



Overview of the Overseas Travel Insurance

Accidental Death	
When Benefits are Payable	<p>When The insured suffers from bodily injury caused by accident during a Trip, which causes death of The insured within 180 days from and including the day of the accident occurred. In case there has been paid already for the Accident Physical Impediment Benefit on the same injury,the following amount will be paid.</p> <p>Payable Benefits = (Amount of Accidental Death Benefit) – (Amount of Accident Physical Impediment Benefit already paid).</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> ▪ Willful act or gross negligence ▪ Suicide, criminal act, or violence ▪ Accidents due to driving under influence of alcohol, narcotics or without a license ▪ Disease, mental incompetency and injuries attributed these(for example injury resulted from loss of consciousness due to disease during walking, etc.) ▪ Pregnancy, childbirth, premature birth ▪ Accident while doing designated dangerous sports (Mountain climbing using climbing tools such as Pickle , Skydiving, Hang gliders, etc.) ▪ Accident while doing competition using riding gear such as automobiles and motorcycles ▪ War, revolution or other similar disturbances ▪ Exposure to radiation or radio active contamination etc.
Accident Physical Impediment (classification table type)	
When Benefits are Payable	<p>When The insured suffers from an accidental injury during a Trip, which causes physical impediment within 180 days from and including the day of the accident. The Insurer will pay 3%–up to100% of Accident Physical Impediment Benefit, depending on the degree of physical impediment.</p> <p>[Note] Sum of all Accident Physical Impediment Benefits during the Coverage Period (contractual term of a Policy) shall not exceed the full amount of Accident Physical Impediment Benefit.</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> ▪ Willful act or gross negligence ▪ Suicide, criminal act, or violence ▪ Accidents due to driving under influence of alcohol,narcotics or without a license ▪ Disease, mental incompetency and injuries attributed to these (for example injury resulted from loss of consciousness due to disease during walking, etc.) ▪ Pregnancy, childbirth, premature birth ▪ Accident while doing designated dangerous sports (Mountain climbing using climbing tools such as Pickle , Skydiving, Hang gliders, etc.) ▪ Accident while doing competition using riding gear such as automobiles and motorcycles ▪ War, revolution or other similar disturbances ▪ Exposure to radiation or radio active contamination etc.

Medical & Rescuer's Expenses

<p>When Benefits are Payable</p>	<p><Accident Medical Expense Portion> When The insured is injured in an accident during a Trip and receives treatment by a doctor. The Insurer will pay the expenses incurred within 180 days from and including the day of the accident. (For each one accident, the expenses shall not exceed the full insurance amount)</p> <p><Sickness Medical Expense Portion> The Insurer will pay the expenses incurred within 180 days from and including the treatment start date. (For each one accident, the expenses shall not exceed the full insurance amount)</p> <p>① When the disease occurs during a Trip or within 72 hours from the end of a Trip (*1) and Insured starts receiving treatment by a doctor during a Trip or within 72 hours of the end of a Trip</p> <p>② When The insured starts to receive treatment of a doctor by the passage of 30 days from and including the last day of a Trip due to infectious disease (*2) contracted during a Trip.</p> <p><Rescue Expense Portion> When The insured falls under any of the following, the insurer will reimburse the expenses actually paid by Policy holder , insured or their relatives. (For each one accident, the expenses shall not exceed the full insurance amount)</p> <p>① When The insured sustains bodily injury from an accident during a Trip, which causes death of The insured within 180 days from and including the day of the accident</p> <p>② When The insured dies during the Trip due to disease, pregnancy, childbirth, premature birth, or miscarriage</p> <p>③ When The insured dies within 30 days from and including the last day of a Trip due to disease developed during a Trip</p> <p>④ When The insured is hospitalized(*3) (only when The insured starts receiving treatments of a doctor during the Trip) in a hospital or a clinic for 3 consecutive days</p> <p>⑤ When an aircraft or a ship on which The insured boards is distressed or missing during a Trip, when it is impossible to confirm life and death of The insured due to an accident during a Trip, or when it is necessary for The insured to be searched and/or rescued</p> <p>⑥ When The insured is kidnapped or missing during a Trip (up to ¥3mil.) etc.</p> <p>(*1) The cause is limited to what happened during the Trip. Provided that policies with Coverage Period of 31 days or less, the Benefits shall be paid if respective diseases are covered by "Rider on Emergency Medical and Rescuer's Expenses".</p> <p>(*2) Infection disease from #1 infectious disease to #4 as prescribed in Article 6 of the Act on Prevention of Infectious Disease and Medical Care of Infectious Disease Patients.</p> <p>(*3) It is limited to the case where the doctor's treatment is started during a Trip and continue to receive medical treatment from then on. However, provided that the Coverage Period is 31 days or less and "Emergency Medical and Rescuer's Expenses rider" is applicable, the Insurer will reimburse the expenses.)</p>
	<p><Accident/ Sickness Medical Expense Portion></p> <ul style="list-style-type: none"> • Medical examination expenses (* 4), emergency transportation expenses, hotel room fee when resting at the hotel by doctor's instruction when treatment is required, transportation expenses for hospitalization and hospital visits, and interpreter hiring costs. • Actually paid by The insured for international calls and purchase of personal effects as required by The insured being hospitalized, provided that expenses for purchase of personal belongs shall not exceed ¥50,000 and total reimbursement shall not exceed ¥200,000. • Amount for transportation and hotel fees (* 5) paid by The insured in order to return to a scheduled course of a Trip or directly to Japan. • Expenses for disinfection conducted in compliance with public agency's order pursuant to laws.

