

# Living Protection Comprehensive Insurance

Renters Insurance  
Chubb Insurance | Personal Lines  
Effective October 1, 2022











CHUBB®



# Our insurance package is carefully designed for renters

## Compensation For Damage To Household Articles [Insurance Benefits]

We will pay insurance benefits when you are involved in the following accidents:

<p>① <b>Fire</b></p> 	<p>② <b>Lightning Strike</b></p> 	<p>③ <b>Burst and explosion</b></p> 
<p>④ <b>Falling, flying, crash, and collapse of objects</b> from outside the building</p> 		<p>⑤ <b>Exposure to water</b> due to an accident occurring to the plumbing equipment or occurring in another room</p> 
<p>⑥ <b>Violence and vandalism</b> from a riot and labor dispute</p> 	<p>⑦ <b>Flood*1</b></p> 	<p>⑧ <b>Burglary and theft</b> household articles, currencies, checks, deposits and savings certificates, and tickets</p> 
<p>⑨ <b>Wind, hail, or snow</b></p> 	<p>⑩ <b>Accidental losses</b> other than 1 - 9 above (Up to JPY 300,000, Deductible JPY 10,000)</p> 	

\*1 In the event of loss or damage equivalent to or greater than 30% of the replacement value or loss or damage due to flood above the floor level or exceeding 45 cm above ground level.

## Coverage for Household Articles in Transit while Moving

We will compensate for damage to household articles occurring while moving from the building specified in the policy, to the building at the new address in Japan.

\*Damage caused by water disaster and theft of currencies, checks, deposits and savings certificates, and tickets will be excluded.

\*Up to JPY 300,000 in case of breakage.

\*The deductible (the amount to be paid out-of-pocket) of JPY 10,000 will be applicable to any accident.

\*Any damage occurring while moving into the building specified in the policy will be excluded.

## Payment of Insurance Benefits

The actual amount of loss will be paid based on the replacement value (the amount necessary to newly purchase similar household articles).

\*The payment limit is the insured amount (specified in the policy).

\*With regard to precious metals, jewels and fine arts, the amount of loss will be calculated on the basis of the market value. In the event the amount of loss per unit, set or pair exceeds JPY 300,000, the amount of loss will be deemed to be JPY 300,000.

### • Insurable property

Household articles (Note) accommodated on the premises of the building specified in the policy (the house or room occupied by the insured).

Note: including an item delivered while away, and/or a personal delivery box device equipped with an unmanned delivery storage system on the premises.

### • Damage caused to cohabiter's household articles is also covered

The household articles owned by any cohabiter of the insured (limited to the lessee and cohabiter under the lease contract) are also insurable.

### • Special clause relating to the insured under the corporate contract

In the event that the policyholder is a corporate (including proprietor) entity and its officer or servant resides in the building specified in the policy, if the insured is not identified, the "person who is an officer or employee of the policyholder and who resides in the building specified in the policy" will be the insured.

## We will Cover the Expenses Associated with the Accident [Expense Insurance Benefits]

### Extra Expenses

We will cover extra expenses in the event the insurance benefits are paid for damage to the Insured Property, except for damage caused by theft of currencies, checks, deposits and savings certificates, and tickets.

### Debris Removal

In the event the insurance benefits are paid for damage to the Insured Property, except for damage caused by theft of currencies, checks, deposits and saving certificates, and tickets, we will pay the insurance benefits to cover the expenses for removing any debris of the household articles damaged by such accident.

### Accidental Fire Solutium

We will pay the insurance benefits to cover consolation payments or other expenses in the event of any damage to a third party's property due to a fire, rupture or explosion occurring on the premises of the building specified in the policy.


### Earthquake Fire

We will cover expenses in the event of total loss of the Insured Property (household articles) or at least the half loss of the building containing such Insured Property by fire caused by earthquake, eruption or tsunami.

### Water pipe repair

In the event a water pipe is damaged due to freezing, we will cover the expenses for restoring the pipe to the conditions immediately before such damage.

### Door Lock replacement

 In the event the insurance benefits are paid as a result of theft or if the door key to the building is stolen in Japan while carried outside the said building, we will cover the expenses for replacing the door lock.

