

## 家財の補償

事故や自然災害により家財に損害が生じた場合に保険金をお支払いします。

### ①火災



### ②落雷



### ③破裂・爆発



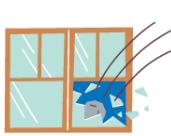
### ④風災・雹災・雪災



### ⑤水災



### ⑥物体の落下・飛来・衝突



### ⑦水漏れ



### ⑧騒擾



### ⑨盗難



通貨の盗難：20万円限度  
乗車券の盗難：5万円限度  
預貯金証書の盗難：100万円限度

### ⑩破損・汚損



### 持ち出し家財保険金



借用戸室から一時的に持ち出した家財に国内の他の建物内で①～⑩の事故で損害が生じた場合  
※1事故につき100万円または家財保険金額の20%のいずれか低い方が限度  
⑨については50万円限度

※自己負担額3万円

## このような費用もサポート

事故に伴う費用などをお支払いします。

### ●罹災時諸費用

①～⑩の事故で臨時に生じる費用  
(通貨・乗車券・預貯金証明の盗難は除く)  
※損害保険金の10% 50万円限度

### ●残存物取片付費用

損害を受けた家財の搬出、  
清掃などの費用  
※損害保険金の10%  
限度

### ●地震火災費用

地震などにより借用戸室の隣接する建物が所定の損害を受けた場合  
※家財保険金額の5%  
をお支払い

### ●失火見舞費用

火災などで他人の所有物  
に損害が生じた場合の  
お見舞金などの費用  
※1事故につき家財保険  
金額の20%限度

### ●臨時宿泊費用

事故によるライフラン  
停止などで一時的に  
居住できなくな  
った際の宿泊費用  
※1事故につき20万円限度

### ●ピッキング防止費用

ピッキング被害に遭い、ドアロックを  
交換したり、ピッキング防止装置を設  
置した費用  
※1事故につき3万円限度

### ●ドアロック交換費用

鍵の盗難に遭い、ドア  
ロックを交換した費用  
※1事故につき3万円限度

### ●ストーカー対応費用

ストーカー被害の申出を警察に  
受理され、防犯カメラなど  
にかかった費用  
※保険期間1年に1回 1事故につき5万円限度

※地震火災費用保険を除き、地震に関する補償は付帯されていません。

※このチラシは、補償内容のポイントをまとめたものです。詳細は契約概要・約款などをご参照下さい。

## 修理費用等の補償

### ●修理費用

左記①～⑩の事故により借用戸室に  
損害が発生し、賃貸借契約により修理  
費用が自己負担となる場合に保険金を  
お支払いします。

※1事故につき100万円限度



### ●孤独死などによる修理費用

被保険者の借用戸室内の死亡により、借用戸室  
に損害が生じた際の、清掃・消臭・修理費用を被  
保険者の法定相続人(または連帯保証人)が負  
担した場合、保険金をお支払いします。

※右記「遺品整理費用」と合計で50万円限度

※孤独死とは、借用戸室内で誰にも見取られずに亡くなった場合を指します。

### ●孤独死などによる遺品整理費用

被保険者が借用戸室内で死亡し、借用戸室を大  
家さんに明け渡す際に必要な遺品整理にかかる  
費用を被保険者の法定相続人(または連帯保  
証人)が負担した場合、保険金をお支払いします。

※左記「修理費用」と合計で50万円限度

## 大家さんへの賠償費用の補償

火災・爆発・水漏れなどで借用戸室に損害を与えてしまい、  
大家さんに対する法律上の損害賠償責任が生じた場合に  
保険金をお支払いします。



## 第三者への賠償費用の補償

日常生活において、被保険者が他人にケガをさせてしまったり、  
他人の財物を損壊してしまった、法律上の損害賠償責任が生じた場合に  
保険金をお支払いします。

例えば… 不注意で火災を起こしてしまい、借用戸室を焼失してしまった。  
排水口を詰まらせ水が漏れてしまい床を水浸しにしてしまった。



## ビレッジハウスご入居者さま推奨コース

2年間保険料	10,000円	15,000円	20,000円
家財保険金額	125万円	290万円	455万円
賠償責任保険金額 借家人賠償・個人賠償合計	1,000万円		
コース選択の目安	家財少なめ	標準的な量の 家財	家財多め

【取扱代理店】ビレッジハウス・マネジメント株式会社

〒105-0001 東京都港区虎ノ門4-3-13 ヒューリック神谷町ビル4階

※上記推奨コース以外をご希望の  
場合は、取扱代理店までご相談く  
ださい。

【引受少額短期保険業者】 スターツ少額短期保険株式会社

〒134-0088 東京都江戸川区西葛西3-22-21 KYUビル4階

【SD-KBF21017】

# Enjoy the Safety of Rental Insurance

「STARTS」 is a rental insurance agent that provides substantial accident insurance for events that occur in daily life

