

**Rotary International Japan Youth Exchange Multidistrict (RIJYEM):  
Offering RIJYEM Insurance Plan for RYE Inbound LTEP Students**

**1) Summary**

Rotary International Japan Youth Exchange Multidistrict (RIJYEM) is offering its RIJYEM Insurance Plan for inbound Rotary Youth Exchange (RYE) students. The plan combines insurance offered by two insurance organizations. The first is Japan's National Health Insurance (NHI) system which covers accidents, illnesses and dental needs while staying in Japan. The other organization is JI Accident & Fire Insurance Co., Ltd. (JI) which offers an overseas travel accident insurance and Inbound Insurance that covers accidental death, accidental disability, personal liability, Baggage, Flight Delay and medical and rescuer expenses mainly while staying in Japan. (Please refer to pages 3-7, respectively, regarding the details of JI's overseas travel accident insurance and Inbound Insurance.)

(Please refer to pages 8/11, respectively, regarding the details of NHI's accident, illness and dental insurance.)

**2) Eligible participants:** inbound students participating in the RYE program

**3) Warranty information:**

Benefits	Maximum coverage	Coverage period	Notes	Insurance through		
Accident death	¥10 million	From home to home				
Accident disability	¥10 million					
Personal liability	¥100 million					
Rescuer expenses	¥5 million					
Baggage(Actual cash value )	¥100 thousand					
Flight Delay	¥20 thousand					
Accident disability	¥500 thousand	Home to arrival	Copayment ¥0	JI		
Medical & rescuer expenses	¥100 million	Departure to home				
Basic Contract for Insurance on Expenses incurred by Travel Accidents (Ex Gratia Expenses / Rescuer Expenses /AccidentResponse Expenses / Ad Hoc Expenses)	¥1 million	Arrival to departure				
Accident Medical Expenses	¥5 million					
Sickness Medical Expenses	¥5 million					
<b>Emergency transport or evacuation in the event of a non-medical</b>	¥5 million					
Accident medical expense	Unlimited	Arrival to departure			Copayment 30%	NHI
Sickness medical expense						
Dental medical expense						

Notes :

- Please check the insurance overview for **warranty information** and coverage.
- Coverage period
  - : “From home to home” means from the time the plan participant leaves his/her residence within his/her home country until returning to the same.
  - : “Home to arrival” means from the time the plan participant leaves his/her residence within his/her home country until arrives in Japan.
  - : “Departure to home” means from the time the plan participant departs in Japan until arrives his/her residence within his/her home country.
  - : “Arrival to departure” means from the time the plan participant arrives in Japan until departure.
- Please sign up for the NHI plan within 14 days after arriving in Japan.
- Copayments: Accident, illness and dental medical expense coverage by NHI is subject to a 30% copayment. However, as for the amount which you paid as a copayment (30%) of NHI, JI's Rescuer

expenses and Accident medical expense and Sickness medical expense benefit provides coverage of up to 5 million yen for each injury or illness excluding dental expenses. (Please note that insurance payments cannot be made if exclusions apply.)

- The refund for shortening the basic insurance period will be applied if the insurance period is within 6 months.

**4) Insurance premium(per person)**

RIJYEM Insurance Plan	12 months
PREMIUM	¥121,241

- The fee for NHI(tax) must be paid separately. (As a rule students should pay . )

**5) Filing claims with JI:**

When paying medical expenses for an injury or a sickness to a hospital, first pay the 30% copayment amount using the NHI coverage, and then file an insurance benefit claim with JI for the copayment amount (receipts are necessary).

NHI is not applicable when traveling from the participant’s home to Japan and from Japan to back home. Accordingly, claims of insurance benefit for an insurance event while outside of Japan en route to Japan or en route home must be sent directly to JI. However, be sure to have the host family or the District Governor file a claim for the insurance benefit.

**6) Contacts:**

**(English, Chinese, Spanish, Korea, Portuguese,Japanese)**

24-hour emergency assistance Service	
Emergency Assistance Japan	0800-080-2500

**(Only as for the Japanese correspondence)**

Agency: Corporate Sales Division, JTB Corp. (Kyoto)	075-365-7722 (Office hours): 9:30-17:30 (except weekends, holidays and New Year’s holidays)
Underwriter: JI Accident & Fire Insurance Co., Ltd.	(Questions on claiming insurance benefits) 0120-395470 (toll free number) (Calls regarding accidents) 24/7
	(Questions regarding insurance information) 06-6342-1880 (Office hours): 9:00am-5:00pm (excluding weekends, holidays and New Year’s holidays)

(Note) For questions regarding NHI, please inquire at the city/town hall where you reside.

