

Explanation of overseas travel insurance

* "Traveling abroad" means that the insured person during the insurance period (or during the insurance contract period) is in the course of travel from leaving their residence for overseas travel to returning to their residence. A residence means inside the premises of a detached house, or inside an apartment of an apartment building in which the insured person lives.

* If the degree of injury or illness becomes critical due to a physical disability or illness that was already present when the injury or illness was suffered, we will pay an amount equal to the amount when there was no effect of that.

● Common compensation for "within 31 days of the insurance period" and "greater than 31 days of the insurance period"

Insurance type	Main cases where we pay insurance	Insurance payment amount	Main cases where we do not pay insurance
Insurance for loss of life from injury	The insured person dies within 180 days from the date of an accident, due to a sudden, unexpected, and external accident while traveling abroad (including immediate death from the accident).	We will pay the full amount of accident and life insurance to the legal heir of the insured person. If a beneficiary of life insurance has been specified, it is paid to the specified person. * If insurance for an injury residual disorder has already been paid for the same injury, the amount of the already paid insurance for the injury residual disorder will be deducted from accident-and life insurance, and the remaining amount shall be paid.	The cases include but are not limited to: ① Intention or serious negligence by the contractor or the insured person ② Intention or serious negligence by an insurance beneficiary ③ War, foreign country's use of armed force, revolution, seizure of power, civil war, armed rebellion, and other similar incidents *1 ④ Irradiation and radioactive contamination ⑤ Injury due to an accident during driving without a license or driving under the influence of alcohol, drugs, etc. ⑥ Fight, suicide, or criminal act ⑦ Injury due to brain disease, temporary insanity, pregnancy, childbirth, premature delivery, or miscarriage ⑧ Injury before the start of or after the end of traveling abroad ⑨ Injury during mountain climbing that uses climbing gear such as ice axes and crampons, piloting not for job purposes, bobsledding, skydiving, hang gliding and other dangerous exercise that uses riding equipment such as automobiles, including competitions and test runs (These are covered if the special dangerous mortgage contract has been set and extra insurance for such exercise has been paid.)
Insurance for physical impediment from injury	The insured person suffers from a residual disorder within 180 days from the date of an accident, due to sudden, unexpected, and external accidents while traveling abroad.	(Depending on the degree of a residual disorder,) 4% to 100% of the insurance for an injury residual disorder *2 * Limited to the combined total amount in relation to the insurance for an injury residual disorder over the insurance period (insurance contract period). *2 Contracts for insured persons who are 70 years or older on the first effective date shall be limited to residual disorders subject to the 3rd or higher payment ratio in the Residual Disorder Level Table. (Special contract on level-limited compensation for residual disorder shall be automatically set.) However, for contracts for which special agreements on comprehensive contracts and special agreements on corporate comprehensive contracts have been set, this special agreement shall be set when displayed in an insurance policy, insurance contract document, or insurance identification certificate.	*1 Terrorism is subject to payment, because the special agreement on partial amendment on war risk exemption has been set.
Insurance for medical and rescue expenses	<p>● Treatment cost part</p> <p>① The insured person receives medical treatment due to a sudden, unexpected, and external accident during traveling abroad ② The insured person receives medical treatment within 72 hours after the travel due to a disease caused after the start of traveling abroad *3 ③ The insured person receives medical treatment within 30 days after the end of the travel due to specific infectious diseases *4*5 that occurred during traveling abroad</p> <p>● Rescue cost part</p> <p>① The insured person dies within 180 days from the date of an accident, due to sudden, unexpected, and external accidents while traveling abroad (including immediate death from the accident). ② The insured person is hospitalized for 3 or more consecutive days *6 due to a sudden, unexpected, and external accident during traveling abroad or a disease suffered during traveling abroad (In the case of a disease, only applicable when the insured person started medical treatment during travel.) ③ The insured person dies due to a disease, pregnancy, childbirth, premature delivery, or miscarriage while traveling abroad ④ The insured person receives medical treatment during traveling abroad and dies within 30 days from the end of the travel due to a disease suffered during traveling abroad ⑤ The aircraft or ship which the insured person is on board is lost, the fate of the insured person cannot be confirmed due to a sudden, unexpected, and external accident, or public authorities such as the police confirm that an emergency search and rescue is necessary for the insured person</p> <p>*6 When exceeding 0:00 a.m., the number is counted as 2 days.