



New Home Anshin Insurance-Wide

“New Home Anshin Insurance-Wide” is for customers living in residential buildings.
It covers liability for damages to landlords and third parties as well as customers' household goods.



Household Goods Coverage



Repair Expenses Coverage



Liability Coverage





Household Goods Coverage

Household Goods Insurance/Expenses Insurance

Fire



Amount of damage up to the amount of household goods insurance

Lightning strike



Amount of damage up to the amount of household goods insurance

Bursting or explosion



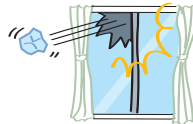
Amount of damage up to the amount of household goods insurance

Flying, falling, colliding or collapsing of objects from outside of the building



Amount of damage up to the amount of household goods insurance

Wind disaster/hail disaster/snow disaster



Amount of damage up to the amount of household goods insurance

Mischief by a third party



Limited to JPY 300,000 per occurrence

Flood disasters, etc.

- In the case of damage of 30% or more of the insured item, the amount of damage up to the amount of household goods insurance
- In the case of inundation above floor level and damage of 15% or more, less than 30% of the insured item, 10% of the amount of household goods insurance (limited to JPY 600,000 per occurrence)
- In the case of inundation above floor level and damage of less than 15% of the insured item, 5% of the amount of household goods insurance (limited to JPY 300,000 per occurrence)



Temporarily Taking Out Household Goods (limited to within Japan)

Limited to JPY 500,000 per occurrence or the amount equivalent to 20% of the insured amount (in the case of precious metals, etc., limited to JPY 300,000 per item/set), whichever is lower.



(*1) "Replacement value" refers to the amount necessary to reacquire household goods having the same quality, usage, scale, model and capacity as affected household goods.

In the case of damage to household goods in a rented room due to the occurrence of any of the following accidents during the term of the contract, we will pay insurance money based on the replacement value.*1 However, insurance money for precious metals/jewels/art worth more than JPY 300,000 will be paid based on the market value.*2



Breakage/defacement



Individual payment: JPY 30,000 per occurrence
About JPY 500,000 per occurrence

Theft of household goods Theft of cash/certificate of deposit and saving



Theft of household goods:
limited to JPY 500,000 per occurrence
Cash:
limited to JPY 200,000 per occurrence
Certificate of deposit and saving:
limited to JPY 2,000,000 per occurrence

Earthquake fire expense insurance



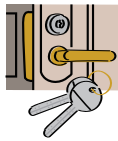
In the case of half or greater destruction of the building by fire or total destruction of household goods by fire, 5% of the amount of household goods insurance

Extra expense



30% of the amount of casualty insurance
Limited to JPY 1,000,000 per occurrence

Door lock replacement expenses



Actual expenses:
in the case of replacement of a door lock because the key has been stolen in Japan, limited to JPY 30,000 per occurrence

Lock picking crime prevention expenses



Actual expenses: in the case of replacing a door lock that has been broken due to a theft or mischief, limited to JPY 30,000 per occurrence

Residue removal expenses (residue cleaning expenses)



Actual expenses:
limited to 5% of the amount of casualty insurance

Accidental fire inquiry expenses (neighborhood inquiry expenses)



Limited to JPY 100,000 per affected household, 20% of the amount of household goods insurance

Emergency evacuation expenses (Temporary residence expenses)



Actual expenses: limited to 5% of the amount of casualty insurance
*Within 30 days of the date of the accident

(*2) "Market value" refers to the value of the affected household goods at the place and time of the occurrence of the damage.



Repair Expenses Coverage

In the case of the occurrence of an accident falling under payment reasons in the rented room, we will pay insurance money pursuant to the lease agreement, etc. or when repair has been made urgently at the expense of the customer.



