

To all TOKIO OMOTENASHI POLICY policyholders

For contracts starting on or after April 1, 2020

# Description of important matters

TOKIO OMOTENASHI POLICY is the nickname for the overseas travel insurance plan for foreign nationals visiting Japan offered through this system.

The Description of Important Matters contains important information that you should understand before purchasing this insurance policy. Please ensure that you read it to the very end. If the Policyholder and the Insured Person are not the same, then the Policyholder should explain the details of the policy to all the Insured Persons.

This document provides an outline of TOKIO OMOTENASHI POLICY (Overseas Travel Insurance).

- \* TOKIO OMOTENASHI POLICY (Overseas Travel Insurance) is a plan that includes special provisions on payment of medical treatment/repatriation expenses (for foreign nationals visiting Japan) .
- \* This document does not contain all information about the policy. For further details, refer to the Overseas Travel Insurance Ordinary Insurance Terms & Conditions and Special Provisions.

Explanation of marks	Policy Summary (🏠) Details about the insurance product that should be understood	Information Requiring Particular Attention (⚠️) Items that are disadvantageous for the Policyholder and items meriting particular attention when enrolling in a policy
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Explanations of terminology

## Explanations of the terminology used in the Description of Important Matters

Policyholder	Person applying for an insurance policy. A party to an insurance policy (the person paying the insurance premiums) who acquires certain rights and assumes certain obligations under the insurance policy. This party is identified as "the Insurance Policyholder" in the insurance terms & conditions.
Insured Person	A party covered by the insurance
Termination	Refers to the insurance policy becoming invalid based on the intention expressed by the Policyholder.
Termination	Refers to the insurance policy becoming invalid based on the intention expressed by our Company.

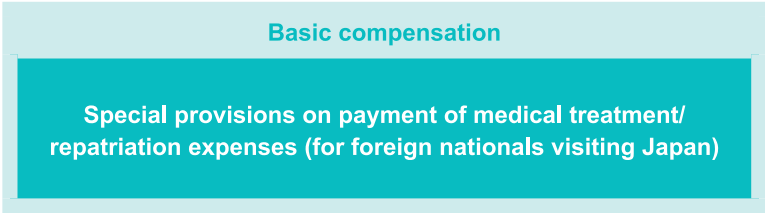
## I Items to check before concluding a policy

### 1 Structure of TOKIO OMOTENASHI POLICY (Overseas Travel Insurance) 🏠

Expenses for medical treatment or repatriation will be paid in the event of an injury or illness due to a sudden and unexpected external event during the Obligation Period.\*1

\* You may not apply for this insurance if you are suffering from an injury or illness at the time of application. **Please also note that insurance benefits are not payable for pre-existing injuries and illnesses.**

Please refer to the Terms & Conditions to see the special provisions that will be automatically set, etc.



\*1 The insurance and travel period, from the completion of entry procedures into Japan until the completion of departure procedures from Japan.



## ① Basic compensation

- The principal contingencies for which insurance benefits are payable and not payable are as follows.  
Please see the Terms & Conditions for details.

\* If an injury or illness becomes acute for reasons attributable to a physical injury or illness already present when this injury or illness was incurred, Tokio Marine Nichido (hereinafter, "our Company") will pay the amount payable in the absence of any such impact.