</p>	<p>● Treatment cost part</p> <p>Socially acceptable amount out of actually spent treatment costs below. (The costs below shall be limited to those that become necessary within 180 days from the date of the accident in case of injury or from the date of the first medical examination in case of illness.) * We cannot pay insurance for expenses incurred for the treatment using chiropractic, acupuncture, or moxibustion outside Japan. ① Medical and hospital expenses paid to a doctor or hospital (including drug expenses due to a prescription by a doctor, emergency transfer costs, and room charges for accommodation in the hotel when a hospital is not available or directed by a doctor.) ② Cost of employing an interpreter for treatment and transportation expenses ③ Repair cost for artificial arms and legs (only in case of injury) ④ a. International telephone charges, and b. personal equipment purchase costs which are required for hospitalization (for one injury or disease, b is limited to 50,000 yen, and the total of a and b is limited to 200,000 yen) ⑤ Transportation and accommodation expenses required to return to the original travel course or directly return home after leaving the travel course. (Reimbursed amount and amount planned to be paid will be deducted.) ⑥ Medical certificate cost required for claiming insurance ⑦ Disinfection costs when a public authority orders disinfection in accordance with laws and regulations</p> <p>● Rescue cost part</p> <p>The amounts below which are actually paid by the contractors, insured person, or a relative *7 of the insured person and which are considered socially acceptable ① Search and rescue costs ② Rescuer's transportation costs, including round-trip airfares, for traveling to a spot (up to 3 rescuers) ③ Room charges for a hotel for a rescuer (up to 3 rescuers and 14 days per rescuer) ④ Travel procedures for the rescuer, miscellaneous expenses locally (up to 200,000 yen in total) ⑤ Transfer costs from a spot (Reimbursed amount, amount planned to be paid, and amount paid in the treatment cost part will be deducted.) ⑥ Body disposal costs (up to 1 million yen)</p>	<p>In addition to ① to ④ and ⑥ above, the cases include but are not limited to:</p> <ul style="list-style-type: none"> - Accidents during driving without a license or driving under the influence of alcohol, drugs, etc. - Treatment costs for pregnancy, childbirth, premature delivery, or miscarriage, diseases caused by these, and sterility - Dental diseases - Injury before the start of or after the end of traveling abroad - Disease caused before the start of traveling abroad (Contracts to which special agreements for first-aid treatment/relief mortgage expenses on diseases have been set may be subject to payment in the special contracts.) - Whiplash injuries, lower back pain, and other symptoms without a medical objective diagnosis - Injury during mountain climbing that uses climbing gear such as ice axes and crampons, piloting not for job purposes, bobsledding, skydiving, hang gliding, and other dangerous exercise that uses riding equipment such as automobiles, including competitions and test runs (These are covered if the special dangerous mortgage contract has been set and extra insurance for such exercise has been paid.) - Mountain sickness suffered during mountain climbing that uses climbing gear such as ice axes and crampons (This is covered if the special dangerous mortgage contract has been set and extra insurance for such exercise has been paid.)
	<p>* Caution common to the treatment cost part and rescue cost part</p> <p>The amount of insurance is limited to the insurance amount for treatment/rescue cost per injury, disease, and accident. In addition, the following costs in a. and b. are subject to payment, but c. is not subject to payment.</p> <p>a. Expense directly paid to a medical service provider by the insured person as the amount paid individually when the person receives treatment in Japan b. Expense directly paid to a medical service provider by the insured person when the person receives treatment in a foreign country c. Part that does not have to be paid directly by the insured person because of coverage from health insurance and industrial injury insurance when the person receives treatment in Japan, and the part that does not have to be paid directly by the insured person</p>		
Loss of life from illness insurance	① The insured person dies from a disease while traveling abroad ② The insured person receives medical treatment within 72 hours after traveling abroad, and dies within 30 days from the end of the travel due to a disease caused after the start of traveling abroad *3 ③ The insured person dies within 30 days after the end of the travel due to specific infectious diseases *4 *10 that occurred during traveling abroad	We will pay the full amount of disease and life insurance to the legal heir of the insured person. If a beneficiary of life insurance has been specified, it is paid to the specified person.	In addition to ① to ④ and ⑥ above, the cases include but are not limited to: - Pregnancy, childbirth, premature delivery, or miscarriage, disease caused by these, and sterility - Dental diseases - Death due to mountain sickness suffered during mountain climbing that uses climbing gear such as ice axes and crampons (This is covered if the special dangerous mortgage contract has been set and extra insurance for such exercise has been paid.)

