

Please note:

- This manual is intended to be a guide for applying for "Living Protection Comprehensive Insurance" policy through website.
 - > Please contact our Agent if you prefer to apply through paper application form.
- Please read "Explanation of Important Matters (Contract summary / Information requiring attention; hereinafter Explanation of Important Matters)" carefully before applying for a contract.
- **Go Paperless.**
Signing a paper application form and submitting is not required with this online application procedure.
- **Premium payment options.**
You can pay with credit card or at convenience store.
- **Paperless policy.**
You will get your insurance documents digitally instead of as paper with this online application procedure.
After signing in a contract, please create '**My Portal**' account that gives you 24/7 access to your policy documents as follows, for viewing, downloading, and/or printing at your convenience.
 - Certificate of insurance
 - Terms and conditions
 - Earthquake Insurance premium deduction certificate (Only for the customers of purchasing Earthquake Insurance.)
- **Supported browsers.**
 - For mobile/tablet : Safari, Google Chrome
 - For desktop : Microsoft Edge, Safari, Google Chrome
 - > These versions should be the latest.
 - > Since you may need to receive an SMS text message or scan a QR Code in the procedure, we recommend you to use smartphone or tablet.
 - > Please note that it might not display the website as designed, nor provide you with the best experience of using the website depending on the setting of the browser, even if you are using one of the supported browsers above.
 - > "QR Code" is a registered trademark of Denso Wave Inc.
- **Pop-up setting.**
Please make sure configuring your web browser to allow pop-up windows for our website.
- **Email inbox setting.**
Please make sure configuring your email inbox setting to enable to receive emails from 'noreply@e.chubb.com' and 'DONOTREPLY@chubb.com'.
 - > Please do not reply to the email address. You will not receive a response to replies to the email address.
- You are responsible for any data communication charges when accessing the website.

STEP 1

Accessing application website

Access by tapping the URL in content of the SMS text message you received, or by scanning the QR code issued by our Agent.

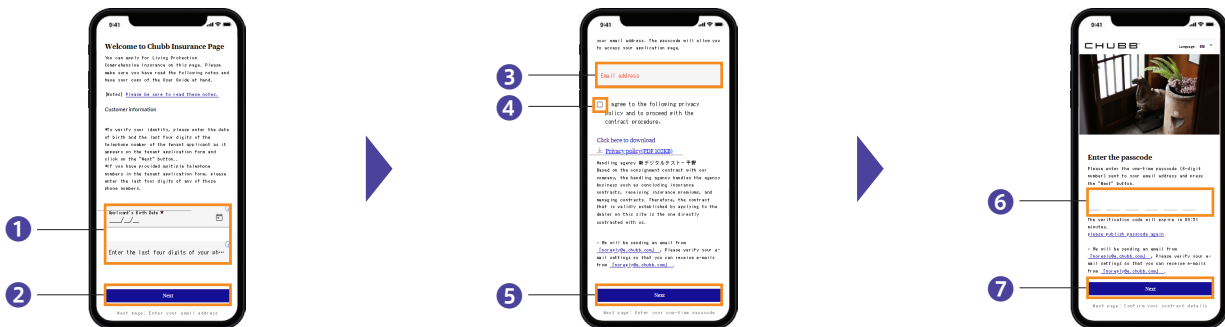
SMS text message sender phone number is as follows:

Your mobile carrier	Sender phone number
NTT docomo, au, etc.	0570022140
Softbank	0032069000/32(0)69000

> Please do not reply to the SMS. You will not receive a response to replies to the SMS.

STEP 2

Personal identification and login

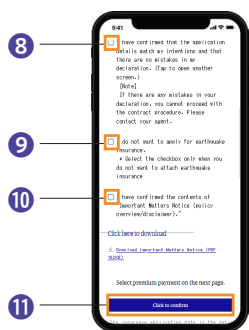


- 1 Enter both your date of birth and the last 4 digits of your phone number.
- 2 Tap the button to go forward.
- 3 Enter your email address to receive your one-time verification code.
- 4 Confirm and consent for privacy policy, then select the checkbox.
- 5 Tap the button to go forward.
- 6 Enter the one-time verification code you received.
- 7 Tap the button to go forward.

Product image for illustration purposes only. Actual product may vary.

STEP 3

Confirm and consent

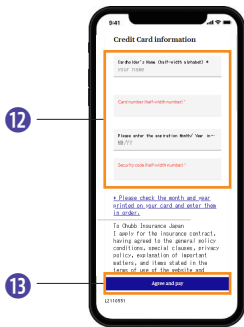


- 8 Please confirm the content of insurance fits your needs, and all information you provided us in this application is true and complete.
 - > By tapping this item, application details pop-up window will show up.
 - > Please stop the procedures and contact our Agent in case there is information, coverage, amount and/or limit in your application details needs to be corrected/changed.
- 9 Please select the checkbox after confirming Earthquake Insurance is Not added to your policy.
 - > This item is to be displayed only when you are not applying for Earthquake Insurance.
- 10 Please select the checkbox after confirming "Explanation of Important Matters".
 - > By tapping this item, "Explanation of Important Matters" pop-up window will show up.
 - > Please read "Explanation of Important Matters" carefully, especially the matters may become disadvantageous to you, such as "Losses Not Insured" and all exclusions. For more details, please contact our Agent or us.
 - > Please download/print "Explanation of Important Matters", if needed.
- 11 Tap the button to apply.

