

November 24, 2022

CERTIFICATE OF OVERSEAS TRAVEL INSURANCE
FOR

This is to certify that the above stated individual is insured under our standard overseas travel accident/life insurance as shown below:

Policy No. 22P0529507

Policy period: December 16, 2022 ~ January 15, 2023

Coverage afforded and the amount of insurance:

Accident Death	• • • ¥30,000,000 (EUR207,210)
Accident Physical Impediment	• • • ¥30,000,000 (EUR207,210)
Medical (Accident & Sickness)&Rescuer's Expenses	• • • Unlimited
Sickness Death	• • • ¥10,000,000 (EUR69,070)
Personal Liability(no deductible)	• • • ¥100,000,000 (EUR690,703)
Baggage (no deductible)	• • • ¥300,000 (EUR2,072)
Travel Emergency Expenses	• • • ¥50,000 (EUR345)
Emrgncy. Med. & Res. Exp.	• • • ¥3,000,000 (EUR20,721)
Emergency Dental	• • • ¥100,000 (EUR690)
	(exchange rate EUR1=JPY144.78)

1. Medical expense coverage amount is for each occurrence and there is no limit set for the aggregate amount.
2. Medical evacuation expense is paid up to Unlimited
3. Repatriation of remains expense is paid up to Unlimited
4. No deductible is applied for medical expenses.
5. The rating of AIG General Insurance Co., Ltd. by Standard & Poor's is A+.

* This policy covers medical expenses during the coverage period, including but not limited to Covid19 with the coverage limit amount shown at "Medical & Rescuers expenses." For long-term stay, the policy is renewable each year based on request from the insured with premium payment for the new coverage period. Exclusion clause and other policy language may apply.



Tokuichiro Komine
Personal Accident & Medical Dept.
AIG General Insurance Co., Ltd.

- * This certificate is intended only to provide an abstract of the policy terms and conditions. Please refer to the insurance policy for details.
- * This certificate provides the policy terms and conditions effective as of the certificate issuance date and does not reflect any amendment, cancellation, lapse etc. of the policy terms and conditions after the said date.



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 to 100% 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

<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)

<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)

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

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.

<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)

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

② When The insured dies during the Trip due to disease, pregnancy, childbirth, premature birth, or miscarriage

③ When The insured dies within 30 days from and including the last day of a Trip due to disease developed during a Trip

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

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

⑥ When The insured is kidnapped or missing during a Trip (up to ¥3mil.) etc.

(*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".

(*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.

(*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.)

<Accident/ Sickness Medical Expense Portion>

• 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.

When Benefits are Payable

	<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>

Emergency Medical and Rescuer's Expenses

<p>When Benefits are Payable</p>	<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.</p> <p>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).</p> <p>[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 pacemaker, artificial anus, equipment such as wheelchair etc. • Expenses for continuing use of insulin injections and other medicines.
<p>Main Cases when benefits are not payable</p>	<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 to promote fertility. <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 ingravescence 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/alochroism 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 (*).</p> <p>(*):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)</p> <p>The insurer will reimburse the amount of the following expenses.</p> <ul style="list-style-type: none"> ▪ Damages compensation (For each accident, the insurance amount will be the maximum amount) ▪ Lawsuit · Attorney fee etc. (Conditions may apply) <p>(*):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.</p> <p>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)</p> <p>(*):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.</p> <p>[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)</p> <p>[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.</p> <p>[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.</p> <p>[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>