Repair Expenses Insurance

Repair expenses



Actual expenses: limited to JPY 1,000,000 per occurrence
(accidents such as fire, lightning strike, bursting/explosion, flying objects, water leakage, theft)

Frozen water pipes, etc. repair expenses



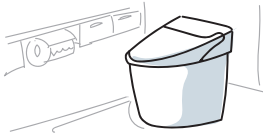
Actual expenses: limited to JPY 300,000 per occurrence
No limitation on the number of payments

Wash-basin repair expenses



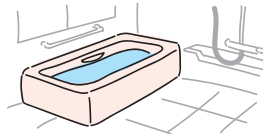
Actual expenses: limited to JPY 1,000,000 per occurrence
Not only replacement expenses but also repair expenses are eligible for claims
No limitation on the number of payments

Toilet bowl repair expenses



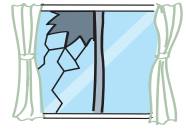
Actual expenses: limited to JPY 1,000,000 per occurrence
Not only replacement expenses but also repair expenses are eligible for claims
No limitation on the number of payments

Bathtub repair expenses



Actual expenses: limited to JPY 1,000,000 per occurrence
Not only replacement expenses but also repair expenses are eligible for claims
No limitation on the number of payments

Glass repair expenses

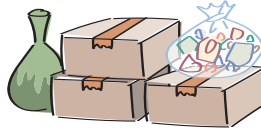


Actual expenses: limited to JPY 1,000,000 per occurrence
Not only replacement expenses but also repair expenses are eligible for claims
No limitation on the number of payments. Expenses incurred in connection with breakage due to unexpected accident, in addition to heat crack, is eligible for claims

Repair expenses due to the death of a tenant/expenses for sorting through deceased tenant's belongings



Damage to the rented room due to the death of the tenant
Repair expenses: limited to JPY 500,000



Expenses for sorting through deceased tenant's belongings: limited to JPY 500,000

Breakage/defacement repair expenses



Actual expenses: limited to JPY 1,000,000 per occurrence
No limitation on the number of payments



Liability Coverage

Tenant Liability Insurance

When damage to the rental room occurs due to a fire/gas explosion/water leakage, etc. and you face legal liability for damages to the landlord, we will pay the insurance claim

Personal Liability Insurance

When human injury or damage to the property of other people occurs due to a contingent accident within Japan and you face legal liability for damages, we will pay insurance money.



Liability Insurance

Covers liability for damages to the landlord.



Limited to JPY 10,000,000 (*)

Covers liability for damages arising from daily life.



Limited to JPY 10,000,000 (*)

(*) Limited to JPY 10,000,000 in the aggregate of tenant liability insurance and personal liability insurance per occurrence.

Explanation of Important Matters

Please make sure to read the following before entering into a contract.

Outline of Contract

describes the matters which that should specifically be checked when entering into a contract.

Information to Heed

describes matters which are detrimental to you and to which you should specifically heed when entering into a contract.



describes the matters which you should specifically check and pay attention to.

Please make sure to read the following beforehand and then apply. When the policyholder and the insured person are different, please make sure to explain the matters described in this document to the insured person. This document does not describe all contents regarding the contract. If you have any questions, please inquire with the insurance agency or us.

About the Contents of Contract

1 How the Service Works

Outline of Contract

"New Home Anshin Insurance-Wide" is fire insurance for residential buildings.

When household goods in the house in which the insured person resides have been damaged due to various accidents including fire, we will pay insurance money, etc. Moreover, if the insured person and the person who lives with the insured person have borne legal liability for damages to the lender of the house or others, we will pay insurance money.

2 Description of Coverage

Outline of Contract

Information to Heed

Description of Coverage (*The limit of casualty insurance, etc. and liability insurance paid per occurrence is JPY 10,000,000, respectively).

The reasons to pay insurance money, etc. are as follows. For details, please see the General Conditions.

■ Scope of insurance (covered items)

Covered items are "household goods" which is personal property in the house in which the insured person and the person who lives with the insured person reside and is owned by the same persons.

■ Criteria for paying insurance money falling under the scope of insurance

For damage to household goods and taking out household goods, both of which fall under the scope of insurance, we pay an amount corresponding to actual damage based on the replacement value.^{(*)1} However, insurance for precious metals, etc. will be paid based on the market value.^{(*)2} For other details, please see the General Conditions.

^{(*)1} The amount necessary to purchase an equivalent item. ^{(*)2} The amount arrived at by subtracting the consumed value resulting from use of the item from the replacement value.

★ Items not included in the scope of insurance (items that are not covered by insurance)

Below are the main items not covered by insurance. For details, please see the General Conditions.