## Additional Coverage by Extensive Package Clause [Automatic Coverage Clause]\*2

### Liability / Repair Expense (Examples)

#### Personal Liability



The water overflowed from the washing machine and the household articles of the neighbor downstairs were drenched.

#### Lessee's Liability (Fire Legal Liability)



Compensation to the landlord for damage caused by fire.

#### Repair Expenses



Repair costs for a broken window caused by flying object because of boisterous wind.

### Legal Protection Expense (Example)



Lawyer consultation fees resulting from being a victim of an accident and the other party was unfaithful.

## Options [Optional coverage]\*2

Further extended coverage is available upon request.

### Stalker Response Expense



(Example)  
I purchased security devices to protect myself from a stalker.

### Emergency Rental / moving expense



(Example)  
I could not keep on living in the rental house due to a fire and I had to relocate temporarily.

\*For the scope of Insured for each special clause above, please see the Insurance Policy Manual.

\*2 Please see the reverse side for detailed coverage.

Note : You can set the "Covered Perils Changing Rider from All risks to Designated perils (Applicable for lessee's liability)" or the "Rider for setting sublimit to the perils other than Fire, Explosion, and water leakage (Applicable both lessee's liability, Repair Expense)", if needed.

## Earthquake insurance recommended

Taking out earthquake insurance together with Living Protection Comprehensive Insurance, which covers damage caused by fire, destruction, burial, or washed away due to an earthquake, volcanic eruption, or tsunami.

- Earthquake insurance is an option that can be purchased in combination with Living Protection Comprehensive Insurance.
- In the event the insured does not purchase the earthquake insurance, no insurance benefits will be paid for any damage to the property which was destructed, buried or washed away as a result of an earthquake, eruption or tsunami or for any fire damage spread or expanded by the earthquake, etc., irrespective of the cause of the fire at its origin (including any damage from the spread of fire), not to mention fire damage

due to the earthquake, etc. (including any damage from the spread of fire) . (However, insurance benefits payment for Earthquake fire expense due to an earthquake is not directly related to the earthquake insurance policy.)

\*Please set the earthquake insurance amount within the range of 30% to 50% of the sum insured of household articles. However, the upper limit is 10 million yen together with other earthquake insurance contracts.

\*In the event the building containing the covered household articles is satisfying certain conditions with respect to the capacity to resist an earthquake, the earthquake insurance premium rate will be discounted by 10% to 50% on condition of submission of specified confirmation documents. Please contact your insurance agent or us for more details.