## overview of Overseas Travel Accident Insurance

Benefit	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
<b>Accident Death</b>	When the insured dies within 180 days as the result of an injury caused by accident during travel overseas	We will pay the whole amount of Accident Death Benefit to the Death Benefit Beneficiary. Note: The amount of Accident Death Benefit to be paid shall be that of Accident Death Benefit less any Accident Disability Benefit that has already been paid for the same injury. will be the remaining amount after deducting residual disability benefit already paid.	1. An injury suffered as a result of any of the following (1) to (9): (1) Deliberate act or serious negligence by the policyholder, the insured or the insurance beneficiary; (2) Altercation, suicidal act or criminal act; (3) Driving a motor vehicle or motorcycle under the influence of alcohol or drug, or without being properly qualified; (4) Brain disease, illness or insanity; (5) Pregnancy, childbirth, premature birth or miscarriage; (6) Surgical operation; (7) Incidents such as war, revolution; (8) Accident caused by nuclear fuel material or radioactive contamination; (9) Contests, competitions and test runs of automobiles, etc. 2. Whiplash or back pain without any medical objective findings, etc.
<b>Accident Disability</b>	When the insured has physical impediment within 180 days as the result of an injury caused by accident occurred during travel overseas	We will pay anywhere between 4% and 100% of the amount of Accident Disability Benefit. The total amount of the said payment shall not exceed the amount of Accident Disability Benefit paid during the covered period.	
<b>Rescuer's Expenses</b>  with a rider for amendment of payment liability for early pregnancy symptoms	In the event any of the following reasons apply to the insured: (1) When the insured dies within 180 days from the date of accident or is hospitalized continuously for a period of three days or more as a result of injury, etc. caused by accident during travel overseas; (2) The insured dies as the result of sickness, pregnancy, childbirth, premature birth or a miscarriage during travel overseas; (3) When the aircraft or marine vessel that the insured is aboard is involved in an accident or the insured is suffered a mountain-climbing mishap during travel overseas; (4) When a public authority confirms that it is necessary to conduct search and rescue activities for the insured as the result of an accident during travel overseas; (5) When the insured is abducted during travel overseas and a public authority is notified of the abduction, etc.	We will pay the following amount, as was actually paid out by the policyholder, the insured or his or her relative, and is deemed reasonable under normal social conventions. (Up to ¥3 million for [Cases in which we will pay insurance benefit] (5) described on the left.) (1) Search & rescue expense; (2) Round-trip transportation expenses for rescuers to and from the location (up to a maximum of three rescuers); (3) Accommodation room charges for rescuers (up to a maximum of 14 days per rescuer and up to a maximum of three rescuers); (4) Transportation of the insured undergoing treatment from the site (any amount that was already reimbursed, etc. shall be deducted from our payment); (5) Postmortem expense (up to a maximum of ¥1 million) and expense for transportation of body; (6) Expenses associated with travel arrangement of the rescuer and local transportation, communications, etc. of the rescuer or insured (up to total of ¥200,000).	In addition to an accident contracted due to [Exclusions] 1 (1), (2), (3), (7) and (8) in [Accident Death] and an event which falls under the category of 2, • Pregnancy, Childbirth, premature birth or miscarriage, or diseases associated with the foregoing (excluding the insured commences a course of treatment by a physician for early pregnancy abnormalities except those occurring during or after the 22nd week of pregnancy) • Dental disease Note: We cannot pay [Rescuer's Expense] in the event that the insured was hospitalized due to any sicknesses that the insured had prior to his or her departure on the relevant overseas travel.

