

MONSTER INSURANCE

What you should have:

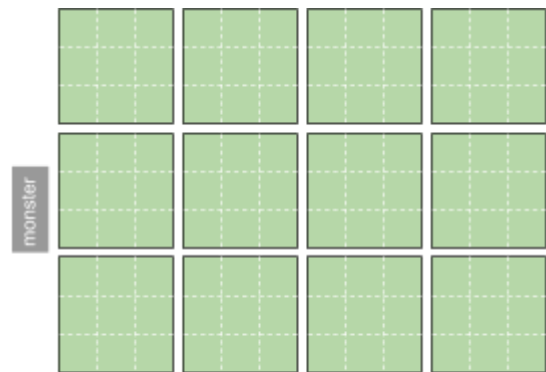
- 48 board tiles
- 54 cards (9 per player)
- 132 tokens (22 per player)
- Monster standee
- 1 or 2 dice (1 dark, 1 light)
- First player marker

Set up

Set up a board consisting of 4 tiles per player. These can be in any configuration, though a simple square/rectangle should work best.

You can use more than 4 per player, but it works best if the board isn't too big.

And you don't have to make all the roads match up and all the buildings face the right way, but you're kind of terrible if you don't.



A possible setup for 3 players

Each player should have 9 cards (charge, stomp, fire [l], fire [r], punch [l], punch [r], turn [l], turn[r], and wild) and 22 tokens (8 factories, 5 cars, 5 people, 4 houses).

Place the dice somewhere nearby.

The first player is whoever last encountered a giant monster. Or whoever last bought insurance. Whichever is more recent.

The first player places the monster somewhere to the side of the board, in line with two of the small squares.

Gameplay

Each round consists of one turn per player, starting with the first player and moving clockwise.

Each player selects a card from their hand and places it face-down in front of them (unseen by the other players). They then take the number of tokens indicated by the card and add them to the board.

Once all players have played their cards and then placed tokens, the cards are revealed in the order they were played and the monster is moved accordingly.

The first player marker is then moved to the player who played the card with the highest **unique** value and a new round begins.

Playing a card

Each player begins the game with the same set of 9 cards:

| | | | |
|-------------|-----|--------------|----|
| 1. Charge | ○○○ | 5. Punch [L] | ○○ |
| 2. Stomp | ○○○ | 6. Right [R] | ○○ |
| 3. Fire [L] | ○○○ | 7. Turn [L] | ○○ |
| 4. Fire [R] | ○○○ | 8. Turn [R] | ○○ |
| | | 9. Wild | ○○ |

Each card conveys three pieces of information:

- **The number at the top-right:** Bid value
- **The squares next to the number:** Number of tokens to place when playing this card
- **Everything else:** The monster's movement

Each round, beginning with the first player and moving clockwise, a player places a card from their hand face-down in front of them. They then add the number of tokens shown on the card to the board (taken from their own supply of unused tokens).

Once all players have played a card and placed their tokens, the cards are then revealed (again, starting with the first player and moving clockwise) and the monster's movement is resolved.

