



【 Contact Details 】

For general inquiries

Organization for Housing Warranty Ltd.

03-6435-8870

Monday to Friday 09:00~17:00
except holidays and December 29 through January 3

For claims or complaints about the MAMORISUMAI INSURANCE™

Organization for Housing Warranty Ltd.

[call center]

03-6435-8871

Monday to Friday 09:00~17:00
except holidays and December 29 through January 3

In case of disagreement with your housing supplier over the insured house

Please have your certificate of insurance coverage ready when calling.
General inquiries such as the contents of the policy are not accepted.

Center For Housing Renovation and Dispute Settlement Support

0120-276-500

Monday to Friday 10:00~17:00
except holidays and December 29 through January 3

Please refer to
<https://www.mamoris.jp/privacy/> for the handling of individual information.



Organization for Housing Warranty Ltd.

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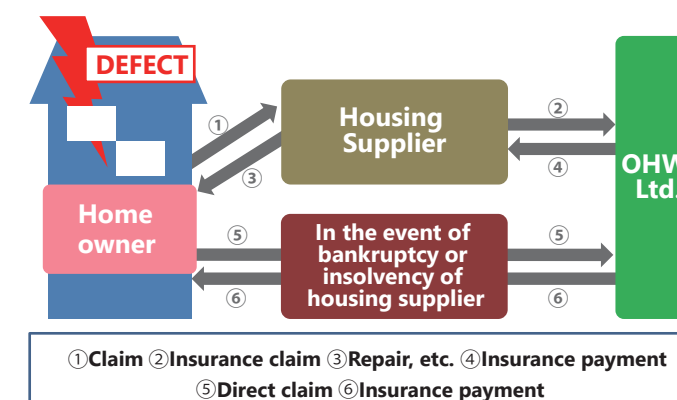


Outline of MAMORISUMAI INSURANCE™

This brochure contains the issues closely related to your interests in regard to the MAMORISUMAI INSURANCE™ that your house builder or seller (housing supplier) is covered, and you (homeowner) are advised to read the contents thoroughly. Please be noted that this brochure is NOT a complete or thorough explanation of the MAMORISUMAI INSURANCE™, and please call your housing supplier or OHW Ltd. representative if you have any questions.

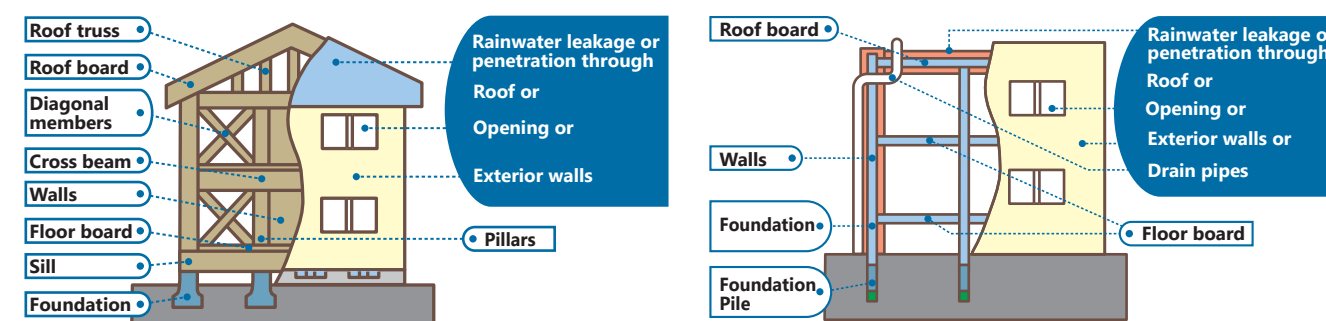
Name of the insurance : MAMORISUMAI INSURANCE™

MAMORISUMAI INSURANCE™ has been developed based on the Act for Secure Execution of Specified Housing Defect Warranty Liability (the Act) by OHW Ltd.



Parts covered

Structural parts and parts preventing rainwater leakage stipulated under the Act as 10-year defect warranty liability



Before signing the contract, please confirm the contents of the insurance contract (your housing suppliers is an insured) with this brochure, read the Confirmation Sheet, check the corresponding items and sign or put your seal along with your name.

Insurance Period (duration of the insurance)

- **Inception of the policy : the date of handover of the house in principle.**
- **Term of insurance : 10 years in principle, though varies depending on the type of insurance**

Insurance Payment

- In cases where an insurable event occurs due to a defect in major structural parts or in parts preventing rainwater leakage, and the housing supplier cannot fulfill the defect warranty liability due to bankruptcy or other reasons for a certain period of time, OHW Ltd. will pay the homeowner the amount of the damage that an insured (the housing supplier) should have born. (If the housing supplier fulfills the warranty liability, the insurance money will be paid to the housing supplier (the insured).)

① What is covered

- **OHW Ltd. will pay any of the following:**
 - The cost of building materials and labor cost to have the work done to put right the insurable event and other direct expenses;
 - Investigation fee to determine the area, method of the repair work and the repair cost;
 - Temporary accommodation and moving cost.