Benefit	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
<b>Personal Liability</b>	When the insured is legally held liable for accidentally inflicting an injury on any other person or for damaging or breaking another party's property during travel overseas Note: Personal Liability Benefit will be payable even when the insured is in a state of doli incapax and a person with parental authority is held legally liable for the act of the insured.	For one case of accident, we will pay damage compensation up to an amount equal to the Personal Liability Benefit. In addition, we may pay expenses incurred to prevent or mitigate losses, litigation expenses, attorney's fee, or expenses associated with arbitration/reconciliation/settlement. Note: The amount of compensation shall be subject to our prior approval.	In addition to damages resulting from <b>[Exclusions] 1. (7) and (8) of [Accident Death]</b> , <ul style="list-style-type: none"> <li>• Damage resulting from intentional misconduct of the policyholder or insured;</li> <li>• Liability for damage directly attributable to occupational performance;</li> <li>• Liability for damage held by relative living in the same household as the insured or those traveling with the insured;</li> <li>• Liability for damage caused by breakage to or loss of property owned, used or managed<sup>(*)</sup>;</li> <li>• Liability for damage attributable to a state of insanity;</li> <li>• Liability for damage caused by assault or beating;</li> <li>• Liability for damage attributable to the ownership, use or management of a vehicle such as an automobile or motorbike, marine vessel or gun.</li> <li>• Fine, penalty charge and punitive compensation, etc.</li> </ul>
	<sup>(*)</sup> Regardless of the description in [Exclusions] on the right, we will pay the benefit for the following damages: <ul style="list-style-type: none"> <li>• Damage to a guest room in an accommodation and movable property of the guest room (including a safe deposit box outside of the guest room and key to the guest room);</li> <li>• Damage to a room in a dwelling facility and movable property of the room (excluding a case where the entire room is rent);</li> <li>• Damage to travel gear and daily items that are directly rented from a rental service company;</li> </ul>		
<b>Baggage (Actual Cash Value)</b>	When personal items <sup>(*)</sup> of the insured are lost or damaged by theft, breakage, fire or any other accidents during travel overseas <sup>(*)</sup> "Personal item" is defined as a personal belonging owned (including those the insured borrows with no charge from parties other than rental service companies for the purpose of the travel before the commencement of the travel) and carried by the insured, but does not include the following items: <ul style="list-style-type: none"> <li>• Cash, checks, stock certificates, bills, documentary stamps, stamps, commuter passes, deposit certificates, credit cards, manuscripts, plan or design forms, marine vessels, automobiles, motorbikes, sports gear for sports such as mountain climbing and other dangerous sports, sports gear for surfing, etc., artificial teeth, artificial limbs, contact lenses, animals and plants, articles for sale and products, facilities and fixtures only for the purpose of business, data, software programs, etc.</li> <li>• Items not personally carried by the insured</li> </ul>	We will pay the amount of loss or damage up to a maximum of ¥100,000 for one piece (one item, one set or one pair) of personal item (a maximum of ¥50,000 in total for a train ticket or an air ticket). The maximum amount during the insurance period will be the amount of Personal Item Damage Benefit. Note 1: The amount of loss/damage is defined as the lower of repair cost or purchase cost less accumulated depreciation. Note 2: The amount of loss/damage relating to a passport will be transportation expense incurred in acquiring the passport or travel note, issuance fee, etc. (up to a maximum of ¥100,000 in total per accident). Note 3: The amount of loss/damage relating to a driver's license will be the license re-issuance fee.	In addition to damages resulting from <b>[Exclusions] 1. (1), (3), (7) and (8) of [Accident Death]</b> , the loss/damage as the result of following: <ul style="list-style-type: none"> <li>• Seizure or exercise of other public authorities;</li> <li>• Natural wear and tear, change to or change of color of and defects in personal item;</li> <li>• Damage to appearance such as abrasion and chip of paint;</li> <li>• Electrical or mechanical accidents (breakdowns, etc.) that are not attributable to random or external accident;</li> <li>• Misplacement or loss<sup>(*)</sup> of item, etc.</li> </ul> <sup>(*)</sup> Excluding misplacement or loss of passport outside Japan.  We cannot pay any benefit for lost or damaged personal items that the insured rented for a charge. In this regard, however, if a piece of travel gear or daily items that are rented from a rental service company are lost or damaged and the rental service company claims damage compensation, we may pay the benefit under <b>[Personal Liability]</b> .
<b>Flight Delay</b>	When one of the following apply during travel overseas (1) When the insured is unable to find an alternative flight within 6 hours due to a delay for 6 hours or more, cancellation, discontinuation of flight service or change of destination by the scheduled flight the insured was to board; (2) When the insured misses a scheduled connecting flight and is unable to find an alternative flight within 6 hours from arrival at the transit point due to a delay (including a delay in departure, cancellation, discontinuation of flight service or an error in boarding/reservation procedure of the scheduled flight) or a change of destination by the flight the insured was on board.	We will pay the following expenses incurred by the insured in line with normal social conventions as appropriate. In this regard, however, the amount will be up to a maximum of ¥20,000 for each event. (1) Expenses for accommodation, meals, transportation, international phone calls and other telecommunications until alternative flight becomes available at the point of departure (any amount that was already reimbursed, etc. will be deducted from our payment); (2) Cancellation fees for travel services, etc. that the insured was scheduled to receive at the destination.	In addition to damages resulting from <b>[Exclusions] 1. (7) and (8) of [Accident Death]</b> , <ul style="list-style-type: none"> <li>• Intentional or gross negligence or violation of law by the policyholder, the insured or the beneficiary of insurance;</li> <li>• Earthquake, volcanic eruption or tsunami resulting from the foregoing, etc.</li> </ul>

### Definition of terms

- "Insured" is defined as a person who is subject to the insurance.
- "During travel overseas" is defined as being in the course of travel during the insurance period (a period between departure from and arrival at the residence with a purpose of traveling abroad).
- "Injury" is defined as a physical injury caused by sudden and contingent extraneous accident. Injuries include acute intoxication caused by toxic gas or hazardous substance that is inhaled accidentally and momentarily.
- "Treatment" is defined as a medical treatment that the doctor recognizes is required and practices and performs.