Emergency Expenses	
When Benefits are Payable	<p>When The insured is forced to incur the following expenses (*2) due to an unexpected accident (*1) during a Trip The insurer will reimburse the amount of the following expenses. (The aggregate of Benefits to be paid for below ① to ⑥ during Coverage Period shall not exceed the Amount of Emergency Expense Benefit. And ⑦ Purchase costs of personal effects shall be separately reimbursed up to twice of the Amount of Emergency Expense Benefit during Coverage Period.)</p> <p>① Transportation expenses ② Room charge of accommodations ③ Meal expenses (*3) (Meal expenses shall be reimbursed up to 10% of the Amount of Emergency Expense Benefit during Coverage Period.) ④ Communication expenses such as international calls ⑤ Trip arrangement expenses such as passport issuance, visa, immunization fees ⑥ Cancellation of service at destination locations ⑦ Purchase cost of personal effects(*4)</p> <p>(*1) Referring to an accident whereby its occurrence can be proven by a public institution, transporting company, lodging establishment, medical institution, or travel agent (including tour operators.) (*2) Above mentioned expenses incurred that are commonly accepted as reasonable or that is normally incurred for a similar accident will be reimbursed. However any amount that was reimbursed or previously expected will be excluded. (*3) Meal expenses will be reimbursed only when the following a. or b. is applicable. a. Delay of departure of 6 hours or more, flight cancellation or suspension of flight services, failures in check-in services by airlines or change of destination of the boarded aircraft leading to The insured not being able to board an alternative flight within 6 hours of the schedule (In case of changing landing site, it signifies within 6 hours from landing.) b. In case of transit, when The insured misses a connecting flight at a previously expected transfer location due to delay in the arrival of a boarded aircraft and an alternative flight is not made available within 6 hours of such arrival (*4) The Insurer will reimburse only for the following expenses of purchasing personal effects. Expenses incurred within 96 hours of the arrival of the aircraft relating to the purchase of essential items, when baggage containing personal items to be used during a Trip that is checked in with the air carrier upon The insured's boarding, does not arrive at the destination within 6 hours of arrival (provided that such aircrafts are operated on specific routes by scheduled air carriers.)</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> • Willful act, gross negligence, or illegal act • Suicide, criminal act, or violence • Accidents due to driving under influence of alcohol , drug or without a license • Whiplash disease, low back pain, other symptoms without medical findings sufficient to support it • Pregnancy, childbirth, premature birth • Dental disease • Delay, cancellation or suspension of transportation facilities that are not deciding (scheduled) boarding time of passengers • Earthquake, eruptions, or tsunamis resulting therefrom • War, revolution or other similar disturbance • Exposure to radiation or radiation contamination <p style="text-align: right;">etc.</p>
Checked Baggage Delay	
When Benefits are Payable	<p>• When a baggage containing personal items to be used during a Trip, checked in with the air carrier(*1) upon the Insured's boarding, does not arrive at the destination within 6 hours of the arrival (provided that such aircrafts are operated on specified routes by scheduled air carriers). The Insurer will reimburse the purchase cost (including rental cost) of essential items(*2) such as clothes, daily necessities personal belongings borne by the Insured at the destination within 96 hours of the arrival of an aircraft. (The benefits to be paid per delay of checked baggage will be limited to ¥ 100,000)</p> <p>(*1) It is limited to aircraft which is operated on specific routes by scheduled air carriers. (*2) Includes expenses in case of lending. [Note] Excluding expense due to purchase or lending after deposit baggage arrives to the insured.</p>

Main Cases when benefits are not payable	<ul style="list-style-type: none"> • Willful act, gross negligence, or illegal act • Earthquake, eruptions, or tsunami resulting therefrom • War, revolution or other similar disturbance • Exposure to radiation or radiation contamination <p style="text-align: right;">etc.</p>
Flight Delay Expense	
When Benefits are Payable	<ul style="list-style-type: none"> • The Insurer will reimburse the expenses borne by the Insured at departure location (or transfer/arrival location) until alternative flight becomes available. The Insurer will pay up to ¥20,000 per delay in departure or transfer. <Delay in Departure etc.> • When departure is delayed and an alternative flight is not available within 6 hours of the scheduled departure time due to any of the followings <ul style="list-style-type: none"> ① Delay in departure for more than 6 hours ② Flight cancellation or suspension of services ③ Failure in check-in services, resulting in the Insured not being able to be on board • When a boarded aircraft arrives at a different location from the scheduled destination, and an alternative flight is not available within 6 hours of the arrival. <Delay in Transfer> • When the Insured misses a connecting flight at a scheduled transfer location due to delay in the arrival of a boarded aircraft, and an alternative flight is not available within 6 hours of such arrival • Room charges of hotel, cost of meals • Transportation costs such as taxi fare to hotels, transportation costs if alternative transportation other than flights are used • Communication fees such as international calls • Trip cancellation fee at destination locations <p style="text-align: right;">etc.</p>
Main Cases when benefits are not payable	<ul style="list-style-type: none"> • Willful act, gross negligence, or illegal act • Earthquake, eruptions, or tsunami resulting therefrom • War, revolution or other similar disturbance • Exposure to radiation or radioactive contamination <p style="text-align: right;">etc.</p>