② What is NOT covered

- **OHW Ltd. will not pay insurance on the occasions due to the following reasons.**
 - Natural disasters such as flood and typhoons; or unexpected or external events such as fire, lightning strikes and explosions;
 - Subsidence, upheaval, movement, oscillation, softening of land, land avalanche, outflow or inflow of soil; or any defects caused by the land formation;
 - Worm-eaten; wear and tear or deterioration not because of defects;
 - Significant improper use or maintenance;
 - A defect caused by a work of addition, renovation or repair on or after the insurance start date; a defect occurred in parts such work has been done;
 - Fire damage, failure, buried or outflow and others caused by an earthquake, volcanic eruption or associated Tsunami.

*Cases excluded from the insurance payment are not limited to the above, and homeowners are advised to refer to the "MAMORISUMAI INSURANCE™ GUIDE" provided by the housing supplier.

Insurance Amount and others

① Limit of Insurance Payment (per housing unit)

	Detached house	Multiple-dwelling (apartment) bldg.
Maximum amount of insurance payment per housing unit	¥20 million	¥20 million
Investigation fee	The larger of 10% of the repair cost or ¥100,000/per house (should be the smaller of the actual investigation fee or ¥500,000)	The larger of 10% of the repair cost or ¥100,000/per housing unit (should be the smaller of the actual investigation fee or ¥2 mill.)
Temporary accommodation and moving cost	Maximum of ¥500,000 per house	Maximum of ¥500,000 per housing unit

※Maximum amount of insurance payment can be set up higher as an option for a detached house.
 ※Total of investigation fee and temporary accommodation and moving cost should be equal or less than the limit of insurance payment per housing unit.
 ※There are other conditions for the insurance payment such as the limit of the total insurance payment in one fiscal year.

*When an insured house is one of the units in a multiple-dwelling building, and there are non-insured units in the same building, the calculation formula of the insurance payment will be:

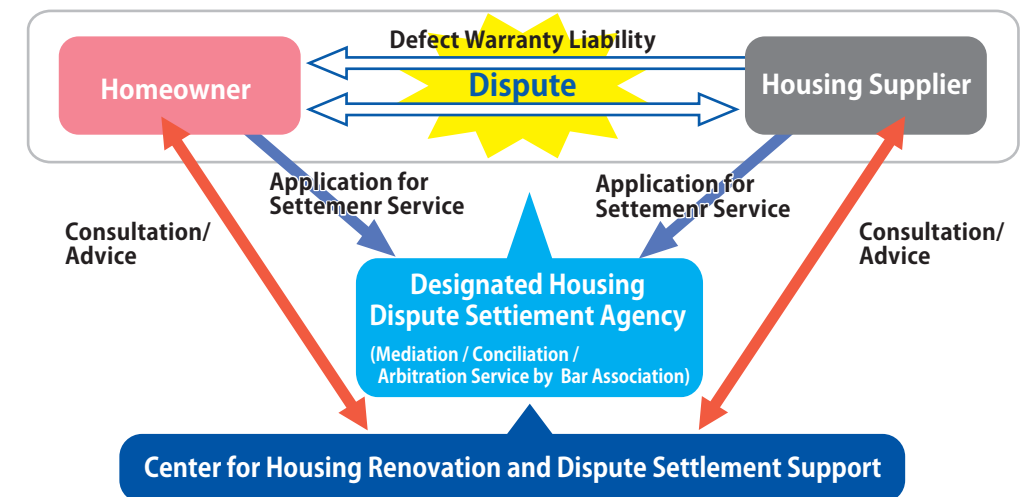
$$\text{Total occupied area of insured units} \div \text{total occupied area of the building} \times \text{the amount of damage}$$

② Deductibles (born by the homeowner)

In cases where a housing supplier cannot fulfill the defect warranty liability for certain period of time due to bankruptcy or other reasons, and the insurance money be paid to the homeowner directly, the deductibles of ¥100,000 should be born by the homeowner.

Dispute Settlement Service

- In cases where a dispute between a homeowner and the housing supplier arises over a contract of construction work or sales, a dispute resolution support system operated by the designated Dispute Resolution Body is available for either party with a set application fee.
- OHW Ltd. will participate in the resolution process or offer its advice or comments when requested by the Dispute Resolution Body and will respect the decision reached through the dispute settlement process.



Examples of Special Contracts

- **Special contract for the damage due to intension or gross negligence**
 If there are damages caused by intension or negligence of a housing supplier, and the housing supplier cannot fulfill his/her defect warranty liability for a certain period of time due to bankruptcy or other reasons, the insurance will be paid to the homeowner under this special contract.
- **Special contract upon resale of the house (change of the ownership)**
 Under this special contract, MAMORISUMAI INSURANCE™ will pay the amount of the damage to the housing supplier even if the ownership of the house has been changed by resale or other reasons.