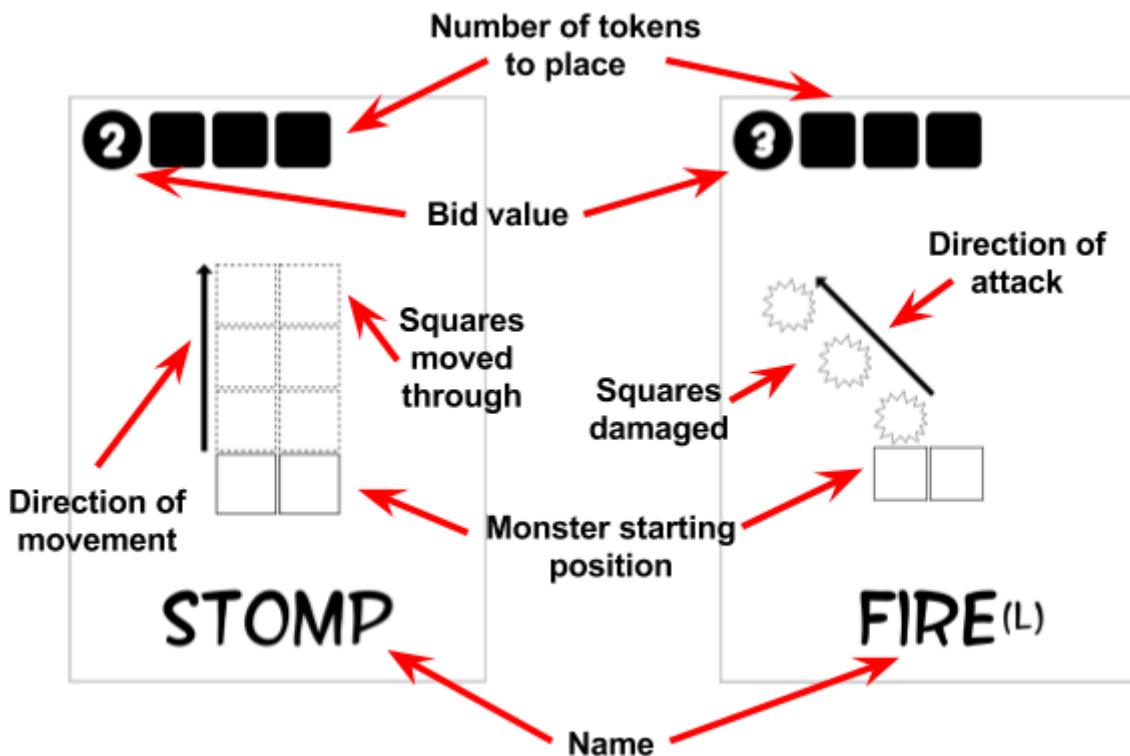
Once the monster has been moved and all damage has been accounted for, the round ends. Whichever player played the card with the **highest unique** bid value becomes the new first player.

Eg:

Player A - 9
Player B - 5 <- player B is the new first player
Player C - 3
Player D - 9

If none of the cards played are unique, then the first player position passes **anti-clockwise** around the players.

Once a card has been played, it remains face-up in front of the player, with its details visible to other players, until the final round of the game.