	<p><Rescue Expense Portion></p> <ul style="list-style-type: none"> ▪ Search and rescue expenses ▪ Transportation expenses, including air fare, to and from the location of accident (Up to 3 rescuers per victim) ▪ Hotel room charge incurred at the location or on a way to the location (for not more than 3 rescuers and for not more than 14 days per rescuer) ▪ In the case of the family plan, the insurer will pay the transportation expenses and accommodation expenses up to 14 days that actually spent by the attendant to return to the travel process or return home directly for The insured leaves the travel process by the above-mentioned ① to ⑤ of Rescue Expense Portion . ▪ Repatriation expenses from the location ▪ Postmortem treatment(*6) (up to ¥1,000,000) ▪ Miscellaneous expenses (up to ¥200,000 in total for expenses paid for Rescuer's Trip arrangements, local transportation costs, and communication costs etc. incurred at the location. <p>(* 4) Includes doctor's medical certificate fee , if required in filing a claim. (* 5) A reimbursed portion or an amount planned to be incurred in advance,if any,shall be deducted. (* 6) Excluding expenses not directly related embalming, such as flowers and funeral expenses for ceremonial hall and sutra recital.</p>
<p>Main Cases when benefits are not payable</p>	<ul style="list-style-type: none"> ▪ Willful actor gross negligence ▪ Suicide(*1), criminal act, or violence ▪ Accidents due to driving under influence of alcohol(*1) ,narcotics or without a license (*1) ▪ Treatment of diseases and dental diseases (* 3) by pregnancy, childbirth, premature birth (* 2) ▪ Whiplash disease, low back pain, other symptoms without medical findings sufficient to support it ▪ Treatment by chiropractic, acupuncture or moxa cautery ▪ Accident while doing designated dangerous sports (Mountain climbing using climbing tools such as Pickle, Skydiving, Hang gliders ,etc.) ▪ Accident while doing competition using riding gear such as automobiles and motorcycles) ▪ War, revolution or other similar disturbance ▪ Exposure to radiation or radioactive contamination etc. <p>(*1)Excluding rescue expense in case The insured dies within 180 days from and including the date of act. (*2) However, only for the policies with Coverage Period of 31 days or less "Rider on Change of Insurance Payment towards Troubles during Early Pregnancy" is attached and the Benefits shall be paid if The insured starts receiving treatment by a doctor due to a trouble during early pregnancy (excluding the ones 22nd week and later of pregnancy) (*3) However, in case of the policies with Coverage Period (contractual term of a Policy) of 31 days or less and with "Emergency Dental rider," the Benefits shall be paid up to ¥100,000 to emergent development and/or aggravation of dental diseases during course of Trip.)</p>