## Summary of Living Protection Comprehensive insurance

Coverage features and payment conditions		Limits and deductible	
Principal Coverage	(1) Fire (2) Lightning strike (3) Explosion (4) Falling, flying, crash, and collapse of object from outside the building (5) Exposure to water due to an accident occurring to the plumbing equipment or occurring in another room (6) Violence and vandalism from a riot and labor dispute	Any loss or damage to the covered property (household articles) by any of these accidents. The amount of loss calculated based on the replacement value of the covered property (household articles) (not exceeding the insured amount). * In the case of precious metals, precious stones, jewels, paintings and calligraphic works, antiques, carvings and other works of art, the amount of loss is assessed on the basis of the market value. In the event the amount of loss per unit, set or pair exceeds JPY 300,000, the amount of loss will be deemed to be JPY 300,000.	
	(7) Flood	(a) When the loss of 30% or more of replacement value is caused to the covered property (b) When the damage is caused to the covered property (household articles) due to flood above floor level or exceeding 45 cm above the ground level	
	(8) Burglary and theft	(a) Property other than (b) - (e) below	Amount of loss (Up to JPY 200,000 per accident/premise)
		(b) Currency	
		(c) Check The check has been cashed despite immediate notification to the drawer who took proper measures for suspension of payment through the bank.	
	(d) Deposits and savings certificate The cash has been withdrawn using the certificate despite immediate notification to the bank.	Amount of loss (Up to JPY 2 million per accident/premises or the insured amount, whichever is lower)	
(e) Tickets (immediate report to the issuer)	Amount of loss (Up to JPY 50,000 per accident/premise)		
(9) Wind, hail, or snow	Any damage is caused to the covered property (household articles) as a result of any damage to the outer part of the building containing such property due to a wind disaster, hail disaster or snow disaster event.	The amount of loss determined based on the replacement value of the covered property (household articles) (the upper limit is the insured amount). *The amount after deduction of a deductible, if any.	
(10) Accident losses other than (1) - (9) above	Any damage is caused to the covered property (household articles) due to an accidental incident.	The amount of loss determined based on the replacement value of the covered property (household articles) subject to the deductible of JPY 10,000 (up to JPY 300,000 per accident).	
Coverage for Household Articles in Transit while Moving			
Any loss or damage to the household articles in transit while the insured is moving from the building specified in the policy to a new address in Japan due to any of the above (1) through (10) (except for (7) flood and (b), (c), (d) and (e) of (8) burglary and theft).		The amount of loss determined based on the replacement value of the covered property (household articles) subject to the deductible of JPY 10,000 (In the case of (10) breakage or taint damage, JPY 300,000 will be the maximum).	
Expense Coverage	Extra Expense	In the event the insurance benefits are paid for damage to the Insured Property (excluding damage caused by theft of currencies, checks, deposits and savings certificates, and tickets)	
	Debris Removal Expense	The amount of expenses necessary for removing debris of the covered property (household articles) which sustained damage (up to 10% of insurance benefits).	
	Accidental fire solatium expense	In the event of any damage, loss or taint damage caused to a third party's property due to a fire, burst or explosion on the premises of the building specified in the policy (excluding smoke and odor damage).	
	Earthquake fire expense	In the event of total loss of the Insured Property (household articles) or at least half loss of the building containing such Insured Property by fire caused by earthquake, eruption, or tsunami	
	Water pipe repair expense	In the event of repair at own expense for burst pipe in the apartment containing the covered property (household articles) due to freeze-up	
	Door lock replacement expense	In the event insurance benefits are paid as a result of theft or the key carried outside the building specified in the policy is stolen in Japan.	
		The actual cost of replacing the lock of the door to the building containing the covered property. (Up to JPY 30,000 per accident/premises)	
Special Clause	Automatic coverage	Liability/repair expense coverage	
		Personal liability	
		Lessee's liability	
	Repair expense		
	Legal protection expense		
Optional coverage	Stalker Response Expense		
	Emergency Rental/moving expense		

The English Terms and Conditions used herein are reference materials only to help our client understand the Living Protection Comprehensive Insurance Policy Terms and Conditions in Japanese. In the event of any conflict between the English and Japanese version, the provisions of the Living Protection Comprehensive Insurance Policy Japanese Terms and Conditions shall prevail, and such conflict shall be determined in accordance with the Living Protection Comprehensive Insurance Policy Japanese Terms and Conditions. Please refer to the Living Protection Comprehensive Insurance Policy Japanese Terms and Conditions for an accurate and correct understanding of the Terms and Conditions.

Claim Service Dial,  
Toll-Free Number  
0120-011-313  
(24/7 all year round)