Types of insurance benefits	Principal contingencies for which insurance benefits are payable	Principal contingencies for which insurance benefits are not payable
Insurance benefits for medical treatment/repatriation expenses	<p><b>Insurance benefits for medical treatment expenses</b></p> <p>① When the Insured Person received medical treatment from a physician for an injury sustained in a sudden and unexpected external event occurring during the Obligation Period<sup>*1</sup></p> <p>② When the Insured Person received medical treatment from a physician for an illness incurred during the Obligation Period<sup>*1</sup></p> <p>▶ Our Company will offer compensation for medical treatment expenses actually paid in amounts deemed appropriate under normal social conventions.</p> <p>* These expenses will be limited to those required in Japan within 180 days of the date on which the injury was incurred or the illness first diagnosed, inclusive of that date.</p> <p><b>Insurance benefits for repatriation expenses</b></p> <p>① When the Insured Person sustains an injury from a sudden and unexpected external event during the Obligation Period<sup>*1</sup> and as a result thereof dies during the Obligation Period<sup>*1</sup></p> <p>② When the Insured Person is hospitalized for a continuous period of three or more days<sup>*2</sup> during the Obligation Period<sup>*1</sup> as a direct result of an injury sustained from a sudden and unexpected external event occurring during the Obligation Period<sup>*1</sup> or of an illness incurred during the Obligation Period<sup>*1</sup></p> <p>③ When the Insured Person has died during the Obligation Period<sup>*1</sup> as a direct result of illness, pregnancy, childbirth, premature childbirth or miscarriage</p> <p>④ During the Obligation Period<sup>*1</sup>, when an aircraft or ship on which the Insured Person is travelling has an accident, when the Insured Person is involved in a sudden and unexpected external event and it cannot be confirmed if the person is alive, or when it has been confirmed by the police or other public agency that the circumstances require emergency search and rescue efforts</p> <p>etc.</p> <p>▶ Our Company will pay those expenses for repatriation, etc., deemed appropriate under normal social conventions and actually paid by the Policyholder, the Insured Person, or a relative<sup>*3</sup> of the Insured Person.</p> <p><b>Insurance benefits common to both medical treatment and repatriation expenses</b></p> <p>The insurance benefits to be paid by our Company will be limited to the amount of insurance benefits for medical treatment/repatriation expenses for a single occurrence of injury/illness, etc.</p>	<ul style="list-style-type: none"> <li>• Willful or gross negligence on the part of the Policyholder or the Insured Person</li> <li>• Willful or gross negligence on the part of the Entitled Beneficiary</li> <li>• Suicidal behavior, criminal activity, or combat undertaken by the Insured Person</li> <li>• Injury sustained in an accident while operating a vehicle without a valid license or under the influence of alcohol (the "repatriation expenses ① at left will be paid.)</li> <li>• Injury sustained while operating a vehicle under the influence of narcotics, etc.</li> <li>• Injury sustained before entering Japan or after departing Japan</li> <li>• Illness arising before entering Japan or after departing Japan</li> <li>• Medical treatment expenses for pregnancy, childbirth, premature childbirth, miscarriage, illnesses arising from any of these, infertility, and dental diseases</li> <li>• War, use of armed force by a foreign power, revolution, government overthrow, civil war, armed rebellion, or other similar occurrence<sup>*6</sup></li> <li>• Exposure to radiation, radioactive contamination,</li> <li>• Injury sustained while the Insured Person is engaged in dangerous sports such as mountain climbing using ice axes, crampons, and other mountaineering equipment; aircraft operation unless piloting aircraft is part of one's duties; bobsledding; skydiving; hang-gliding; use of a Vehicle (Automobile, Etc.) in a competition, test-drive, etc.</li> <li>• Whiplash, backache, and other injury for which no objective diagnosis has been conducted</li> <li>etc.</li> </ul>

\*1 The insurance and travel period, from the completion of entry procedures into Japan until the completion of departure procedures from Japan.

\*2 Any period extending from before to after 12:00 midnight will be counted as two days.

\*3 A person within the sixth degree of consanguinity, a Spouse<sup>\*4</sup>, or a person within the third degree of affinity.

\*4 Including a person with whom one has a de facto married relationship even if no notification of marriage has been filed and a person of the same sex in the family register with whom one is in a relationship substantially similar to marriage. (Only if it is confirmed in writing, etc. that all of the following requirements are met.) (This is not the same as engagement.)  
The person and the Insured Person must:

a. have an intention to get married<sup>\*5</sup>; and b. have lived together in a marriage-like relationship.

\*5 An intention to continue the marriage-like relationship into the future in the case of same-sex people in the family register.