(i) Automobiles (including motorized three-wheel vehicles, motorcycles, and motorized bicycles with total emissions of more than 125 cc). (ii) Currency, securities, certificates of deposit and saving, credit cards, ride tickets, etc.^{(*)3} (iii) Artificial teeth, artificial limbs, contact lenses. (iv) Living creatures such as animals and plants. (v) Manuscripts, design documents, designs, certificates, account ledgers. (vi) Programs recorded in storage media for computers such as tapes, cards, disks, drums. (vii) Merchandise, products, raw materials, and office furniture, fixtures, equipment, devices. (Not limited to the foregoing)

^{(*)3} For currency/certificates of deposit and saving, only damages due to theft are eligible for insurance claims. Currency: limited to JPY 200,000. Certificate of deposit and saving: limited to JPY 2,000,000.

■ Main cases in which casualty insurance money, etc. will be paid

Main accidents for which casualty insurance money, etc. will be paid are as follows. For details, please see the General Conditions.

- (1) Casualty Insurance^{(*)1}: (i) Fire, (ii) Lightning strike, (iii) Bursting or explosion, (iv) Wind disaster, hail disaster, snow disaster, (v) Falling, flying, colliding or collapsing of objects from outside of the rented room, (vi) Water leakage, water discharge or spilling water due to overflow associated with an accident occurring in the plumbing equipment or an accident occurring in the unit/room occupied by a person other than the insured person, (vii) Violent action or destructive action associated with a commotion and collective action similar thereto or labor dispute, (viii) Theft, (ix) Theft of currency or a certificate of deposit and saving, (x) Mischief by a third party, (xi) Breakage/defacement of household goods ^{(*)2}
- (2) Taking Out Household Goods Insurance
- (3) Expenses Insurance^{(*)1}: (i) Extra expenses insurance (ii) Residue removal expenses insurance, (iii) Accidental fire inquiry expenses insurance, (iv) Door lock replacement expenses insurance, (v) Lock picking crime prevention expenses insurance, (vi) Emergency evacuation expenses insurance, (vii) Earthquake fire expense insurance, (viii) Repair expenses insurance^{(*)3)(*4)}
- (4) Liability Insurance: (i) Tenant liability insurance, (ii) Personal liability insurance;
- (5) Other: Damage prevention expenses

(*1) Expenses Insurance will be paid separately from casualty insurance which is paid up to the amount of household goods insurance; however, under any circumstances, the amount of payment of the insurance per occurrence is limited to JPY 10,000,000 in the aggregate of casualty insurance and expenses insurance.

(*2) Expenses will be covered if the Household Goods Coverage Expansion Special Contract is attached to the insurance. Individual Payment is JPY 30,000 per occurrence and the amount to be paid is limited to JPY 500,000 per occurrence.

(*3) Please note that the claimant of repair expenses insurance due to the death of the insured person and expenses for sorting through deceased tenant's belongings shall be the legal heir of the insured person. The claimant of other insurance will be the insured person.

(*4) Any damage falling under any of the following items which has occurred in the rented room will be eligible for repair expenses insurance claim. 1. Wash-basin, bathtub, toilet bowl and accessories thereof 2. Installed glass 3. Dedicated water pipes in the rented room 4. Expenses for sorting through deceased tenant's belongings

★ Main cases in which casualty insurance money, etc. cannot be paid

For any damage arising from any of the following reasons, casualty insurance money, etc. cannot be paid. For details, please see the General Conditions.

- (i) The policyholder's or the insured person's intentional or gross negligence or violation of law;
- (ii) Intention of the person who is entrusted with the use or control of household goods or taking out household goods, the person who lives with the insured person, or the relative living within the same household of the insured person;
- (iii) Losing or leaving behind of household goods or household goods that have been taken out;
- (iv) Theft occurring while household goods are placed outdoors;
* Except where household goods are placed under the eaves of a house or an outdoor bicycle parking of the housing complex, etc. with a roof.
- (v) An earthquake or eruption, or tsunami caused by them. (Not limited to the foregoing)

■ Main cases in which liability insurance money will be paid

Main accidents for which liability insurance money will be paid are as follows. For details, please see the General Conditions.

- (i) When a domicile^{(*)1} has been damaged due to a fire, bursting or explosion, water leakage occurring in the plumbing equipment, and you face legal liability for damages to the lender of the house;
(*1) Domicile refers to the rented housing.