STEP 4

Payment

When you are paying with credit card.

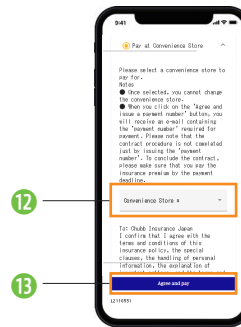


Supported card brands:

- VISA
- Master
- Diners
- American Express
- JCB

- 12 Enter your credit card information.
 - > Cardholder name, Credit card number, Expiration date and CVV or security code are required.
 - > Cardholder shall be the same person as insurance policyholder.
 - > Single payment only
- 13 Tap the button to settle payment.

When you are paying at convenience store.



Supported convenience store chains:

- Seven-Eleven
- FamilyMart
- Lawson
- MINISTOP
- Seicomart

- 12 Select a convenience store chain you are paying at from the pull-down menu.
- 13 Tap the button to issue and display your payment number/code required for paying at a convenience store.

You will also receive a guidance email with payment number/code as displayed, to the email address entered in STEP 2.

Attention

Once the payment number/code is issued, you shall not change the convenience store chain you are paying at.

Please bring your payment number/code to a convenience store and pay by the payment due day. (You may first need to operate the retail terminal to print a receipt at some convenience store chains.)

STEP 5

Receiving a confirmation email

After the payment is settled, you will receive a confirmation email to the email address entered in STEP 2 and therefore the contract is complete.

Then, please access by tapping the URL in the confirmation email and create **'My Portal'** account for instant access to your policy.

Frequently Asked Questions

Q What if I don't receive the email to the email address entered in STEP 2 ?

- A There are a couple of things you can do.
- 1) Please make sure configuring your email inbox setting to enable to receive emails from 'noreply@e.chubb.com' and 'DONOTREPLY@chubb.com'.
 - 2) If you may have entered your email address incorrectly, please start over from STEP 1.

Q I get an error when I entered my date of birth and the last 4 digits of my phone number. What should I do ?

- A The error message will occur when entering an invalid birth date. Make sure you're entering the correct year, month and date when entering your birth date. If you still get an error despite entering correct information, please contact our Agent.

Q When is my payment due date for my insurance policy ?

- A The answer depends on the way of payment.
- 1) If you are paying with credit card, your payment due date is the same as the inception date of your insurance.
 - 2) If you are paying at a convenience store, your payment due date is (a) 60 days from the day after your payment number/code is issued or (b) the inception date of your insurance, whichever comes first.
- However, in either payment option, the insurance benefits shall not be paid for damage due to any accident that occurred prior to the receipt of premium even after the inception date of insurance. You are encouraged to settle your payment prior to the due date to allow processing time and avoid any interruption in your coverage. Furthermore, if your payment is not received by the due date, your consent to the insurance policy become invalid and the contract shall not be concluded. In this case, please contact our Agent for support.

Q What happens if I am late with my payment at a convenience store?

- A The answer depends on that the inception date has past or has not arrived.
- 1) If the inception date of your insurance has past, please contact our Agent immediately.
 - 2) If the inception date of your insurance has not arrived, please start over from STEP 1, get new payment number/code and settle the payment.

Q What should I do if I find a misspelling or an inaccuracy to be corrected in my application information ?

- A Please stop the procedures and contact our Agent. Correcting action by our Agent is required.

Q What should I do if I want to make changes to my insurance coverage before signing in ?

- A Please stop the procedures and contact our Agent. Correcting action by our Agent is required.

Q How can I get a receipt after payment ? Do you send it to me through mail ?

- A We don't automatically generate receipts for premium payments. Please use the following as proof of payment depending on how you paid.
- 1) If you paid with credit card, use a credit card statement as proof of payment.
 - 2) If you paid at a convenience store, use a receipt issued at a store counter as proof of payment.

Q When can I get and download my Earthquake Insurance premium deduction certificate from My portal website ?

- A Your Earthquake Insurance premium deduction certificate for the first year of contract will be available for viewing/downloading from the time your payment settles and contract is concluded and your Earthquake Insurance premium deduction certificate for the 2nd year and after of a long-term contract will be available for viewing/downloading in April contract period belongs.
- > An Earthquake Insurance premium deduction certificate file can not be used for electronic filing (e-Tax) , so please print it out and submit attaching to the filing returns for tax refund document.

Agent

Contact Us

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