\*6 Since the Endorsement Partially Amending War Risks, Etc. Exclusion is set in the insurance policy, Insurance Benefits will be paid in the event of a terrorism act.



## ② Variety of services

Service category	Description of service	Points to note
Cashless Medical Service	<ul style="list-style-type: none"><li>• We will refer you to a suitable hospital if you become injured or ill.</li><li>• We will directly pay medical treatment expenses and prescription charges to the hospital or pharmacy.</li></ul>	<ul style="list-style-type: none"><li>• You will need to contact Tokio Marine Nichido's Overseas General Support Desk in advance.</li><li>• This service may be unavailable if not approved by the hospital or pharmacy.</li><li>• This service is not available for illnesses, injuries, or accidents not covered for payment under the overseas travel insurance policy that you have purchased.</li></ul>
Telephone Interpreting	<ul style="list-style-type: none"><li>• You can access our interpreting service (English, Chinese or Korean) in restaurants, hotels, etc., and specialized interpreting service at medical institutions, etc.*7</li><li>• Our Company's service provider offers a three-way telephone interpreting service by telephone or videophone.</li></ul>	<ul style="list-style-type: none"><li>• Interpreters may not be available due to reasons on the side of the medical institution, etc.*7 or to other circumstances.</li><li>*7 This service is not available for illnesses, injuries, or accidents not covered for payment under the overseas travel insurance policy that you have purchased.</li></ul>
Patient Repatriation	<ul style="list-style-type: none"><li>• If you become injured or ill, we can repatriate you to a hospital in your home country or to your residence.</li></ul>	<ul style="list-style-type: none"><li>• This service is not available for illnesses, injuries, or accidents not covered for payment under the overseas travel insurance policy that you have purchased.</li></ul>
Travel Protection	<ul style="list-style-type: none"><li>• Our services offer: support if your passport is lost/stolen; support if your credit card is lost/stolen; reservations/arrangements for transport between the airport and your hotel; forwarding of messages to family members and other persons overseas; and safety information relevant to your trip.</li></ul>	<ul style="list-style-type: none"><li>• No fees will be charged for reserving/arranging transport, but you will need to pay for the transportation yourself (at actual cost).</li></ul>
TOKIO MARINE Safety Information Application	<ul style="list-style-type: none"><li>• This is a smartphone app offering services such as the delivery of tourist information, an emergency action guide, and delivery of emergency information during a disaster.</li></ul>	<ul style="list-style-type: none"><li>• Tourist information is unavailable in some areas. Emergency information during a disaster is originally issued by the related local government and then channeled into the application service. (Comes with a translation function)</li></ul>

\* The details of this service are subject to change or suspension without notice.

\* These services may take time to access or may be unavailable.

\* For the usage and details of the services, please refer to the Services Guide, which is provided when you purchase this policy.

## ③ Points to note regarding overlapping compensation

- The coverage may overlap with that from other insurance policies with similar coverage details\*8 purchased by the Insured Person.
- Although the Insured Person may be eligible for coverage of an accident from overlapping policies, Insurance Benefits may at times only be paid out for one of the policies. Please check the differences in coverage details and Insurance Amount when considering policies.\*9

\*8 This includes special provisions set in insurance policies other than overseas travel insurance policies and insurance policies from companies other than our own.

\*9 Please note that coverage may become unavailable if it is set to only one policy and that policy is terminated at some future point.

## ④ Cover conditions for insurance benefits, etc.

- Please see the Application Screen to check the amount of insurance benefits available with your policy.

## ⑤ Period of insurance and start/end of compensation

- **Period of insurance: 1 day – 31 days**
  - Please set the period of insurance from the date of entry into Japan or the day following the date of application, whichever comes later, until the day on which you will complete the procedures for exiting Japan.
- **Start of compensation period: When the procedures for entry into Japan\*10 are completed while the policy is in force**
- **End of compensation period: When the procedures for exiting Japan\*10 are completed while the policy is in force**

\* The compensation period will end when the procedures for departing Japan have been completed, even during the period of insurance.