## Agent

## Contact Us

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## Major exclusions

- Willful misconduct, gross negligence or breach of laws and regulations by the policyholder, the insured or the legal representative thereof.
- The Insured property that is left behind or lost.
- Any accident that occurs while the Insured Property is outside of the building specified in the insurance policy. However, the accident that occurs to a personal parcel box, etc. and/or an unattended delivery on the premises, and the cases where household articles in transit insurance benefits are paid shall be excluded.
- Any accident that occurs while the Insured Property is entrusted to a carrier or a bailee.
- In the event of war, revolution, civil war or any other similar incidents or civil commotions.
- In the event of an earthquake, volcanic eruption, tsunami (Only the expense insurance benefits will be paid if the payment conditions for the earthquake fire expense coverage are being satisfied).
- Any accident caused by a nuclear fuel material or radioactive contamination.
- Discoloration, change in quality, rusting, molds, decomposition, corrosion or cracks resulting from fair wear and tear, deterioration or characteristic feature of household articles, rat damages, or wormholes, etc.
- Abrasions, scratches, peeling off of paint, distortion, flexure, dent or the like which is not accompanied by loss or deterioration of the function of such Insured Property.
- Any loss or damage caused by the exercise of any public power by the government or any public organization.
- Any loss or damages caused by a work-related error committed or poor skills employed at the work of processing, repairing, or adjusting the Insured Property.
- Any loss or damage caused by an electrical or mechanical accident.
- Any loss or damage caused by a fraud or embezzlement.
- Any loss or damage caused by subsidence, rise, sliding or vibration of the land.
- Any loss or damage caused only to bulbs or tubes such as electric bulbs and Braun tubes.
- Cutting of the string of a musical instrument; damage to the drumhead of a percussion instrument; or change in tone, timbre or sound quality of a musical instrument.
- Any loss or damages caused by blowing or infiltration of wind, rain, snow, hail, sandstorm or other similar weather factors (leaking of rain, etc. through a gap).

## Major items excluded

- Vessel, aircraft, automobile (including motor tricycle and motorcycle), and accessories thereof.
- Currencies, checks, securities, deposits and savings certificates, credit cards, pre-paid cards, loan cards, revenue stamps, postal stamps, tickets and other items similar thereto. (Currencies, checks, deposits and savings certificates and tickets are not covered unless they are stolen).
- Artificial teeth, prosthetic limbs or contact lenses, and other items similar thereto.
- Living beings and objects such as animals and plants.
- Manuscripts, design books, designs, acts and deeds, account ledgers and other items similar thereto.
- Any program, data, and other similar items recorded on recording media for a computer.
- Articles used for the purpose of business and commercial products.

## Major events where the insurance benefits are not paid under the personal liability insurance

- Liability for damage directly caused by the performance of duties of the insured.
- Liability for damage caused due to any accident that occurred between or among the insureds.

## Major events where the insurance benefits are not paid under the Lessee's liability insurance

- Destruction caused by discoloration, change in quality, rusting, molds, decomposition, corrosion, erosion, cracks, peeling off, crumbling of walls, fermentation, spontaneous heat generation or other similar causes resulting from fair wear and tear, deterioration (including wear and tear or deterioration due to daily use) or characteristic features of the rental room, or caused by rat damages or wormholes.
- Damage or stain (including graffiti) caused on the appearance, such as abrasions, scratches, peeling off of paint, or other similar causes which is not accompanied by loss or deterioration of the function of such rental room.
- Any loss or damage caused only to bulbs or tubes such as electric bulbs and Braun tubes.
- Destruction caused by blowing or infiltration of wind, rain, snow, hail, sandstorm or other similar weather factors (leaking of rain, etc. through a gap).
- Destruction caused by the breeding or temporary bringing in of animals.
- Destruction caused to the tatami, wallpaper, sliding door, paper sliding door, or floor to be repaired, replaced, recovered, or repapered, or destruction that must be cleaned, of the rental room that is discovered when the surrender of the rental room to lessor.

## Major events where the insurance benefits are not paid under the Repair expense

- Any loss or damage caused to main structural parts, those parts which are commonly used by the tenants of the rental room, attached buildings, and outdoor facilities and equipment.

## In case of an accident requiring compensation

Please be sure to contact the Company in advance if the amount of compensation (out-of-court settlement) is determined between you and the victim. Please note that if you accept liability for damages to the victim, in whole or in part, without the approval of the Company, the Company may not pay any insurance benefits submitted by you.

## Overlapping coverage with other special clauses

This insurance is supplemented by the Liability/Repair Expense Clause and the Legal Protection Expense Clause. If there is any other insurance contract (including special clauses attached to any insurance contract other than a fire insurance) with similar contents of coverage as these special clauses, overlapping of coverage may occur. Please check the contents and the amount of insurance as well as whether it is necessary to attach the special clauses before you conclude this insurance contract.

- This pamphlet describes your insurance coverage. For further details, please refer to Policy Condition.
- When signing the contract, be sure to go through Contract Summary and Information requiring attention.