for under 31 days assured person

Emergency Medical and Rescuer's Expenses	
When Benefits are Payable	<p>The Insurer will reimburse (* 3) the cost actually borne when the following reasons occur due to the rapid deterioration (* 2) of the symptoms (* 1) that had already been treated by a doctor before the start of the travel process.</p> <p><Sickness Medical Expense Portion></p> <ul style="list-style-type: none"> •When receiving medical treatment by a doctor <p><Rescue Expense Portion></p> <ul style="list-style-type: none"> •In case of continued hospitalization for more than 3 consecutive days <p>(* 1) Diseases caused by pregnancy, childbirth, premature birth, or abortion and dental diseases are not included. (* 2) The sudden deterioration of symptoms means a change in the symptoms that can not be avoided and The insured can not predict beforehand during the course of travel , even with the reasonable attention. (* 3) It is a reasonable expenditure on social norms and is equivalent to the expenses normally borne by the illness of the equivalent disease.</p> <p><Sickness Medical Expense Portion></p> <p>The insurer will reimburse the following expenses</p> <ul style="list-style-type: none"> •Medical expenses etc. <p><Rescue Expense Portion></p> <p>The insurer will reimburse the expenses paid by policyholder, insured or their relatives.</p> <ul style="list-style-type: none"> •Transportation expenses, including air fare, to and from the location of accident (Up to 3 rescuers per victim) •Hotel room charge incurred at the location or on a way to the location (for not more than 3 rescuers and for not more than 14 days per rescuer) etc. <p>[Note1] If the total of medical and rescue expenses is equal to or more than ¥3,000,000, the Insurer will reimburse up to ¥3,000,000 for one disease. [Note2] The Insurer will reimburse only the expenses that come to be in need within 30 days from and including the commencement date of treatment by a doctor. The Insurer shall not pay for expenses incurred after The insured returns to his/her residence (including a hospital or a clinic at the final destination where The insured is hospitalized). [Note 3] The Insurer shall not pay for the following expenses that are expected to be incurred during a Trip.</p> <ul style="list-style-type: none"> • Expenses for continuing use of dialysis, artificial arms and legs, artificial cardiac valve, heart pacer, artificial anus, equipment such as wheelchair etc. • Expenses for continuing use of insulin injections and other medicines.
	<p>[Note 4] The Insurer shall not pay for expenses for the following expenses:</p> <ul style="list-style-type: none"> • Physiotherapy such as hot spring cure and other medicine rule and hot air bath; • Amma, massage, shiatsu, acupuncture, moxa cautery, judo reposition, chiropractic or manual therapeutics, • Physiotherapy including therapeutic exercise, rehabilitation, and other therapies aimed at recovery of bodily functions; • Expenses for organ transplant and operations of similar nature; • Expenses related to eyeglasses, contact lenses, and hearing aids and adjustments, or expenses for recovery of visual acuity including myopia corrective operations etc.; • Expenses for hair transplant and aesthetic surgeries etc.; • Expenses for fertility treatment and other programs topromote fertility.
Main Cases when benefits are not payable	<ul style="list-style-type: none"> • When the Insurer starts to receive treatments after the end of a Trip • When The insured traveled for a purpose of treating or easing his/her symptom • When it was decided in advance of a Trip that The insured would be treated by a doctor at a hospital or a clinic at the destination (*) <p>(*)Including cases where reservation for treatment or hospitalization was made in advance.</p>