\*10 Based on Japan Standard Time



# 3

## Determination of insurance premiums, payment methods, etc.

### ① Determination of insurance premiums

Insurance premiums will be determined by the period of insurance. Please see the Application Screen to check the insurance premiums when actually enrolling in a policy.

### ② Payment method for insurance premiums

The payment method for insurance premiums will be one-time payment by credit card.

### ③ Handling of grace period for payment of insurance premiums, etc.

Please pay the insurance premiums by credit card when purchasing the policy.

# 4

## Refunds upon expiration, Policyholder dividends

There are no refunds upon expiration or Policyholder dividends for this insurance.

# II

## Points to note when concluding an insurance policy

# 1

### Duty of disclosure

Items marked with a ★ or a ☆ on the Application Screen are important items pertaining to this policy (disclosure items), so please ensure that the information you enter is accurate (our Company's agents are authorized to accept disclosures). If the information provided differs from the actual facts or if no information is provided for the disclosure items, the policy may be cancelled and insurance benefits will be unpayable.

#### [Disclosure Items]

★ : Disclosure Items ☆ : Disclosure Items AND Notification Items

★	Date of birth of the Insured Person
☆	Any engagement in work during overseas travel

# 2

### Cooling off (Cooling off instructions)

Not eligible for cooling off



## 1

## Duty of disclosure



### [Notification items]

Please contact our Company without delay when changes occur in the details of items marked with a ☆ in the Application Screen, etc. (notification items).

The duty of disclosure applies to any work undertaken while traveling, so please contact us regarding any such work.\*1

Our Company may cancel the policy if the Insured Person changes to any of the work listed below.

- Automobile tester (test rider), competitive motorcycle racer, competitive race car driver, competitive motorboat racer (including jet ski racer), competitive cyclist (including track cyclist), animal handler (including zoo caretaker), professional boxer, professional kick-boxer, professional wrestler, roller game participant (including referee), sumo wrestler, and other high-risk work\*1 posing equivalent or greater dangers to life and limb

\*1 Insurance policies may be continued for work other than the above.

## 2

## Termination of policy



Procedures must be completed on this system to terminate the insurance policy that you have purchased.

- Any premium refunds due when the policy is terminated/cancelled will be refunded by a method stipulated by our Company.
- Bank charges for remittances to the customer's account are to be paid by the customer.
- If the refund is to be remitted to an account outside Japan or if otherwise the remittance is considered an overseas remittance under the Foreign Exchange and Foreign Trade Act, the bank charges will exceed the premium refund, so the premium will not be refunded. Please consider retaining this policy until the end of your travel period.

## 3

## Termination at the request of the Insured Person



The Insured Person may request that the policy relating to the person be terminated under a certain system. For details of the system and procedures, please contact the related agent or our Company. Also, please explain these provisions to all the relevant Insured Person(s).



## 1 Handling of personal information

- Our Company and the companies of the Tokio Marine Nichido Group may use personal information pertaining to this policy to determine insurance coverage, to manage/execute this policy, to provide incidental services, to introduce/provide products and services to include other insurance/financial products, and to conduct questionnaire surveys, and additionally may use/provide this information as stipulated in ① to ⑤ below. Furthermore, the Ordinance for Enforcement of the Insurance Business Act limits the purposes of use for sensitive information (e.g., information on a customer's health condition or medical history) to the scope required to ensure the proper conduct of business and other purposes deemed necessary.