Travel Alteration Expenses		
When Benefits are Payable	<p>When The insured halts his/her departure of a Trip or returns home by cancelling his/her Trip in the mid-course after departure due to any of the following, the Insurer will pay the expenses incurred by The insured or the policyholder. (The insurance amount will be the limit of payment)</p> <p>① When The insured, the accompanying reserved traveler (*1), or the spouse or the relatives within the third degree of kinship of The insured or the accompanying reserved traveler dies or becomes in critical condition</p> <p>② When The insured or the accompanying reserved traveler is hospitalized due to injury or sickness (for 3 consecutive days or longer in case of pre-departure)</p> <p>③ When the spouse or the relatives within the second degree of kinship of The insured or the accompanying reserved traveler is hospitalized for 14 consecutive days or longer due to injury or sickness (*2)</p> <p>④ When an aircraft or a ship on which The insured or the accompanying reserved traveler is boarding is distressed or missing or when it is necessary to search/rescue The insured or the accompanying due to an accident caused by any sudden and accidental happening of external origin</p> <p>⑤ When a building in which The insured or the accompanying reserved traveler resides or household goods contained in the building is suffered loss no less than 1 million yen due to fire, typhoon or water damage</p> <p>⑥ When The insured or the accompanying reserved traveler attends court as a witness or an appraiser</p> <p>⑦ When any of the followings has occurred in the travel location where The insured or the accompanying reserved traveler is staying or going to visit</p> <ul style="list-style-type: none"> ● Earthquake, eruptions, or tsunami resulting therefrom ● War, revolution, civil commotion, riot, terrorism ● Accident or fire of the transportation or the accommodation facilities scheduled to use ● Evacuation recommendation issued by Japanese government <p>⑧ When an order of Japanese or foreign public office, a restriction of foreign immigration or an isolation due to infection is issued</p> <p>⑨ When a public agency gives out directives on the evacuation based on the Basic Law on Natural Disasters</p> <p>(*1) Accompanying reserved traveler means a person who booked the same Trip in which The insured participates and who accompanies The insured on the Trip.</p> <p>(*2) Including death within 14 days</p> <p>Benefits payable</p> <p>The Insurer will reimburse the following expenses.</p> <p>① In case of returning in mid-course of packaged tour</p>	
	$\text{Insurance amount (*3) x } \frac{\text{Number of days from the date returned in the mid-course to the end of trip period}}{\text{Number of days of the trip}}$ <p>(*3) In case where the insurance amount exceeds the travel fee the insurance amount is changed to the travel fee.</p> <p>② In case of other than ① above</p> <ul style="list-style-type: none"> • Expenses paid to a travel agent in the name of cancel fee, penalty fee and travel service handling fee • Expenses paid as travel service fee (visa fee and vaccination fee) 	
	<p>(Note 1) In case where the travel fee of the package tour includes return home expenses such as air ticket, or The insured/policyholder has already reserved or purchased air ticket or boat ticket to return home and the expenses returning home in the mid-course exceed the expenses above mentioned in ① or ②, we will pay the following expenses for returning home.</p> <ul style="list-style-type: none"> • Traffic expense via normal route such as airfare • Room charge of hotel (up to 14 days) and miscellaneous expenses (up to ¥200,000) <p>(Note 2) Expenses above mentioned in ② include expenses to incur in the future and exclude refund and expenses for what can be used after halting departure or returning home in the mid-course of a Trip.</p>	

<p>Main Cases when benefits are not payable</p>	<ul style="list-style-type: none"> ● Expenses incurred by being fallen under any item from ① to ⑤ in “When benefits are payable” due to any of the following • Willful actor gross negligence • Suicide, criminal act, or violence • Driving automobile without license, driving under influence of alcohol, or driving under influence of drug (excluding item ⑤ in “When benefits are payable”) • Injury during playing particularly risky sports (mountain climbing with tools like a pickle, skydiving and hang-glider) • Earthquake, eruptions, or tsunami resulting therefrom in Japan • War, revolution, civil commotion, or riot • Exposure to radiation or radioactive contamination ● Whiplash syndrome, back pain or other symptoms without any sufficient medical objective opinion to support the existence ● When any of ①~④ in “When benefits are payable”, the causes of ①~④ in “When benefits are payable” (occurrence of injury or first development of sickness which causes death, critical condition, hospitalization)”, or the cause of ⑤ (first development of the infection which causes isolation) has occurred before the receipt of premium or the date of contract
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[NOTE] This is an outline of Overseas Travel Insurance. The complete policy is available in Japanese language only.
Please note that this outline will NOT override the original policy terms and conditions

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