(ii) Due to a contingent accident caused by the use or control of the domicile of the insured person or a contingent accident caused by the daily life of the insured person within Japan, another person is disabled or damage is inflicted to his/her property, and you face legal liability for damages to such person.

★ Main cases in which liability insurance money cannot be paid

For any damage arising from any of the following reasons, liability insurance money cannot be paid. For details, please see the General Conditions.

(i) Intention of the policyholder or the insured person (ii) Insanity or instruction of the insured person (iii) Engineering work of the domicile such as renovation, enlargement, demolition (iv) An earthquake or eruption, or tsunami caused by them (v) Liability for damages caused by damages of the domicile which is found after the insured person has surrendered the house to the lender (vi) Liability for damages to the person who lives with the insured person (vii) Liability for damages directly arising from the performance of the duty or business of the insured person(Not limited to the foregoing)

3 Main Special Contract and Its Outline

Outline of Contract

If "Special Contract on Insured Person(s) Under Corporate Contracts" is attached to the insurance, the name of the insured person shall not be registered/managed, and the insured person will be the person who is employed, etc. by a corporation, etc., the policyholder, and resides in the rented room as the base for living, and any person who lives with such person in such rented room. Please make sure that the representative of the corporation, etc., the policyholder, explains the description of this special contract to the person who will move into the rented room.

4 Insurance Period

Outline of Contract

The insurance period shall be one (1) year or two (2) years. Subject to our acceptance of the insurance contract and your payment of the insurance premium, the insurance period shall commence at 12:00 a.m. of the commencement date of the insurance period, and end at midnight of the date of expiration of the contract.

5 Method of Payment of Premium, Etc.

Outline of Contract

(1) Method of payment of premium

Payment of the premium shall be made by any of the following methods.

(i) Payment at a partner convenience store ("Convenience store payment") (ii) Payment by a credit card issued by a partner credit card company ("Credit card payment") (iii) Payment by remittance, etc. to our company or affiliate insurance agency ("Agencies receipt") (iv) Payment via a rent guarantee company ("Guarantee company payment")

(2) Number of payments

Payment of the premium shall be a single payment.

Payment channel	Due date of payment (if a grace period has been stipulated, the expiration date of the grace period)	
	New contract	Renewal contract
(i) Convenience store payment	The last day of the month following the month to which the insurance period commencement date belongs	The last day of the month following the month to which the contract renewal date (the insurance period commencement date of the renewal contract) belongs
(ii) Credit card payment	The last day of the month following the month to which the insurance period commencement date belongs	The last day of the month following the month to which the contract renewal date (the insurance period commencement date of the renewal contract) belongs

(iii) Agencies receipt	The insurance period commencement date	The last day of the month following the month to which the contract renewal date (the insurance period commencement date of the renewal contract) belongs
(iv) Guarantee company payment	The last day of the month following the month to which the insurance period commencement date belongs	The last day of the month following the month to which the contract renewal date (the insurance period commencement date of the renewal contract) belongs

6 Maturity Refund, Policyholder's Dividend

Outline of Contract

This insurance does not pay a maturity refund or policyholder's dividend.

7 Cancellation, and Lapse of Insurance Contract

Outline of Contract

Information to Heed

- (1) If you would like to cancel the contract, please follow the cancellation procedures on our website (<https://www.hope-ins.jp>) or notify us thereof. If your payment method is monthly payment, a cancellation refund will not be paid. We may charge you the premium for the term of the insurance contract period that has already elapsed. If a payment method is a lump-sum payment for two (2) years or a yearly payment, a cancellation refund will be paid for the term of the insurance period that has not elapsed. For details, please inquire with us.
- (2) In a case falling under the following item, an insurance contract will lapse.
 - Loss of all of the insured objects (household goods)

8 Cooling-off (Withdrawal of Application for Contract, Etc.)

Information to Heed

- (1) Even after application for a contract, you may withdraw the application or cancel the contract (hereinafter referred to as "cooling-off"). However, cooling-off is not applicable to any contract falling under any of the following items:
 - (i) Contracts for operation or business
 - (ii) Contracts made by a general incorporated association or general incorporated foundation, a corporation established under special laws, an unincorporated association or foundation having the stipulation of a representative or administrator, or the state or local public entities.
- (2) In the case of cooling-off, please make sure to mail a notice to us within eight (8) days of the later (inclusive) of the day on which you received the explanation document of cooling-off and the day of application for the insurance contract. However, if the reason to pay insurance money has already arisen and you apply for cooling-off without knowledge of such, the cooling-off shall be deemed ineffective and insurance money will be paid.
- (3) Please make sure to include the following necessary information in a postcard or sealed letter mailed to us.
 - * The agency to which you have applied for a contract cannot accept the application for cooling-off.