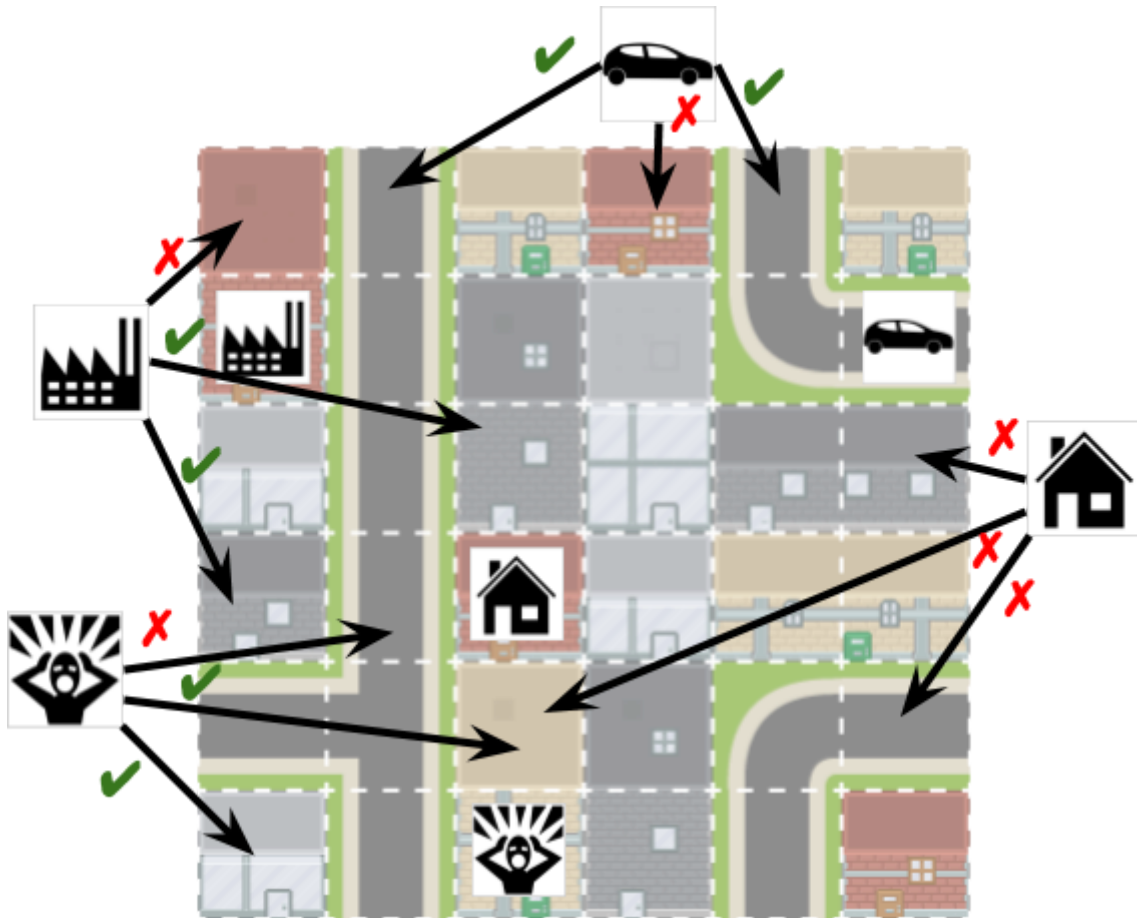


Placing tokens

When placing tokens, a player must play as many tokens as the card they play dictates, unless the placement rules mean there is nowhere they can legally place any of their remaining tokens.

The placement rules are as follows:

- All tokens must be placed in empty spaces on the board. Where the monster is standing at the beginning of the round does not count as empty, regardless of whether tokens are there or not.
- Houses and factories can only be placed on building spaces.
- Buildings can take up 1, 2, 3, or 4 spaces on the board. A house or factory token placed on a building claims the entire building and no further house or factory tokens can be placed in its remaining spaces.
- Houses cannot be placed on any buildings that touch the edge of the board.
- People tokens can be placed on any building space, regardless of whether the building has been claimed.
- Car tokens can be placed on any road space.



In the example above: (the placement options shown are not exhaustive)

- The car **can** be placed on either of the road spaces. It **cannot** be placed on a building space.
- The factory **cannot** be placed on the red building as it has already been claimed by another factory token. It **can** be placed on either of the other buildings indicated.
- The person token **cannot** be placed on the road. It **can** be placed on either of the building spaces indicated, even though one of the buildings already contains a person.
- The house **cannot** be placed on the grey building (either space) because this building touches the board edge. It **could** be placed on the beige building - the person token doesn't prevent this - but this again touches the board edge, so it **cannot** be placed here. It also **cannot** be placed on a road. Because it's a house. That would block traffic.

Resolving monster movement

The monster's feet take up two spaces at all times. The monster's starting position is indicated by the two squares on the card with solid outlines.

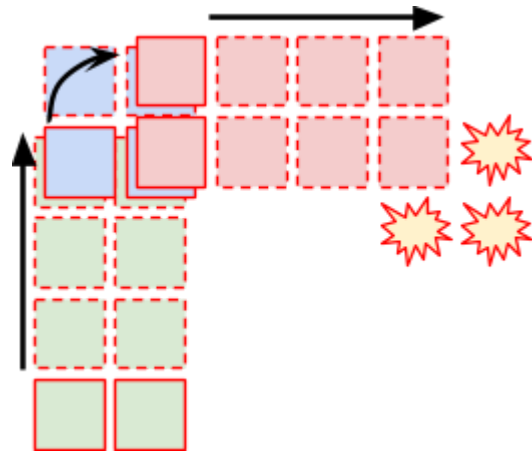
Each card's movement/attack is resolved from where the monster is after the previous card has been resolved.

The squares with dashed outlines indicate the spaces the monster will move through. These squares are considered “stepped on” and any buildings, people, or cars in those spaces will be damaged.

The explosion icons indicate that the monster damages anything in those spaces, but doesn’t move through them.