• "Spouse" is defined as the other party of the marriage which includes circumstance of de facto marriage without a notification of marriage.

## overview of Inbound Insurance (Travel Accident Insurance)

Benefits		Cases in which we will pay Insurance Benefit	Insurance Benefit that we will Pay	Exclusions
Basic Contract	Solatium	In the event that the insured pays expenses due to the traveler falling under items (1) to (8) as follows: (1) The traveler dies within 180 days from the date of accident or is hospitalized for a total of seven days or more as the result of an injury caused by the accident during the covered period.	We will pay to the traveler or a legal heir of the traveler the following expenses paid by the insured. (1) Condolence money: Expenses incurred in the event the traveler's death (up to ¥300,000 per person during the insurance period) (2) Sympathy money: Expenses paid in the event of the traveler's without death (up to ¥100,000 per traveler throughout the insurance period) Note: Up to ¥300,000 when (1) and (2) above both apply.	Accidents caused by any one of items (1) to (9) as follows: (1) Willful or gross negligence by the policyholder, the insured or the traveler; (2) Fighting or criminal behavior on the part of the traveler; (3) The traveler drives a car or motorcycle without a license or under the influence of alcohol or drugs, etc.; (4) The traveler is insane; (5) An earthquake or eruption, or a tsunami caused thereby; (6) Incidents such as war or revolution; (7) An accident or radioactive contamination caused by nuclear fuel materials; (8) Mountain climbing using climbing equipment such as a pickel, rock climbing, lugging, bobsleighting, or skeleton, piloting a plane, skydiving, hang gliding, super-light power plane flying (motor hang glider, microlight airplane, ultralight airplane, etc.), gyroplane flying, or any other dangerous sports similar thereto; (9) Games, competitions, entertainment, and test runs of automobiles, motorcycles, motorboats, etc.
	Rescuer's Expense	(2) When the traveler cannot be found for more than 48 hours after the traveler goes missing as the result of sudden and contingent extraneous accident during the covered period. (3) The traveler is subject to illegal physical detention during the covered period and cannot act freely. (4) The traveler dies as the result of pregnancy, childbirth, premature childbirth or a miscarriage during the covered period (5) The traveler dies within 30 days commencing from the termination date of the covered period as the result of a sickness (excluding pregnancy, childbirth, premature birth or a miscarriage) that occurs during the covered period (only where a doctor begins treating the traveler during the covered period and continues treatment subsequently).	We will pay to the rescuer of the traveler the following expenses paid by the insured for up to two rescuers. (1) Round-trip transportation expenses between the location of the accident and the address of the rescuer, and local transportation expenses (2) Local accommodation expenses for the rescuer (up to 14 days per person) (3) Expenses for overseas travel procedures (4) Expenses incurred in transferring the traveler's body from the location of the accident to the traveler's home (5) Expenses incurred in disposing of the body in the location of the accident and while transferring the body (6) Expenses incurred in transferring the traveler after being hospitalized for a total of seven days or more from the location of the accident to the traveler's home (excluding transportation expenses usually incurred by the traveler)	
	Accident Response Expense	(6) The traveler is hospitalized for seven consecutive days or more as the result of a sickness (excluding pregnancy, childbirth, premature birth or a miscarriage, and dental diseases) that occurs during the covered period (only where a doctor begins treating the traveler during the insurance covered period) (7) The traveler attempts suicide during the covered period and dies within 180 days of the date on which suicide is attempted (inclusive) or is hospitalized for seven consecutive days or more.	We will pay the following expenses paid by the insured (limited, however, to expenses paid within 180 days of the date of occurrence of the events described in (1) to (8) in the left-hand column, "Cases in which We will Pay Insurance Benefit"). (1) Expenses incurred for transportation (round-trip and local transportation expenses), accommodation, overseas travel allowances, and business trip allowances (for business trip allowances, up to ¥10,000 per person per day; if there are no company rules on business trips, ¥5,000 per person per day) when a director, employee or proxy of the insured is sent to the location of the accident (2) Expenses paid to a land operator to deal with the accident (up to ¥10,000 per person per day for up to a total of 50 man-days) (3) Communications expenses (4) Rent expenses incurred for hotels, office, etc., in receiving the legal heir of the traveler or the proxy of the heir, expenses for transportation and accommodation (for accommodation expenses, up to 14 days per person) when the legal heir of the traveler or the proxy of the heir visits the business office or liaison site of the insured in Japan (5) Local expenses incurred in searching for the missing traveler	
	Additional Expenses	(8) The traveler goes missing during the covered period and is not found for more than 48 hours after going missing.	We will pay the equivalent of 20% of the total amount of insurance covering rescue expenses and accident response expenses as expenses the insured pays provisionally. Note 1 Total amount does not include business trip allowance in [Accident Response Expense] (1). Note 2 The maximum amount of the insurance benefits for additional expenses incurred during the insurance period shall be the amount obtained by using the following formula. [¥300,000 × Number of travelers that fall under items (1) to (8) for payment of the insurance benefits described in the left-hand column]	

