下、飛来、衝突、倒壊

6 
Household goods were submerged due to a flood!
洪水で家財が水びたしに！
Water disaster 水災
Water damage due to the inundation above floor level
Up to 30% of the insured amount of household goods per accident
床上浸水による水濡損害 1事故につき家財保険金額の30%限度

7 
The outer walls were destroyed, damaging household goods!
外壁が破壊され、家財が破損！
Destruction 破壊
Vandalism or violence through a riot, a group action, or labor unrest
騒ぎよう・集団行動または労働争議に伴う破壊行為や暴力行為

8 
Household goods were wet due to a leaky roof!
雨漏りで家財が水びたしに！
Leaky roof 雨漏り
※Excluding the entry from opening parts, penetration and leaking-in of rain.
※開口部からの吹き込み、浸み込み、漏入した場合を除きます。

9 
Accidents other than 1-9
1〜8以外の偶然な事故
Damage Defacement ,etc.
破損、汚損等
Up to 300,000 yen per accident
Out-of-pocket expense: 30,000 yen
1事故につき30万円限度 自己負担額3万円

If insurance money is paid for any damage of 1 to 9, we will also pay the following expenses.

1〜9の損害保険金の支払い対象となった場合、それに伴う次の出費を補償します。

 **Insurance money for expenses for temporary accommodation, etc.** 臨時宿泊費用等保険金
We will cover the expenses for the temporary use of accommodation facilities, the moving of household goods, and the purchase of daily necessities caused by the above-mentioned accidents (excluding 3, 8, and 9).
前述の事故(3・8・9を除く)により発生した一時的な宿泊施設の利用・家財移転の費用や、生活必要品の購入費用を補償します。
Up to 200,000yen per accident
1事故の合計限度額20万円

 **Insurance money for expenses for removing residues** 残存物取づけ費用保険金
We will cover the expenses for dismantling and removing damaged household goods and cleaning the site, etc.
損害を受けた残存家財の取壊し、搬出、清掃等にかかった費用を補償します。
Up to 10% of the insured amount of household goods per accident
1事故の限度額家財保険金額の10%

 **Insurance money for condolence payments to accidental fire victims** 火災見舞費用保険金
We will cover condolence payments to victims whose property has been damaged due to a fire, bursting, or explosion. (No. of damaged households × 100,000 yen)
火災、破裂、爆発事故で他人の所有物に損害が発生した場合の相手方への見舞金費用を補償します。(被災世帯数×10万円)
Up to 20% of the insured amount of household goods per accident
1事故の限度額 家財保険金額の20%

 **Insurance money for expenses for relocation after damage** 被害時転居費用保険金
We will cover the cost for relocation, if it becomes impossible to stay in the rental housing due to any damage caused by an above-mentioned accident or a stalker and the occupant relocates.
前述の事故により発生した損害またはストーカー被害によって借戸室に居住できなくなり転居した場合、転居先への引っ越し費用を補償します。
Up to 200,000yen per accident
1事故の合計限度額20万円

Major cases in which insurance money cannot be paid

Coverage of household goods 家財補償

- Damage due to an earthquake, eruption, war, etc.
- Damage caused intentionally or by gross negligence
- Damage to data and programs saved in PCs, etc.
- Damage caused by a bicycle outside the housing, etc.
- 地震・噴火にともなう損害、戦争等による損害・故意または重大な過失による損害・パソコン等に保存されているデータ、プログラムの損害・外出先で自転車の盗難にあった場合等の損害など

Coverage of repair costs 修理費用補償

- Expenses for disposing of the belongings of the insured, when the insured dies outside the housing
- Damage due to the electrical or mechanical failure of water heaters
- Damage caused by corrosion-induced cracking of (wire-reinforced) window glass
- Expenses for replacement of the lock of the entrance door after the loss of keys, etc.
- 被保険者が居室外で死亡した場合の遺品の整理費用・給湯器の電氣的機械的故障に起因する損害
- 窓ガラス(網入り窓ガラス)のさび割れによる損害・鍵の紛失による玄関ドアのドアロック交換費用など

Coverage of liability 賠償責任補償

- Injuries of others due to the collision with them during driving of an automobile
- Damage to an item borrowed from someone
- Intentional damage
- Damage attributable to a defect, deterioration, or corrosion of equipment, etc.
- 自動車を運転中に、他人に接触しケガさせてしまった損害・他人から借りている物に対する損害・故意による損害・設備の瑕疵・劣化またはたびたび起因する損害など

Coverage of repair costs

修理費用補償

Our insurance covers repair costs

修理費用を補償

Expenses for repair in accordance with a lease contract or in an urgent manner in the following cases
下記の場合で賃貸借契約に基づきまたは緊急的に自費で修理した費用

 **Damage to rental housing due to an accident that is covered by the insurance (excluding 8 and 9)**
家財補償の対象となる事故(8・9を除く)により借戸室に損害が生じた場合
Up to 1 million yen per accident
1事故の限度額100万円

 **Damage to rental housing due to the death of the occupant (the insured)**
ご入居者様(被保険者)の死亡により借戸室に損害が生じた場合
Up to 1 million yen per accident
1事故の限度額100万円

 **Damage to a dedicated water pipe or water heater due to freezing (including the cost for defrosting)**
凍結による専用水道管・給湯器の損害(解凍費用を含む)
Up to 300,000 yen per accident
1事故の限度額30万円

 **Expenses for refurbishing a dedicated water pipe or water heater after freezing**
凍結による専用水道管・給湯器の改良費用
Up to 10,000 yen per accident
1事故の限度額1万円

 **Damage due to the heat-induced cracking of window glass of the rental housing**
借戸室の窓ガラスの熱割れによる損害
Up to 100,000 yen per accident
1事故の限度額10万円

 **Damage to the lock of the entrance door of the rental housing caused by mischief, picking, or the like**
いたずらやピッキング等で生じた借戸室の玄関ドアロックの損害
Up to 30,000 yen per accident
1事故の限度額3万円

Coverage of liability

賠償責任補償

Our insurance covers two kinds of liabilities

2つの賠償責任を補償

There are no out-of-pocket expenses 自己負担額なし

Liability toward a third party
Personal liability insurance money **10 million yen**

第三者への賠償責任 個人賠償責任保険金額 1,000万円

We will cover legal liability toward a third party.

第三者に対して法律上の損害賠償責任を負った場合に補償します。

Caused water damage to an occupant downstairs.
階下に水ぬれ損害を与えてしまった。

Liability toward a landlord
Tenant's liability insurance money **10 million yen**

大家さんへの賠償責任 借家人賠償責任保険金額 1,000万円

We will cover legal liability toward a landlord.

大家さんに対して法律上の損害賠償責任を負った場合に補償します。

Fire Explosion Wet with water Destroyed ,etc.
火災、爆発、水濡、破損等

Caused a fire in the rental housing!
借戸室で火災を起こしてしまっった！