

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

1) Summary

Rotary International Japan Youth Exchange Multidistrict (RIJYEM) is offering its RIJYEM Insurance Plan for inbound Rotary Youth Exchange (RYE) students. The Insurance Plan is of JI Accident & Fire Insurance Co., Ltd. (JI) which offers an overseas travel accident insurance that covers accidental death, accidental disability, personal liability and medical and rescuer expenses mainly while staying in Japan.

(Please refer to pages 4/9, respectively, regarding the details of JI's overseas travel accident 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		JI
Accident disability	¥10 million			
Personal liability	¥50 million			
Medical & rescuer expenses	¥100 million			
Baggage(Actual cash value)	¥100 thousand			
Flight Delay	¥20 thousand			
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		JI
Emergency transport or evacuation in the event of a non-medical	¥5 million			

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.
 - : “Arrival to departure” means from the time the plan participant arrives in Japan until departure.
- Copayments: Please note that insurance payments cannot be made if exclusions apply.(Pre-Existing SicknessExpenses,dental expenses)

4) Insurance premium(per person)

RIJYEM Insurance Plan	15 days	30 days
PREMIUM	¥7,825	¥11,229

5) Filing claims with JI:

When paying medical expenses for an injury or a sickness to a hospital, claims of insurance benefit for an insurance 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)

overview of Overseas Travel Accident Insurance

Benefit	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Accident Death	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.
Accident Disability	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.	
Medical & Rescuer's Expenses with a rider for amendment of payment liability for early pregnancy symptoms	<Medical Expense> When the insured receives treatment as the result of an injury caused by an accident or sickness contracted during travel overseas <Rescue Expense> In the event the insured applies to any of the following: (1) When the insured dies within 180 days from the date of accident or is hospitalized continuously for a period of 3 days or more as a result of an injury, etc. caused by accident during travel overseas; (2) The insured dies from a sickness contracted as a result of pregnancy, childbirth, premature birth or miscarriage occurred during travel overseas; (3) When the aircraft or marine vessel that the insured is aboard is involved in an accident or the insured 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 accident during travel overseas;	The benefit will be paid up to the amount of Medical and Rescue Expense Benefit per injury, sickness, accident, etc. <Medical Expense> We will pay the following amount, as was actually paid out by the insured and is deemed reasonable under normal social conventions (limited to amounts incurred up to a period of 180 days commencing from the date of accident, in the case of injury, or the date of treatment in the case of sickness): (1) Medical treatment, hospitalization, transportation incurred by hospital visits or hospitalization, and hiring of an interpreter needed for medical treatment; (2) Expenses paid for a physician's medical certificate necessary for claiming insurance benefit; (3) Legally required disinfection; (4) Expenses for communication and purchase of personal and daily items of the insured needed for hospitalization (refundable expenses for purchase of personal and daily items shall be up to a limit of ¥50,000 or ¥200,000 in total including communication expenses); (5) Expenses for transportation and accommodation of the insured for the purpose of resuming the insured's original travel plan or returning directly to his or her home country after receiving a course of treatment (any amount that was already reimbursed, etc. shall be deducted from our payment). Note: We are unable to pay those expenses incurred for chiropractic treatment, acupuncture or moxibustion therapy. <Rescue Expense> 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 convention. (1) Search and rescue expenses; (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 three rescuers and 14 days per rescuer); (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).	<Medical Expense> When an injury suffered as a result of [Exclusions] 1. (1) - (9) in [Accident Death] (Accident Medical Expense), sickness is caused by [Exclusions] 1. (1), (2), (7) and (8) in [Accident Death] (Sickness Medical Expense), and [Exclusions] 2. in [Accident Death] applies <Rescue Expense> When accident is caused by [Exclusions] 1. (1), (2), (3), (7) and (8) and 2. in [Accident Death] applies <Common among Medical & Rescue Expense> • Pregnancy, childbirth, premature birth or miscarriage, or diseases associated with the foregoing (excluding insurance contracts with insurance terms of up to 31 days in which 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 [Medical Expense] associated with any sicknesses that the insured had prior to his or her departure on the relevant overseas travel. 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
Personal Liability	<p>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</p> <p>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.</p> <p>(*) Regardless of the description in [Exclusions] on the right, we will pay the benefit for the following damages:</p> <ul style="list-style-type: none"> • 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); • Damage to a room in a dwelling facility and movable property of the room (excluding a case where the entire room is rent); • Damage to travel gear and daily items that are directly rented from a rental service company; 	<p>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.</p> <p>Note: The amount of compensation shall be subject to our prior approval.</p>	<p>In addition to damages resulting from [Exclusions] 1. (7) and (8) of [Accident Death],</p> <ul style="list-style-type: none"> • Damage resulting from intentional misconduct of the policyholder or insured; • Liability for damage directly attributable to occupational performance; • Liability for damage held by relative living in the same household as the insured or those traveling with the insured; • Liability for damage caused by breakage to or loss of property owned, used or managed^(*); • Liability for damage attributable to a state of insanity; • Liability for damage caused by assault or beating; • Liability for damage attributable to the ownership, use or management of a vehicle such as an automobile or motorbike, marine vessel or gun. • Fine, penalty charge and punitive compensation, etc.
Baggage (Actual Cash Value)	<p>When personal items^(*) of the insured are lost or damaged by theft, breakage, fire or any other accidents during travel overseas</p> <p>(*) "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:</p> <ul style="list-style-type: none"> • 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. • Items not personally carried by the insured 	<p>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.</p> <p>Note 1: The amount of loss/damage is defined as the lower of repair cost or purchase cost less accumulated depreciation.</p> <p>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).</p> <p>Note 3: The amount of loss/damage relating to a driver's license will be the license re-issuance fee.</p>	<p>In addition to damages resulting from [Exclusions] 1. (1), (3), (7) and (8) of [Accident Death], the loss/damage as the result of following:</p> <ul style="list-style-type: none"> • Seizure or exercise of other public authorities; • Natural wear and tear, change to or change of color of and defects in personal item; • Damage to appearance such as abrasion and chip of paint; • Electrical or mechanical accidents (breakdowns, etc.) that are not attributable to random or external accident; • Misplacement or loss^(*) of item, etc. <p>(*) Excluding misplacement or loss of passport outside Japan.</p> <p>We cannot pay any benefit for lost or damaged personal items that the insured rented for a charge.</p> <p>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 [Personal Liability].</p>
Flight Delay	<p>When one of the following apply during travel overseas</p> <p>(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;</p> <p>(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.</p>	<p>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.</p> <p>(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);</p> <p>(2) Cancellation fees for travel services, etc. that the insured was scheduled to receive at the destination.</p>	<p>In addition to damages resulting from [Exclusions] 1. (7) and (8) of [Accident Death],</p> <ul style="list-style-type: none"> • Intentional or gross negligence or violation of law by the policyholder, the insured or the beneficiary of insurance; • Earthquake, volcanic eruption or tsunami resulting from the foregoing, etc.