Emergency Dental	
When Benefits are Payable	<p>When The insured starts receiving emergency dental treatment by a dentist during a Trip for sudden aggravation of dental symptom (*2) due to a dental disease (*1) developed during a Trip). (up to ¥ 100,000)</p> <p>(*1) Including cases when troubles in artificial tooth or orthodontic equipment in use cause difficulty in eating or drinking.</p> <p>(*2) Emergency dental treatment refers to tentative treatment to temporarily remove or alleviate pain and/or a quick-fix of artificial tooth and/or orthodontic equipment, which are reasonable and common on social norms.</p> <p>The insurer will reimburse the amount of the following expenses.</p> <ul style="list-style-type: none"> ▪ Fees for professional practice and operations ▪ Costs of medicine and treatment materials, and usage fee for medical equipment ▪ X-ray and other exam fees and fees for surgery room ▪ Fees for dentist certificates required for making an insurance claim
Main Cases when benefits are not payable	<ul style="list-style-type: none"> ▪ Exams without emergency dental treatment ▪ Treatment including provision of artificial tooth ▪ Cosmetic dentistry ▪ Defects, natural wear and tear, rusting/molding/allochroism due to the nature of material/equipment, or external impairment such as scratches and removals of coating material of artificial tooth or orthodontic equipment ▪ Brushing ▪ Other oral hygienic treatments <p style="text-align: right;">etc.</p>
Sickness Death	
When Benefits are Payable	<p>The insurer will reimburse the amount of the following expenses</p> <ul style="list-style-type: none"> ▪ When The insured dies during a Trip due to disease ▪ When The insured dies within 30 days (*2) from and including the last day of a Trip due to “disease developed during a Trip” or “disease developed within 72 hours of the end of a Trip” (*1) ▪ When The insured contracts an infectious disease(*3) which causes death of The insured within 30 days from and including the last day of a Trip. <p>(*1) The cause is limited to those occurred during the Trip.</p> <p>(*2) Only when doctor’s treatment started within 72 hours from after the end of the travel process.</p> <p>(*3) Infection disease from class # 1 infectious disease to class #4 as prescribed in Article 6 of the Act on Prevention of Infectious Disease and Medical Care of Infectious Disease Patients.</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> ▪ Willful act or gross negligence ▪ Suicide, criminal act, or violence ▪ War, revolution or other similar disturbance ▪ Exposure to radiation or radioactive contamination ▪ Pregnancy, childbirth, premature birth ▪ Dental disease <p style="text-align: right;">etc.</p>

Personal Liability	
When Benefits are Payable	<p>When The insured is held legally liable for damages caused by an accident during a Trip that results in injury for other persons or by breaking other persons' goods (*). (*)Travel goods / Living goods rented directly from rental agencies, movables in guest rooms and rooms of accommodation (including key of safety box and room key), rooms in residential establishments and movable property in rooms (excluding if Policy holder or insured rented entire buildings or entire rooms) The insurer will reimburse the amount of the following expenses. • Damages compensation (For each accident, the insurance amount will be the maximum amount) • Lawsuit · Attorney fee etc. (Conditions may apply) (*)Deciding amount of Liability requires consent of the Insurer in advance.</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> • Willful act • Liabilities related to action of The insured during the course of his/her work • Liabilities arising from ownership, usage and management of automobiles, ships, aircrafts, and firearm • Liabilities caused by mental incompetency • Liabilities towards family members who together with The insured etc.
Baggage	
When Benefits are Payable	<p>In the event that accidental damage has occurred to the baggage (*) during the course of travel The Insurer will reimburse up to ¥100,000 per item (per group of item, or per one pair of item) amount of damage(or loss) calculated by market price or repair costs. In case of loss of tickets or flight tickets, the Insurer will reimburse expenses incurred after accident up to ¥50,000 in total . (Limited to market price and also limited up to insurance amount through insurance duration) (*)baggage refer to items such as camera, bags, and clothes owned or rent from others for free for a Trip before its commencement by The insured. [Note1]The main things not included in baggage are as follows. cash,checks,credit cards,railway/bus passes,artificial tooth,contact lenses,various sorts of documents, intangibles such as data and software, gears used for activities such as surfing, equipment used solely for work, articles located in residential facilities of The insured (or in land property in case of a stand-alone house) [Note2]The aggregate of Benefits to be paid during Coverage Period shall not exceed the amount of Baggage Benefit. However, if the amount of Baggage Benefit under contract is larger than ¥300,000, the aggregate Benefit to be paid during Coverage Period shall not exceed ¥300,000 for damages caused by theft, burglar or non-arrival of aircraft baggage. [Note3] In case of loss or damage of a passport, the Insurer will pay for expenses for re-issuance of passports or flight documents (issuance fee paid to consulate, transportation from the accident location to the nearest embassy/consulate, and hotel room charges) up to ¥50,000 per loss or damage. [Note4] In case of loss or damage of a driving license for automobile or motorbike, Amount of Loss is defined as reissuance fee paid to national or local governments.</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> • Willful act or gross negligence • Accidents due to driving under influence of alcohol, narcotics or without a license • Natural wear or rust, discoloration, defects • Electrical accidents and mechanical accidents • Baggage mistakenly left behind or lost • Damage only to the appearance which does not influence the function such as scratches and peeling of paint <p>[Note] When travel goods or everyday items rent from rental companies are damaged or lost and when rental company claims The insured for damages, certain Benefits in the above mentioned “Personal Liability” may be payable. etc.</p>