[Necessary Information]

(i) Description of intention of the cooling-off of the contract (ii) Address, name (seal) and telephone number of the person who applied for the contract (iii) Date of application for the contract, the name of the insurance product and the policy number as the contents of the contract which you have applied for (iv) Name of the agency to which you applied for the contract (please include the name of the branch handling the contract if possible)

[Addressee]

Arroz Shibuya Building 3F, 15-4 Shibuya 3-chome, Shibuya-ku, Tokyo 150-0002, Japan
Cooling-off Clerk, HOPE Small-Amount & Short-Term Insurance Co., Ltd.

9 About Insured Person(s) (Scope and Restrictions)

Information to Heed

★(1) Scope

The insured person of the insurance refers to the person who moves into the rented room and whose name is written in the section "Name of the insured person" on the application form (hereinafter referred to as "Named Insured Party") and any person who lives with the named insured (hereinafter referred to as "Unnamed Insured Party"). An Unnamed Insured Party refers to a person who falls under both of the following items: (i) is not a Named Insured Party under a separate insurance contract provided by our company, and (ii) resides in the rented room covered by the insurance as a base for living. (*)

(*) Base for living refers to the domicile in which a person mainly lives as a place of life, and if there are multiple places of life, the domicile in which a person resides for the longest hours.

★(2) Restrictions

Please note that the following restrictions are imposed on the insured persons:

- (i) A Named Insured Party cannot become an Unnamed Insured Party under another insurance contract.
- (ii) A Named Insured Party under a separate insurance contract provided by our company cannot become an Unnamed Insured Party of this insurance contract.
- (iii) If the Unnamed Insured Party of this insurance contract ceases to live with the Named Insured Party in the rented room or ceases to reside in the rented room as a base for living, he/she shall lose the qualification of an insured person.

10 Duty of Disclosure, Etc.

Information to Heed

★(1) You have the obligation to declare important matters to us upon execution of a contract (duty of disclosure). If the entries in the application form differ from fact, we may not be able to pay insurance money or may cancel the contract upon written notice to you. Disclosure matters refer to (i) your name or designation, (ii) name or designation of insured person(s), (iii) address of the rented room, (iv) usage of the rented room, and (v) existence or non-existence of a separate insurance contract.

★(2) If there is a fact falling under any of the following items at the time of execution of the contract, the insurance contract shall be invalid:

- (i) The policyholder or the insured person knows that the damage or the fact that should become the cause of such damage and for which we should pay insurance money has already arisen;
- (ii) It is found that a separate insurance contract with our company under which the insured person(s) is the same hereof already exists. In such case, the insurance contract whose insurance commencement date is the earliest shall only be effective and the separate insurance contract shall be invalid;
- (iii) You have entered into the insurance contract for the purpose of obtaining insurance money illegally or causing a third party to obtain insurance money illegally.

11 Duty of Notification, Etc.

Information to Heed

★If, after the execution of the contract, any change falling under any of the following arises, please make sure that the policyholder or the insured person notifies us thereof without delay: In the absence of such notification, we may not be able to pay insurance money for an accident that occurs after the change, or may cancel the contract upon written notice to you.

- (i) When you have changed the usage of the rented room (ii) When you have entered into a separate insurance contract under which household goods are the insured object (iii) When the insured person has changed his/her residence (iv) When the policyholder has changed his/her address or notification destination that was notified to our company (v) When any fact that causes change in the contents of other notification matters has arisen

★If you changed your address or notification destination written in the insurance policy, etc., please notify us thereof without delay.

12 About Compensation from Overlapping Coverage

Information to Heed

If the policyholder or the insured person has an insurance contract, etc. with another company (including mutual aid contracts or special contracts of different types of insurance) and such contract already has compensation similar to that of the contract provided by our company, it will be recognized as overlapping. In such case, there will be no double payment of insurance money and the premium may come to nothing. Please execute a contract after confirming the difference in the contents of compensation, the insured amount, and the necessity of the contract.