Benefits		Cases in which we will pay Insurance Benefit	Insurance Benefit that we will Pay	Exclusions
Endorsement	Accident Medical Expenses	In the event the traveler is treated by a doctor as the result of an injury caused by accident during the covered period and pays expenses associated therewith (including artificial leg and hand repairs)	We will pay expenses incurred by the insured for treating the traveler for each injury sickness to the following amount in line with current social standards as appropriate and within the limits of insurance benefits for Accident Medical Expenses / Sickness Medical Expenses. However, the amount to be paid is limited to the treatment expenses incurred by the traveler between the time of entry and the time of departure from Japan. (1) Medical/hospitalization-related expenses (including tariffs for accommodation facilities and expenses for emergency transfer to a hospital in the event the traveler requires hospitalization but cannot use a hospital or is treated by a doctor and recuperates at an accommodation facility based on the instructions of the doctor), expenses for transportation to and from hospital, and those for employing an interpreter as necessary to obtain medical treatment (2) Expenses incurred in obtaining a doctor's certificate as necessary for the submission of an insurance claim (3) Sterilization expenses in the event a public organization orders that the area contaminated by an infectious agent be sterilized pursuant to laws and regulations (limited to sickness medical expenses only) (4) Communications expenses and the purchase of personal belongings for the traveler as necessary for hospitalization (Purchase of personal belongings: up to ¥50,000; total personal belongings and communications expenses: up to ¥200,000 for each injury or sickness) (5) Expenses for transportation/accommodation of the traveler in resuming the scheduled travel course or returning directly to the home country of the traveler after being treated by a doctor (where there is a refund or a scheduled payment, such amount shall be deducted) Note: We cannot pay out for any portion paid for by health insurance, workers' compensation insurance, etc., that the insured is therefore not required to pay or for any portion the insured is not required to pay to a medical institution where any system similar to such insurance exists in Japan.	<ul style="list-style-type: none"> <li>In addition to injury resulting from <b>[Exclusions]</b> (1) to (9) of the above <b>[Basic Contract]</b>, the injuries caused by the followings: <ol style="list-style-type: none"> <li>The traveler attempts suicide;</li> <li>The traveler contracts a brain disease or sickness;</li> <li>The traveler's pregnancy, childbirth, premature birth or a miscarriage;</li> <li>The traveler undergoes surgical operation (excluding treatment for any injury resulting from an accident)</li> </ol> </li> <li>The traveler's whiplash syndrome or back pain without any medical objective findings (or abnormal finding from a test, etc.), etc.</li> </ul>
	Sickness Medical Expense	In the event that the traveler is treated by a doctor as the result of a sickness which occurs while the traveler is in Japan (excluding pregnancy, childbirth, premature birth or miscarriage) and the insured pays costs associated therewith. Note: We cannot pay [Sickness Medical Expense] for a sickness or chronic disease contracted before the traveler enters Japan.		<ul style="list-style-type: none"> <li>In addition to sickness resulting from <b>[Exclusions]</b> (1), (2), (6), and (7) of the above <b>[Basic Contract]</b>, <ol style="list-style-type: none"> <li>Sickness resulting from the traveler's attempted suicide;</li> <li>Sickness resulting from an injury to the traveler;</li> <li>Sickness resulting from the traveler's pregnancy, childbirth, premature birth or miscarriage;</li> <li>Dental disease of the traveler;</li> <li>The traveler contracts altitude sickness while climbing mountain using climbing equipment such as a pick</li> </ol> </li> <li>The traveler's whiplash syndrome or back pain without any medical objective findings (or abnormal finding from a test, etc.), etc.</li> </ul>