## Coverage for Household Belongings

We will provide insurance coverage if your apartment is damaged by an accident or natural disaster

① Fire



② Lightning / Thunder



③ Explosion



④ Wind / Hail / Snow Damage



⑤ Water Damage / Floods



⑥ Falling / Flying / Colliding Objects Damage



⑦ Water Leaks



⑧ Riot Damage



⑨ Theft Damage



⑩ Damage



Outside Insurance



In the case of damage caused by accidents #1~#9 to belongings that were temporarily taken out of the leased room and were damaged at another property.  
\* When the amount is lower between ¥1M or 20% of the household insurance amount per accident.  
\* #9: Up to ¥500K

\* You must cover the first ¥30,000

## These also have insurance coverage

● Compensation at the time of the accident

The expenses that occur temporarily at time of accidents #1~10  
(Except for the theft of credit cards, tickets, and Saving Certificates)  
\*Damage Insurance of 10%, Up to ¥500K

● Fire Sympathy Costs

Expenses such as compensation when damage to other people's property occurs by fire, etc.  
\*Up to 20% of the Household Insurance Amount per Accident

● Lock Picking Prevention Costs

Cost of replacing the door locks or installing anti-picking equipment, after encountering damage to the door locks (e.g. due to forced entry, etc.).  
\*Up to ¥30K per Accident

● Removal of Items Costs

Expenses such as removing damaged household items, cleaning  
\*Damage Insurance of up to 10%



● Earthquake Fire Costs

In the case of an earthquake, when the building to which the leased room becomes damaged  
\*5% of the Household Insurance Amount



● Temporary Accommodation Costs

Accommodation expenses when it becomes impossible to stay in your apartment after 2 a.m. due to an accident  
\*Up to ¥200K per accident



● Disaster Relocation Expenses

Relocation costs when more than half of the building is damaged and cannot be lived in  
\* Up to ¥300K per accident or up to 3 months rent



● Door Lock Changing Costs

The cost of replacing the door lock when the key is stolen.  
\*Up to ¥30K per Accident



● Costs associated with Stalkers

A complaint filed with the police for stalker damage and the cost for security cameras, etc.  
\*Limited to 1 time per year during the contract period, up to ¥50K per incident

## Compensation such as Repair Costs

● Repair Costs

For accidents #1 ~ #10 on the left, insurance will be paid if the damage occurs in the rented room, and the repair costs will be paid dependent on the conditions of the lease contract.

\* Up to ¥1M per accident

If an object accidentally hits & breaks a window



If the doorknob was broken or needs repair



If something was dropped and got damaged (i.e. in the toilet bowl)



If the water pipe in the leased room freezes and is damaged



● Repair Costs due to Dying Alone

In the case that the legal heir (or joint guarantor) of the insured bears the cleaning and repair costs after the insured tenant has passed away inside the leased room, insurance will be paid.

\* A sum of up to ¥500K with the right "Relocation of Personal Articles due to Dying Alone Cost"

● Relocation of Personal Articles due to Dying Alone Costs

If the insured person passes away in the leased room and the expenses to relocate personal items when the apartment is surrendered to the landlord are covered by the legal heir (or joint guarantor), insurance will be paid.

\* A sum of up to ¥500K with the left "Repair Costs due to Dying Alone"

## Compensation Costs to the Landlord

Due to fires, explosions, water leaks, etc., insurance will be paid if damage is incurred to the leased room and legal liability to the landlord arises.

e.g. Due to carelessness, a fire was caused, and the leased room was destroyed. The drain became clogged, and the floor was flooded and damaged.



## Compensation Costs to Third Parties

In daily life, the insured person may injure another person or damage another person's property. In the case of legal liability for damages, insurance will be paid.

e.g. A flower pot was dropped from the balcony and another person's car was damaged. While riding a bicycle, you hit another person, and they were injured.



## Recommended Village House Tenant Plan

2 Year Insurance Cost	¥10,000	¥15,000	¥20,000
Household Insurance Amount	¥1,250,000	¥2,900,000	¥4,550,000
Liability Insurance Amount Tenant Compensation / Personal Compensation Total	¥10,000,000		
Recommendation on Plan Selection	Few Household Belongings	Normal Amount of Household Belongings	Many Household Belongings

[Lender] Village House Management, Co. Ltd.

〒108-0073 Tokyo-to, Minato-ku, Toranomon 4-3-13, Hulic Kamiyacho Building 4F

[Small-Amount, Short-Term Insurance Agent] STARTS Small-Amount Short-Term Insurance Co. Ltd.

〒134-0088 Tokyo-to, Edogawa-ku, Nishikasai 3-22-21 KY U Building 5th Floor

※If you would like plans other than the recommended above, please contact your agent.

[SD-KBF21017]

※With the exception of the "Earthquake Fire Costs" above, coverage is not provided for earthquakes.

※This document is a summary of the main coverage points. Please refer to the contract outline, terms & conditions for details.