The main examples where compensation is overlapped with insurance are described in the following table.

<Main examples where compensation may overlap>

Compensation under this contract	Examples of other insurance contracts, etc. with which overlapping arises
Personal Liability Coverage	Special contract for personal liability coverage for car insurance, personal accident insurance, etc.

* As the contents of compensation and the scope of the insured person may vary depending on the contract, please be careful when canceling your contract with us or when there is change in the circumstances of family members (change from living together to living separately, etc.)

13 About Grace Period of Premium and Lapse of Contract

Information to Heed

- (1) The grace period for premiums by convenience store payment and credit card payment shall be up to the last day of the month following the month to which the due date belongs.
- (2) If payment has not been made within the grace period of the first premium, the insurance contract lapses retroactively to the insurance commencement date and insurance money is not paid.
- ★(3) If the payment of the second and subsequent premiums has not been made within their respective grace periods, the insurance contract lapses on the following day of the expiration date of the grace period, and any insurance money for an accident that occurs after such date is not paid.
- ★(4) Only to the extent that the basis of calculation of premiums largely deviates in light of the possible damages, and having responsibility for insurance continuously until the expiration date of the insurance contract is deemed difficult, we may conduct an increase in premiums for the remaining insurance period from the implementation date.

14 Handling Upon Failure of Small-Amount, Short-Term Insurance Business Operators

Information to Heed

Even in the unlikely event that our business fails, financial assistance by the Non-life Insurance Policy-holders Protection Corporation of Japan will not be made. In addition, as our contracts do not fall under the definition of a "covered insurance contract" stipulated in the Insurance Business Act, protection by the Non-life Insurance Policy-holders Protection Corporation of Japan is not provided. We operate a small-amount, short-term insurance business pursuant to the Insurance Business Act, make security deposits in proportion to our business scale, and prepare for unexpected contingency in business continuation. However, if we receive a decision of commencement of bankruptcy procedures, you may cancel the insurance contract. If you have not canceled the contract, it will lapse on the day on which three (3) months have passed from the decision of commencement of bankruptcy procedures.

15 Points of Caution When/After Entering Into a Contract

Information to Heed

- ★(1) As we are a small-amount, short-term insurance company, we cannot accept contracts in any of the following cases:
 - (i) Where the insurance period exceeds two (2) years
 - (ii) Where the insured amount under household goods insurance exceeds JPY 10,000,000
 - (iii) Where the insured amount under liability insurance exceeds JPY 10,000,000
 - (iv) Where the total amount of the insured amounts of all insured persons per policyholder exceeds JPY 1,000,000,000 under household goods insurance, JPY 1,000,000,000 under liability insurance
 - (v) Underwriting of earthquake insurance pursuant to the Act on Earthquake Insurance
- ★(2) To the extent that there is a separate insurance contract and insurance money has not been paid by the separate insurance contract, we will pay the amount for which such insurance contract is liable. If insurance money has been paid by the separate insurance contract, we will pay the remaining amount of the payment limit less the total amount of insurance money paid by the separate insurance contract. However, the amount of payment shall be limited to the payment limit of such insurance contract.
- (3) The insurance policy will be sent to you from us by mail or electromagnetic method. Please keep it safe.