<p>Liability insurance</p>	<p>The insured person injures other people or damages other people's property *11, and bears legal liability for damages due to an unexpected accident while traveling abroad</p> <p>*11 The damages include the following: - Damage to a hotel room, or a movable property in a hotel room (including safety boxes outside guest rooms and guest room keys) - Damage to a housing facility's room or movable property in the room. This does not apply when the insured person rents the whole apartment in a building or an apartment building. - Damage to travel goods and subsistence goods which the contractor or the insured person directly rents from a rental company</p>	<p>Amount of damages</p> <p>* The amount of liability insurance is the limit for each accident. * If you wish to approve all or part of liabilities for damages, please contact us first. * We may also be able to pay insurance for costs necessary or beneficial for preventing damages from occurring or increasing, and legal expenses and attorney fees spent under our consent. * If the insured person is an incompetent person, and the person with parental authority bears legal liability for damages due to the incompetent person's act, the insured person is subject to payment.</p>	<p>In addition to ③ and ④ above, the cases include but are not limited to: - Intention by the contractor or the insured person - Liability (at work) related to job performance - Liability for damages for appropriate rightful persons in relation to damages on property owned, used, and managed - Liability resulting from ownership, use, and management of an aircraft, ship *12, vehicle *13, or firearms (excluding air guns) - Liability for relatives</p> <p>*12 Yachts and personal watercrafts are subject to payment. *13 Include rented cars. Bicycles, golf carts, and snowmobiles for leisure purposes are subject to payment.</p>												
<p>Damage insurance for baggages</p>	<p>A take-along *14 receives damage due to an unexpected accident, such as theft, breakage, or fire, while traveling abroad.</p> <p>*14 What is a take-along? Personal belongings which the insured person owns, or borrows from other people before traveling abroad for the travel for free, and carries during the travel, such as a camera, bag, or clothing. *15 They do not include cash, checks, credit cards, prepaid cards, electronic money, gift vouchers, commuter passes, false teeth, contact lenses, drafts, design specifications, designs, certificates, documents and data such as an accounting book, intangible objects such as software, and equipment for exercise such as surfing, or its accessories. Furthermore, they do not include items only used for work, a space in a housing facility (or in the premise, in the case of a detached house, or a room in which the insured person lives, in the case of an apartment building), and unaccompanied items. *15 Except for items rented for business purposes regardless of the existence of the travel.</p> <p>[Caution] Insurance claims are accepted in Japan only, and are paid in yen in Japan. You must bring back documents of proof concerning the accident or a damage amount.</p>	<p>Damage amount (limited to 100,000 yen for one take-along or one pair or group of take-alongs) *16 * Limit for tickets is 50,000 yen in total. * Limit for a passport is 50,000 yen for a single insurance accident. * The insurance we pay is limited to the amount of the damage insurance for take-alongs throughout the insurance period. However, if the amount of damage insurance for take-alongs exceeds 300,000 yen, the maximum amount for damage due to theft, robbery, and non-arrival of baggage from an airline company may be 300,000 yen throughout the insurance period. * We may also be able to pay insurance for costs necessary or beneficial for preventing damages from occurring or increasing.</p> <p>*16 What is the amount of damage? The market value of a damaged take-along. *17 If it is repairable, the amount shall be the repair cost or the market value *17, whichever is lower. It means the reissuance cost for a driver's license, repurchase price for a passport (only applicable when the cost is paid on the spot. This includes transportation costs and accommodation fees.), and cost spent by the insured person after an insurance accident within the route and grade of a ticket for a ticket.</p> <p>*17 What is market value? The amount calculated by deducting the depreciated portion based on consumption and elapsed years under use from the repurchase price. *18 What is a repurchase price? The amount required to repurchase an item that has the same structure, quality, purpose, size, type, and capacity as the item covered by insurance.