Benefits	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will Pay	Exclusions
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Endorsement</p> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">Safe Evacuation Expenses</p>	<p>Cases when the insured party has borne safe evacuation expenses as a result of the traveler requiring <u>safe evacuation</u> due to being applicable to any one of the following items (1) through (3)</p> <p><u>Safe evacuation:</u> Refers to evacuation of the traveler from the country of the travel destination to any of the countries corresponding to a through c below in order to ensure safety directly due to any one of the reasons prescribed in items (1) through (3) below.</p> <p>a. Country of the travel destination b. Home country or residing country of the traveler c. Country in which the educational institution or cultural organization hosting the travel of the traveler is located</p> <p>(1) Cases when a reason applicable to any of the following items has occurred at the travel destination of the traveler</p> <p>A. War, foreign use of force, revolution, political takeover, civil war, armed rebellion or any incident similar thereto, riot (Note 1), or act of terrorism (Note 2) B. Accident or fire involving the method of transportation or accommodation facility, etc. C. Issue of advisory for evacuation in relation to the travel destination (Note 3)</p> <p>(Note 1) A state where, due to the behavior of the crowd or a group consisting of a numerous number of members, peace is significantly threatened across the country or in a certain region and the matter is acknowledged as a serious situation in order to maintain security. (Note 2) Violent behavior conducted by an organization or individual having a political, social, religious, or philosophical principle or claim, as well as those in joint thereto, based on such principle or claim. (Note 3) Inclusive of cases when the advisory for evacuation has been issued in relation to another region within the country belonging to the travel destination.</p> <p>(2) Cases when the traveler has been placed under official order by Japan or a foreign country, foreign emigration or immigration regulations, or isolation due to contamination with an infectious disease (3) Cases when the traveler has been subject to an evacuation order, etc. by a public agency based on Article 60 (Evacuation orders by heads of municipalities, etc.) or Article 61 (Evacuation orders by police officers) of the Basic Act on Disaster Control Measures (Law No. 223 of 1961)</p>	<p>Payments will be made to the traveler or a legal heir thereof for the following expenses borne by the insured party.</p> <p>(1) Transportation expenses such as airfare Refers to fares for flights, ships, etc. required for safe evacuation of a traveler. However, fares that the traveler has received a refund for due to having safely evacuated will be subtracted from this expense.</p> <p>(2) Room fees for accommodation (Note 1) and miscellaneous expenses A. Refers to the price of a room for accommodation (Note 1) of the traveler during the course of safe evacuation and is limited to a maximum of 14 days per traveler. However, the amount that the traveler has received a refund for due to having safely evacuated, or the amount the traveler had been scheduled to bear, will be subtracted from this expense. B. Miscellaneous expenses refer to communication expenses for international phone calls, etc. required by the insured party or traveler and travel formality expenses (Note 2), etc. of the traveler. C. The expenses of A and B will be limited to a total of 200,000 yen per traveler.</p> <p>(Note 1) Refers to an accommodation facility such as a hotel and is not inclusive of any residential facility such as a house.</p> <p>(Note 2) Refers to passport stamp fees, visa fees, and vaccination fees, etc.</p>	<p>Accidents that have occurred due to any one of the following items (1) through (4)</p> <p>(1) Intent or gross negligence of the policyholder, insured party, or traveler (2) A fight or criminal behavior by the traveler (3) Unlicensed driving or drunk driving of a vehicle or motorcycle by the traveler (4) Insanity of the traveler etc.</p>

## Definition of terms

- “Covered Period” means the period during the term of Insurance and the traveler is in the course of travel from entering Japan until leaving Japan.
- “Injury” means a physical injury caused by sudden and random external accidents. Injuries include acute intoxication caused by a toxic gas or material that is inhaled suddenly and at once.
- “Rescuer” means the people of beneficiary of traveler or attorney who go to the location of accident for search, rescue or passage procedure.

## 国民健康保険の概要

### Guide to National Health Insurance (NHI) System of Japan

日本では、日本国内に住所を持つ人は誰もが国民健康保険などの公的医療保険に加入する皆保険制度がとられており、保険の給付により、病院などで診療を受けた際に支払う医療費（自己負担額）が少なくてすみます。住民登録をしている方は、すべて公的医療保険に加入する義務があります。

Japan has a universal healthcare system, where any person who has an address in Japan must enroll in public health insurance programs, such as national health insurance. As parts of the medical expenses are covered by insurance benefits, your actual payment for care at medical institutions is quite low. All registered residents are obligated to enroll in public health insurance.

#### ●国民健康保険に加入できない人

- ・ 住民登録をしていない人
- ・ すでに他の公的医療保険（企業などで働く人を対象とした被用者保険など）に加入している人とその扶養家族
- ・ 生活保護を受けている人

#### ●People Who Are Ineligible for National Health Insurance

- Those who have not completed resident registration.
- Those who have already joined another public health insurance plan (e.g., employee’s health insurance plan), and their dependents
- Those who receive public assistance

#### ●届出が必要なとき

下記に該当する場合は、その日から14日以内に保険年金課で手続きをしてください。なお、保険の資格は、届出をした日からではなく、保険に加入すべき日にさかのぼって取得することになります。なお、14日以内に届出をしないと保険の給付を受けられない場合があります。

#### ●When Notification are Necessary

If any of the situations listed below occur, complete the necessary procedures within 14 days at the Health Insurance and Pension Section of the City Office. The starting date for insurance membership is not from the day that you file notification, but retroactive to the day that you were considered eligible and should have enrolled. There may be cases where you will not be able to receive insurance benefits unless you file a notification within 14 days.