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.

* The basic contract is provided as a set with the [Special Contract on Exemption of Compensation related to Rescuer of the specific, etc.]

Overview of Inbound Insurance (Insurance on Expenses incurred by Travel Accidents)

- Inbound insurance is a type of insurance for payments of insurance money which covers, out of the following expenses borne by a company, school, organization, etc. accepting inbound foreigners, only the portions that are to be borne by the organizer both out of necessity and reasonable social conventions. (This insurance is not applicable to business trips, etc. and other travel due to business in cases where the company employing the traveler concerned is the insured party (that which is subject to receiving insurance payments). For such applications, please separately contact our company.)
- The amount of insurance money that will be paid based on the basic contract will, throughout the covered period, be limited to the amount calculated using the following formula upon totaling each type of insurance money which include ex gratia expenses, rescuer expenses, accident response expenses, and ad hoc expenses. [Insurance amount per person based on the basic contract (contract amount) x Number of travelers involved in the accident]
- The insured party refers to the party (organizer) subject to receiving insurance payments.

Type of insurance money	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Basic Contract	<p>Cases when the insured party has borne expenses due to the traveler being applicable to any one of the following items (1) through (8)</p> <p>(1) Cases when, due to an accident or injury during the period of responsibility, the traveler concerned has either died or been hospitalized for a total of seven or more days within 180 days from the day on which the accident has occurred</p> <p>(2) Cases when the traveler concerned cannot be found after the elapse of 48 hours from suffering due to a sudden and accidental foreign accident during the period of responsibility</p> <p>(3) Cases when the traveler concerned has been restricted of freedom upon receiving improper physical restraint</p> <p>(4) Cases when the traveler concerned has died during the period of responsibility due to illness, pregnancy, childbirth, premature birth, or a miscarriage</p> <p>(5) Cases when, due to an outbreak of a disease (not inclusive of pregnancy, childbirth, premature birth, or a miscarriage) that has occurred during the period of responsibility, the traveler concerned has died within 30</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) Condolence money: Expenses borne in a case where the traveler has died (throughout the covered period, a maximum of 300,000 yen per traveler)</p> <p>(2) Consolation money: Expenses borne in a case other than that in which the traveler has died (throughout the covered period, a maximum of 100,000 yen per traveler)</p> <p>Note In a case where both (1) and (2) above are applicable, the payment will be limited to a maximum of 300,000 yen.</p> <p>For up to two rescuers, payments will be made to the traveler or a rescuer thereof for the following expenses borne by the insured party.</p> <p>(1) Round-trip transportation expenses between the address of the rescuer to the local destination as well as local transportation expenses</p> <p>(2) Accommodation expenses of the rescuer at the local destination (for up to 14 days per person)</p> <p>(3) Travel formality expenses</p> <p>(4) Expenses for transporting the corpse of a deceased traveler from the local destination to their home</p> <p>(5) Expenses required for treatment of the corpse both at the local destination and during transportation</p> <p>(6) Expenses for transporting a traveler who has been hospitalized for a total of seven or more days from the local destination to their home (minus the fare which normally would have been required by the traveler concerned if they had not been involved in the accident.)</p>	<p>Accidents that have occurred due to any one of the following items (1) through (9)</p> <p>(1) Intent or gross negligence of the policyholder, insured party, or traveler</p> <p>(2) A fight or criminal behavior by the traveler</p> <p>(3) Unlicensed driving or drunk driving of an automobile or motorcycle by the traveler</p> <p>(4) Insanity of the traveler</p> <p>(5) An earthquake, eruption, or a tsunami due to either of these</p> <p>(6) Political turmoil or riots due to a war or revolution</p> <p>(7) An accident or radioactive contamination caused by a nuclear fuel substance</p> <p>(8) Mountain climbing using climbing gear such as a pickaxe, rock climbing, maneuvering a luge, bobsled, skeleton, or aircraft, sky diving, riding a hang glider, ultralight aviation (motorized hang glider, microlight, ultralight, etc.), or gyro plane, or any other dangerous activity similar to the above</p> <p>(9) Competition, racing, event, or test driving of an automobile, motorcycle, or motorized boat, etc.</p> <p>etc.</p>
	Ex Gratia Expenses		