</p>	<p>In addition to ① to ④ above, the cases include but are not limited to: - Damage due to an accident during driving without a license or driving under the influence of alcohol, drugs, etc. - Natural consumption, rust, discoloration, vermiculation or lack of property or performance that an insured object normally has - Mislaying or loss of a take-along *19 - Damage on gear during mountain climbing that uses climbing gear such as ice axes and crampons, piloting not for job purposes, bobsledding, skydiving, hang gliding, and other dangerous exercises - Damage on appearance that does not hinder functions - Exercise of public power such as seizure and destruction (Destruction of a lock during fire extinguishing, evacuation, and safety inspection at an airport is subject to payment.)</p> <p>*19 Theft after mislaying or loss is included.</p>												
<p>Aircraft deposited baggage insurance</p>	<p>① The insured person had to pay purchase costs for clothing, daily necessities, and other personal items that became necessary within 96 hours from a planned departure time, because at a departure or transit site, an aircraft to which the insured person was scheduled to board as a passenger did not depart within 6 hours from a scheduled departure time, and because the insured person was not able to receive baggage that they deposited to the airline company upon boarding the aircraft. ② The insured person had to pay purchase costs for clothing, daily necessities, and other personal items that became necessary within 96 hours after the arrival at a destination or transit site, because the insured person was not able to receive the baggage that they deposited to the airline company upon boarding the aircraft within 6 hours after the aircraft which the insured person was on board as a passenger arrived at the destination or transit site.</p>	<p>We pay 30,000 yen (fixed amount) per accident.</p> <p>[Caution] Insurance claims are accepted in Japan only, and are paid in yen in Japan. You must bring back documents of proof concerning the accident or a damage amount.</p>	<p>In addition to ① to ④ above, the cases include but are not limited to: - Violation of a law or regulation by the contractor or insured person - Violation of a law or regulation by an insurance beneficiary - Earthquake, eruption, or tsunami caused by these</p>												
<p>Aircraft delay insurance</p>	<p>① The insured person was not able to use a substitute aircraft within 6 hours from the departure time and paid one of the following costs, due to a delayed departure for 6 hours or longer, cancellation, failure to board because of suspension or a defect in the boarding reservation service, or change in the destination of the aircraft which the insured person was on board ② The insured person was not able to board the aircraft which the person was planned on boarding from a transit site due to the delay of the aircraft which the person was on board, was not able to use a substitute aircraft within 6 hours from the arrival time at the transit site, and paid one of the following costs. - Accommodation room fee - Transportation cost *20 - Cancellation fees for various services at the destination - Food expenses *20 Costs when the insured person used a substitute transportation method for the aircraft.</p>	<p>When the insured person pays the cost of a to c in the table below, we will pay amounts based on the costs, whichever is higher, per accident.</p> <table border="1" data-bbox="539 1464 991 1547"> <thead> <tr> <th></th> <th>Cost spent by the insured person</th> <th>Payment amount</th> </tr> </thead> <tbody> <tr> <td>a</td> <td>Room charge for accommodation</td> <td>30,000 yen</td> </tr> <tr> <td>b</td> <td>Transportation cost*20 or various service cancellation fees at destination</td> <td>10,000 yen</td> </tr> <tr> <td>c</td> <td>Food expense</td> <td>5,000 yen</td> </tr> </tbody> </table> <p>* Except for various service cancellation fees at the destination, this is limited to cost spent at the departure point (or destination after changing a destination) in the case of ① on the left, and cost spent in the transit site in the case of ② on the left.</p> <p>[Caution] Insurance claims are accepted in Japan only, and are paid in yen in Japan. You must bring back documents of proof concerning the accident or a damage amount.</p>		Cost spent by the insured person	Payment amount	a	Room charge for accommodation	30,000 yen	b	Transportation cost*20 or various service cancellation fees at destination	10,000 yen	c	Food expense	5,000 yen	
	Cost spent by the insured person	Payment amount													
a	Room charge for accommodation	30,000 yen													
b	Transportation cost*20 or various service cancellation fees at destination	10,000 yen													
c	Food expense	5,000 yen													