16 Procedures Upon Occurrence of Accident and Important Notes

- (1) If an accident that will be covered by the insurance contract you have occurs, please notify us thereof without delay. If notification of accident is delayed, the payment of insurance money may be delayed.
 - (2) In the case of an accident such as fire, please do not dispose of the burnt objects, etc. before our investigation because we need to check the damage.
 - (3) If an accident related to your liability occurs, please be sure to consult with us and then negotiate resolution. If you approve the damage liability to the victim without our approval, we may not be able to pay insurance money.
 - (4) If the insured person, etc. makes an insurance claim, we ask the person to submit the following documents. (i) Insurance claim form (ii) Estimate of damage (iii) In the case of damage due to theft of household goods, a certificate issued by a competent police station or documents in lieu of such certificate (iv) Existence or non-existence of other insurance contract and document necessary to confirm the contents of such contract.
 - ★(5) In the case of insurance claim of an Unnamed Insured Party including the case where the Special Contract on Insured Person(s) Under Corporate Contracts is in place, we will check for the following matters: (i) Whether such person resides in the rented room as a base for living (ii) With the policyholder (corporation, etc.), whether the insured person is an officer or employee of the corporation, and whether he/she resides in such room (iii) Whether the Unnamed Insured Party is not a Named Insured Party under a separate insurance contract with us.
 - * In the unlikely event that an overlapping contract for an Unnamed Insured Party is found, in accordance with the general policy conditions, the insurance contract whose insurance commencement date is the earliest shall only be deemed valid and the other insurance contract shall be deemed invalid. Please note that if the insurance contract becomes invalid, we cannot pay such insurance money.
 - (6) After commencement of the insurance period, for an accident arising before payment of the first premium, we will pay insurance money after we have received payment of the first premium.
 - (7) Please note that the statute of limitations (three (3) years) is provided for in the insurance claim.
- Dedicated Line for Accident Reception: 0120-565-040 (toll-free in Japan only) [Reception hours: 24 hours a day, 365 days a year]

17 Renewal of Contract

Information to Heed

- (1) We will mail a renewal notice to the address of the policyholder by the last day of the month preceding the month before the month to which the expiration date of the contract belongs.
- (2) If you do not wish to renew the insurance contract or if there is any change in the contents of the renewal notice, please notify us thereof in writing no later than thirty (30) days prior to the expiration of the insurance contract.
- (3) Unless a notice of non-renewal of the insurance contract is provided by the policyholder, the insurance contract shall be renewed with the contents of the contract provided in the renewal notice on the expiration date of the insurance contract.
- (4) Upon renewal of the insurance contract, we will notify you of the contents of the insurance by SMS.
- ★(5) We validate the rate of premium through an income/expenditure forecast and other method and may implement the following matters. In such case, we will notify the policyholder thereof in the renewal notice in advance.
 - (i) That we may increase premiums or decrease insured amounts at the time of renewal of the insurance contract.
 - (ii) If such product becomes unprofitable and underwriting renewal contracts becomes difficult, we may not underwrite the renewal of the contract.

18 About Designated Dispute Resolution Organization

Information to Heed

We will strive to respond sincerely to complaints, etc. made by customers toward their resolution. If necessary, customers may use the Small-Amount & Short-Term Insurance Consulting Room (designated dispute resolution organization) which the Small Amount & Short Term Insurance Association of Japan operates and with which we are contracted.

The contact information of the Small Amount & Short Term Insurance Consulting Room can be found below.

12-8 Hatchobori 3-chome, Chuo-ku, Tokyo 104-0032, Japan, TEL: 0120-82-1144, FAX: 03-3297-0755

Reception hours: 9:00 a.m. - 12:00 p.m., 1:00 p.m. - 5:00 p.m.,

Reception days: Monday to Friday (excluding holiday and year-end/new year business holidays)

19 About Handling of Personal Information

Information to Heed

Pursuant to the Privacy Policy, we ensure appropriate handling of customers' personal information and take appropriate measures for safety management thereof.

1. Obtainment of Personal Information

We obtain personal information to the extent it is necessary for operating business and by lawful and fair means.

2. About Purpose of Use of Customers' Personal Information

We use personal information provided by customers for the purpose of sound operation of our insurance business and provision of services to customers to the extent necessary to achieve the following purpose:

- (i) Underwriting and management of insurance contracts
- (ii) Proper payment of insurance money(Not limited to the foregoing)

3. External Provision of Customers' Personal Information

We may provide personal information to third parties to the extent necessary to achieve the purpose of use in the following cases:

- (i) Where we provide such information to a party to which we entrust business (including insurance agency) to the extent necessary to operate our business
- (ii) Where we provide such information to a party related to the insured event (repair shop, parties of the insured event, etc.) for the purpose of proper payment of insurance money(Not limited to the foregoing)

For details on our handling of personal information or information on products and services, please see our website (<https://www.hope-ins.jp>) or contact us.

[Inquiries]

Address: Arroz Shibuya Building 3F, 15-4 Shibuya 3-chome, Shibuya-ku, Tokyo, Japan

Department: Administrative Department, HOPE Small-Amount & Short-Term Insurance Co., Ltd.

TEL: 0120-800-192 (toll-free in Japan only)