Type of insurance money	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Accident Response Expenses	<p>days inclusive of the day on which the period of responsibility has expired (Limited to cases when treatment by a doctor has been started during the period of responsibility and treatment by a doctor had been continued thereafter.)</p> <p>(6) Cases when, due to an outbreak of a disease (not inclusive of an illness due to pregnancy, childbirth, premature birth, or a miscarriage and dental diseases) that has occurred during the period of responsibility, the traveler concerned has been hospitalized for seven or more consecutive days (Limited to cases when treatment by a doctor has been started during the period of responsibility.)</p> <p>(7) Cases when an act of suicide has been committed during the period of responsibility and the traveler concerned has either died or been hospitalized for a total of seven or more consecutive days within 180 days from the day on which the act of suicide has been committed</p> <p>(8) When the traveler concerned has gone missing during the period of responsibility and cannot be found after the elapse of 48 hours</p>	<p>Payments will be made for the following expenses borne by the insured party (However, applicable expenses are limited to those borne within 180 days from the day on which any of the reasons (1) through (8) listed on the left under [Cases when a payment of insurance money will be made] has occurred.)</p> <p>(1) Transportation expenses (round-trip transportation expenses and local transportation expenses), accommodation expenses, travel formality expenses, and business trip allowances (business trip allowances are limited to a maximum of 10,000 yen per day per person. However, if rules regarding business trips have not been defined, the amount will be limited to a maximum of 5,000 yen per day per person) in cases when a director, employee, or agent of the insured party has been dispatched to the local destination</p> <p>(2) Expenses paid to a land operator for accident response (limited to a maximum of 10,000 yen per day per person and a total of 50 person days)</p> <p>(3) Communication expenses</p> <p>(4) Correspondence facility renting expenses for a hotel room, office, etc. in cases involving correspondence with a legal heir of the traveler or a representative thereof, transportation expenses and accommodation expenses in cases when a legal heir of the traveler or a representative thereof has visited, within Japan, a business office of the insured party or a contact location specified by the insured party (accommodation expenses will be limited to a maximum of 14 days per person)</p> <p>(5) Local searching expenses required for activities of searching for the suffering traveler</p>	
Ad Hoc Expenses		<p>As expenses temporarily borne by the insured party, payments will be made for an amount equivalent to 20% of the total of the insurance money for rescuer expenses and the insurance money for accident response.</p> <p>Note 1 The total amount will not be inclusive of the business trip allowance listed under item (1) for [Accident Response Expenses].</p> <p>Note 2 The amount of the payment of the insurance money for ad hoc expenses will, throughout the covered period, be limited to the amount calculated using the following formula. (300,000 yen x Number of travelers applicable to reasons (1) through (8) listed on the left under [Cases when a payment of insurance money will be made])</p>	

Type of insurance money	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Special Contract Safe Evacuation Expenses	<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> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Safe evacuation: 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> </div> <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)</p> <p>B. Accident or fire involving the method of transportation or accommodation facility, etc.</p> <p>C. Issue of advisory for evacuation in relation to the travel destination (Note 3)</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <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.</p> <p>(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.</p> <p>(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> </div> <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</p> <p>(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 (5)</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>

Definitions of Terms

- The “period of responsibility” refers to the duration of the travel, during the covered period, from when a traveler enters Japan to when said traveler departs the country.
- An “injury” refers to any injury or acute poisoning physically suffered due to a sudden and accidental foreign accident. Acute poisoning refers to acute poisoning symptoms due to accidentally and temporarily inhaled toxic gas or toxic substance and is inclusive of bacterial food poisoning and viral food poisoning.
- A “rescuer” refers to a legal heir or a representative thereof that has traveled to the local destination in order to search, provide nursing care, or handle the accident for a traveler concerned.

* The basic contract is provided as a set with the [Special Contract on Compensation for Disease Risks, etc.], [Special Contract regarding Insurance Responsibilities], and [Special Contract on Exemption of Compensation related to Natural Disaster Risks].

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.

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

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.