*3 Diseases suffered from after the end of the travel shall be limited to those whose factor was caused during the travel.

*4 Class I Infectious Diseases, Class II Infectious Diseases, Class III Infectious Diseases, and Class IV Infectious Diseases stipulated in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases.

*5 Infectious disease stipulated when the insured person begins treatment.

*7 Blood relatives within the sixth degree of consanguinity, a spouse *8, or relatives by affinity within the third degree of consanguinity.

*8 Includes persons who have not submitted a registration of marriage, but are in fact in the same circumstances as marital status, and who have the same sex but are in a state with a quality that is not different from marital status. (This is only applicable when all of the following requirements are confirmed to be met in documents. These are different from engagement.)

① They have the intention to marry *9 ② They live together like a married couple

*9 The intention to continue the relationship in the same way as a married couple if they have the same sex on their family registrations.

*10 Infectious disease stipulated when the insured person dies.

● Compensation only for "within 31 days of insurance"

Insurance type	Main cases where we pay insurance	Insurance payment amount	Main cases where we do not pay insurance
Treatment/rescue cost insurance for special agreements for first-aid treatment/relief of mortgage expenses on diseases	<p>● Treatment cost part Because of a disease which the insured person suffered from and received medical treatment for before the start of traveling abroad (not including pregnancy, childbirth, premature delivery, miscarriage or diseases caused by these, sterility, and dental diseases), the insured person receives medical treatment because the symptoms suddenly become worse while traveling abroad. *1</p> <p>● Rescue cost part Because of a disease which the insured person suffered from and received medical treatment for before the start of traveling abroad (not including pregnancy, childbirth, premature delivery, miscarriage or diseases caused by these, sterility, and dental diseases), the insured person is hospitalized for 3 or more days *2 due to acute deterioration of the symptoms while traveling abroad.</p> <p>*2 When exceeding 0:00 a.m., the number is counted as 2 days.</p>	<p>● Treatment cost part Socially acceptable treatment costs which are actually spent and are equivalent to costs normally paid for the onset of a similar disease</p> <p>● Rescue cost part The following costs which are actually spent by the contractor, the insured person, or relatives *3 of the insured person, are socially acceptable, and normally paid for the onset of a similar disease Example: Transportation costs, including round-trip air fares, for traveling to a spot (up to 3 rescuers) Room charges for a hotel for a rescuer (up to 3 rescuers and 14 days per rescuer)</p>	<p>Example:</p> <ul style="list-style-type: none"> - Treatment starts after the end of traveling abroad - The insured person is currently travelling for the purpose of treatment or mitigation of a symptom - It was decided before the start of traveling abroad that the insured person receives medical treatment in a hospital or medical service provider at a destination (Including where an appointment for a medical examination or hospitalization arrangements have already been made.) - The following costs that are planned to be spent during traveling abroad Example: <ul style="list-style-type: none"> - Costs related to continuous use of dialysis, artificial arms and legs, an artificial heart valve, a pacemaker, artificial anus, wheelchair, and other equipment - Costs related to insulin injection or other drugs - Costs for balneotherapy, hot-air therapy, and other physical therapy - Costs for tapotement, massage, digital compression, acupuncture, moxibustion, judo healing therapy, chiropractic treatment, or osteopathy - Costs for therapeutic exercise, rehabilitation, and other equivalent physical therapy - Costs for organ transplantation and other equivalent surgery - Costs for equipment and adjustment of glasses, contact lens, or hearing aids, or costs for myopia correction surgery and other treatment for recovering eyesight - Costs for hair transplantation and beauty plastic surgery - Costs for infertility treatment and other fertility management
<p>* Caution common to the treatment cost part and rescue cost part</p> <p>*1 What does the acute deterioration of a symptom mean? The change of a symptom which the insured person cannot predict the occurrence of during traveling abroad, and which cannot be avoided with socially reasonable attention. * The total insurance payment amount in the treatment cost part and rescue cost part for one disease shall be limited to 3 million yen. However, if the insurance amount for treatment/rescue cost is less than 3 million yen, the limit is the insurance amount for treatment/rescue cost. * Costs shall be limited to those required within 30 days from the start of medical treatment while traveling abroad. In addition, costs incurred after returning to a residence (including a hospital or medical service provider in a final destination to which the insured person was hospitalized) shall not be subject to payment. * For details of target costs and damages, see the Overseas Travel Ordinary Insurance Policy and Special Agreements.</p>			

*3 Blood relatives within the sixth degree of consanguinity, a spouse *4, or relatives by affinity within the third degree of consanguinity.

*4 Includes persons who have not submitted a registration of marriage, but are in fact in the same circumstances as marital status, and who have the same sex but are in a state with a quality that is not different from marital status. (This is only applicable when all of the following requirements are confirmed to be met in documents. These are different from engagement.)

① They have the intention to marry *5 ② They live together like a married couple

*5 The intention to continue the relationship in the same way as a married couple if they have the same sex on their family registrations.