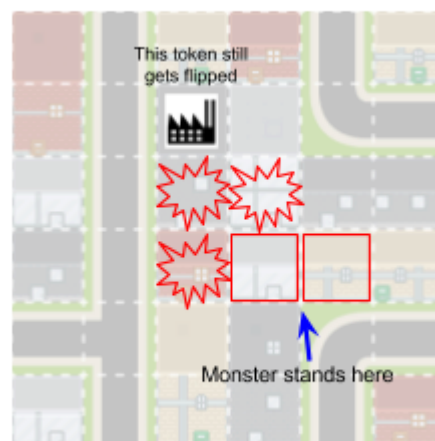
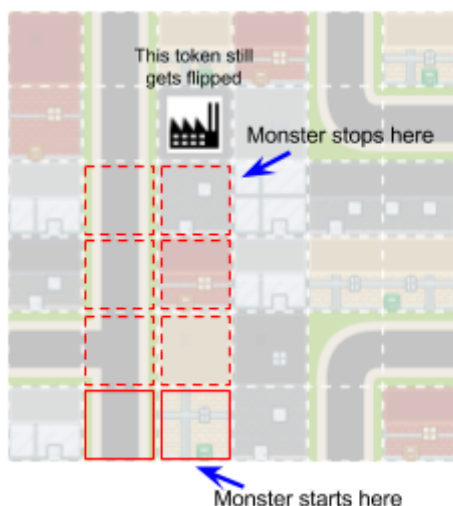
In the example opposite:

- Green plays “Stomp” and the monster moves forward three spaces. Anything in the 8 spaces shown counts as “stepped on”.
- Blue plays “Turn [R]” and the monster turns 90 degrees. Anything in the 4 spaces shown counts as “stepped on”.
- Red plays another “Stomp” card and the monster moves forward three spaces in the new direction. Anything in the 8 spaces shown counts as “stepped on”.
- Yellow plays “Punch [R]” and the monster attacks the three spaces shown. Anything in these three spaces counts as “attacked”.



When a building is stepped on/attacked, the token claiming it is flipped over (even if the specific space the token is on was not stepped on/attacked). This building remains claimed and no further house or factory tokens may be placed in it. People tokens may be added as normal.

Example of a “Stomp” / Example of a “Punch”



Any car or person tokens that are stepped on/attacked are flipped and taken back by the player who placed them. These are put aside to be scored later. The spaces they occupied are now free again.

Undamaged tokens remain on the board until the end of the game.

Wild

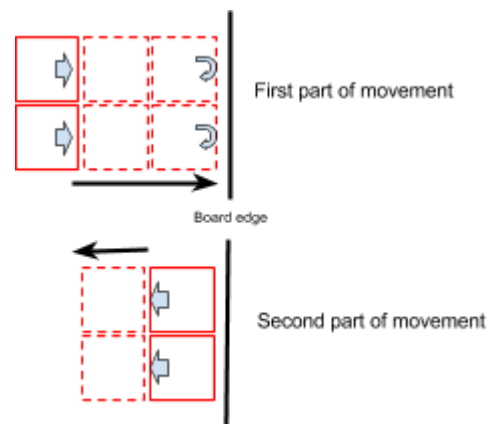
If a player plays their “Wild” card, then that player rolls two dice (or one die, twice). The (first) lighter coloured die indicates the move the monster will make. The (second) darker coloured die indicates the direction of that move (if applicable).

The move is then resolved as normal.

Edge of the board

If at any point a move results in the monster facing the edge of the board, the monster will immediately turn 180 degrees and then finish the move.

This also happens if a move **ends** with the monster facing the edge, it still turns around, it just doesn't move any further (until the next move is resolved).



Final turn

The game lasts for 9 turns. On the last turn of the game, each player will have one card left. They may now pick up any previously played cards that allow them to place the same amount of tokens as their final card.

Eg, if a player's last card is “5 - Punch [L]”, they may pick up cards 6, 7, 8, and 9, as these cards all allow them to place 2 tokens.

The players then play one card as normal from their hand and place their last tokens (if they can). Then everything is resolved as normal.

End of the game

The game ends when the last round's movement/damage has been resolved. Players count up each token according to these rules:

- Each damaged **factory**, **car**, or **person**: 1 point
- Each undamaged **house**: 1 point
- Each damaged **house**: -1 point
- Each **unplayed** token: -1 point
- Each undamaged **factory**, **car**, or **person**: 0 points

The player with the most points is the winner!

In the event of a tie, the winner is the tied player with the most destroyed buildings (houses **and** factories).

If still tied, the winner is the tied player who played the highest value last card.

If still tied, I'm afraid you'll have to fight to the death.