#### ○国民健康保険に加入するとき

- ・ 住民登録したとき
- ・ 勤め先をやめたとき（勤め先の被用者でなくなったとき）
- ・ 子どもが生まれたとき
- ・ 生活保護を受けなくなったとき

#### ○ When you must join National Health Insurance:

- Upon completing resident registration.
- Upon leaving your employer (i.e., when you are no longer covered by your employer’s health insurance program.)
- Upon the birth of a baby.
- Upon termination of public assistance.

#### ○国民健康保険をやめるとき



- ・ 出国するとき
  - ・ 勤めをはじめたとき（被用者保険に加入したとき）
  - ・ 死亡したとき
  - ・ 生活保護を受けたとき
- When you must withdraw from National Health Insurance:
    - When you leave Japan.
    - When you start working (join an employee's health insurance plan)
    - Upon the policyholder's death.
    - When you start to receive public assistance.

○その他

- ・ 紛失などのため保険証を再発行するとき

○ Other cases:

- Upon a change in the household's members or address.
- Upon the need to have the insurance certificate reissued due to loss or other reason.

●保険料の決め方

国民健康保険に加入した人（被保険者）は、保険料を納めなければなりません。保険料は、前年の所得額と世帯人数を基礎にして世帯単位で計算され、世帯主が納めます。

●Insurance Tax (Premiums)

Once enrolled in national health insurance, you must pay tax (premiums).

Tax (Premiums) are calculated by household unit, based on income of the previous year and the number of household members. The head of the household is responsible for making the payments.

●保険料の納め方

国民健康保険の保険料を納める期限は毎月末日で、①納付書により支払う方法、②預金口座から引き落とす方法、③年金から差し引いて納める方法があります。年間の保険料（12 か月分）は、6 月から翌年3 月までに10 回に分割して納めていただきます。

・ ①の納付書により支払う場合

6 月に保険年金課から納付書を郵送します。最寄りの金融機関、区役所・特別出張所の窓口、コンビニエンスストアで納期限までに納めてください。コンビニエンスストアでは、夜間や土・日曜でも納められます。

・ ②の口座から引き落とす場合

預金口座のある金融機関または保険年金課に口座振替依頼書を提出することで、この方法を利用できます。

・ ③の年金から差し引いて納める場合

世帯全員が65 歳～ 74 歳で、世帯主が一定額以上の年金を受け取っている場合は、保険料は年金から自動的に差し引いて納められます。その場合は、年金が支払われる偶数月の支給額から2 回分の保険料額が差し引かれます。また、希望により口座から引き落とす方法に変更することもできます。

●Payment of Insurance Tax (Premiums)

The due date for paying the tax (premiums) for National Health Insurance is the end of every month. There are three ways to pay:

(1) Paying using a payment invoice, (2) arranging for automatic deductions from your bank account, and (3) deductions from your pension.

Annual tax (premiums) are divided into 10 payments made from June to March of the following year

- (1) Payment using a payment invoice

Each year in June, a payment invoice is mailed from the Health Insurance and Pension Section of the City Office. The payment must be made by the due date at a local financial institution, the Office or a special branch office, or a convenience store.

Insurance tax (premiums) payments can be made at convenience stores even at night, on Saturdays and Sundays.

- (2) Automatic deductions from your bank account

This method can be used by submitting a bank transfer request form to the financial institution where your bank account is located, or to the Health Insurance and Pension Section.

### - (3) Deductions from your pension

If your entire household is made up of persons between the ages of 65 and 74, and the head of household receives a pension exceeding a certain amount, insurance tax (premiums) are paid through automatic deductions from their pension. In this case, an insurance tax (premium) covering 2 months is deducted from the pension, paid on even months. In addition, you may also change the deduction method so that payment is deducted from your bank account.

### ●保険の給付

病気やけがのため病院等で治療を受ける際に保険証を提示すると、保険から給付が行われ病院等で支払う金額（自己負担額）は次のとおりとなります（制度改正により変更になる場合があります）。

- ・ 小学校入学前（6歳の3月31日まで）の乳幼児：医療費の20%
- ・ 小学校入学（6歳の4月1日から）の児童から70歳未満の人：医療費の30%
- ・ 70歳以上から75歳未満の人：医療費の10%（一定以上の所得の方は30%）

### ●National Health Insurance Coverage

If you obtain medical care at a hospital or other healthcare facility due to illness or injury and you present your insurance card, you will be covered by the insurance, and the amount that you must pay to the hospital (out-of-pocket expenses) is as follows (The system may be revised and changed).

- Children not yet enrolled in elementary school (up to 6 years old as of March 31): 20% of medical expenses
- Elementary school children (6 years old as of April 1) to persons under 70 years of age: 30% of medical expenses
- Persons aged 70 years to 75: 10% of medical expenses (30% for those whose income exceeds a certain amount)

○ 保険から給付が行われない場合（全額自己負担になる場合）

- ・ やむを得ない事情を除き、必要な届出を14日以内にしなかったとき
- ・ 保険を扱う病院等があるのに、保険を扱わない病院等にかかったとき
- ・ 保険で規定した以外の治療を受けたとき
- ・ 自己の犯罪行為、故意、けんか、泥酔などにより病気やけがをしたとき

○Cases Where Insurance Coverage Is Not Available (When You Are Responsible for Paying the Full Cost of Medical Care)

- When the necessary notifications are not made within 14 days, with the exception of extraordinary circumstances
- When a patient is treated at a hospital or other medical facility that does not accept insurance even though an alternate hospital or medical facility that does accept insurance is available
- When a patient receives treatment that is not covered by insurance.
- When a patient becomes ill or injured intentionally, due to a criminal act, fight, drunkenness, etc.

○高額療養費の支給

保険証の提示により病院等に支払った自己負担額が限度額を超えたときは、申請を行うことで高額療養費（限度額を超えた金額）が払い戻されます。

○Reimbursement for High Medical Expenses

When out-of-pocket expenses paid by a patient to a hospital or other medical facility based on presentation of an insurance certificate exceeds the maximum amount for out-of-pocket expenses, the amount in excess will be reimbursed later as a High Medical Expense if you submit an application.

### ●その他

○出産育児一時金の支給

加入者が出産したとき、出産育児一時金が支払われます。

○葬祭費の支給

加入者が死亡したとき、その葬祭を行った方に葬祭費が支払われます。

○交通事故にあったとき

加入者が交通事故などでけがをし、保険証を提示して治療するときは、必ず保険年金課に届け出てください。加害者が治療費を負担するのが原則ですが、加害者の負担が当面期待できないとき、保険の給付で一時治療費を支

払い、後日、加害者に支払った分を請求します。

●Other

○Childbirth Subsidy

When an insured person under NHI has a baby, they can receive a childbirth subsidy.

○Subsidy for Funeral Costs When an insured person under NHI passes away, a subsidy for the funeral costs will be paid to the person who arranged the funeral.

○In Case of Traffic Accidents

In the event that a person covered by insurance is injured in a traffic accident, etc. and wishes to receive treatment by presenting their insurance certificate, appropriate notification must be submitted to the Health Insurance and Pension Section. Although in principle, medical fees must be paid by the person who caused the accident, they will

temporarily be paid for by insurance if that person is not able to pay for some time. The person who caused the accident is charged for the fees at a later date.

## Agreement for the beneficiary of the death benefit of Overseas Travel Insurance

I herewith agree that the beneficiary of the death benefit with regard to the contract of Overseas Travel Insurance which was concluded between **JI Fire & Accident Insurance Company** and **RIJYEM** should be appointed to

\_\_\_\_\_ who is my \_\_\_\_\_  
I also agree that JI Fire & Accident Insurance Company would contact with my family and the relatives directly in order to confirm the facts and so on in case of the insurance claim.  
Besides, this agreement should be exchanged again when the contract between JI Fire & Accident Insurance Company and **RIJYEM** is to be modified.

<b>Policy Number :</b> _____	(Please leave blank)		
<b>Insured :</b> _____ <small>(The person who has a benefit of the insurance)</small>			
<b>Insured Sum</b>			
<table border="1" style="margin: auto;"><tr><td style="padding: 5px;"><b>Accident Death</b></td></tr><tr><td style="padding: 5px;"><b>Yen10,000,000.-</b></td></tr></table>		<b>Accident Death</b>	<b>Yen10,000,000.-</b>
<b>Accident Death</b>			
<b>Yen10,000,000.-</b>			
<b>The insured period :</b> From ____ / ____ / ____ Through ____ / ____ / ____ <small>(e.g., 15/August/2016)</small>			
<b>The beneficiary of the death benefit :</b> _____			
<b>The relationship to Insured :</b> _____			

**Date :** \_\_\_\_\_

**Signature of Insured :** \_\_\_\_\_

# Letter of Consent

Date:

To: JI Accident & Fire Insurance Co., Ltd.

Signature of assentient (guardian): \_\_\_\_\_

I (the guardian), in accordance with my child (insured individual)

\_\_\_\_\_ being a minor, hereby express consent in regard to following matters.

Claiming and receiving insurance money	Claiming and receiving insurance money for treatment and relief expenses of less than 1,000,000 yen based on the Overseas Travel Insurance applicable during the insured individual's stay in Japan.  (Insurance Certificate No. _____) (Please leave blank)
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This Column will fill a host family or host rotary club in Japan.		
Recipient of the above insurance money	Address	
	Name	

## Reason for Attachment of This Letter of Consent

The providing of this letter of consent is required in accordance with Article 5 of the Civil Code (Juristic Act of Minors) which prescribes that "A minor must obtain the consent of his/her statutory agent to perform any juristic act." We appreciate your understanding and cooperation.