- ① Providing information to subcontractors (including insurance agencies), insurance mediators, medical institutions, parties involved in the billing/payment of insurance benefits, financial institutions, etc., within the scope necessary to fulfill the purposes of use of personal information pertaining to this Policy.
- ② For reference purposes in making decisions on concluding policies, paying insurance benefits, etc., joint use with other insurance companies, the General Insurance Association of Japan, etc.
- ③ Joint use between our company, Tokio Marine Nichido Group companies, and our partner companies, etc., to provide/introduce products, services, etc.
- ④ Provision to domestic and overseas re-insurance underwriting companies, etc., for use in concluding re-insurance policies, renewing/managing these policies, paying re-insurance benefits, etc.
- ⑤ Provision to a secured party for pledges, liens, etc., for completing administrative procedures to set security interests, etc., and for managing/exercising security interests

See our Company's website

(<http://www.tokiomarine-nichido.co.jp/>) for details.

- To prevent deliberate accidents for fraudulent accident insurance policies, etc., and to ensure proper, prompt and certain payment of insurance benefits, non-life insurance companies will, when concluding policies or when accidents occur, check on the status of insurance policies pertaining to the same Insured Person or the same accident and the status of claims for insurance benefits using policy information, etc., registered with the General Insurance Association of Japan. The findings of these checks will not be used for any purpose other than the above.

## 2 Cancellation, invalidation or termination of policy on material grounds

- Our Company may cancel this policy if it determines that the Policyholder, the Insured Person or the Entitled Beneficiary is a member of a crime syndicate or other anti-social force.
- This policy may also be cancelled, invalidated or terminated in accordance with the terms and conditions.

## 3 Bankruptcy of insurance company, etc.

- Payments of insurance benefits, refunds, etc., may be frozen for a set period or payment amounts reduced if the underwriting insurer goes bankrupt, etc.
- If the underwriting insurer goes bankrupt, etc., this insurance will be eligible for compensation from the Non-life Insurance Policy-holders Protection Corporation of Japan, and insurance benefits, refunds, etc., will in principle be compensated up to 80%. <sup>\*1</sup>

<sup>\*1</sup> Insurance benefits for covered accidents occurring within three months after the suspension of payments by the bankrupt insurer will be compensated up to 100%.

## 4 Other points to note on concluding an insurance policy

- Our Company's agents conclude insurance policies, manage policies and perform other agency operations in accordance with outsourcing agreements with our Company. Consequently, policies validly concluded with our Company's agents will be regarded as having been directly concluded with our Company.
- Please let us know if you wish our Company to provide you with a printed copy of this policy.
- For coinsurance policies, the underwriting insurers will be liable under the terms of the insurance policies not jointly and severally but singly and separately, in accordance with their respective underwriting ratios. The lead insurer will represent and act on behalf of the other underwriting insurers.

## 5 If an accident occurs

- If an accident occurs, please contact our Company within 30 days.
- In addition to the documents stipulated in the Terms & Conditions, you may be asked to submit the following documents or evidence when submitting a claim for insurance benefits.
  - Traffic accident certificate, accident report from the manager of the accident site, etc., and other documents or evidence testifying to the fact that the accident occurred and the circumstances of the accident
  - Documents and/or evidence to confirm the identity of the Insured Person and the fact that he/she is covered by insurance
  - Documents and/or evidence for calculating the amount of the insurance benefits payable by our Company, such as a statement detailing payments of insurance benefits from other insurance policies, etc.
- If circumstances prevent the Insured Person from submitting a claim for insurance benefits and there is no proxy for the Insured Person entitled to payment of insurance benefits, the Insured Person's spouse<sup>\*2</sup>, a relative<sup>\*3</sup> within the third degree of relationship (collectively termed "family members") or another person who meets the conditions stipulated by our Company may submit a claim for insurance benefits on behalf of the Insured Person. Please explain this provision to family members.

<sup>\*2</sup> Limited to a legally-recognized Spouse.

<sup>\*3</sup> Limited to a legally-recognized Relative.



## Policy details to be checked (determination and confirmation of intent)

The checklist items are designed to ensure that the details of the proposed insurance product are in accord with your wishes, so that you can use the insurance with confidence should an accident occur.

Please take the time to reaffirm the following items.

Please contact our Company if you discover any points that are unclear while checking.

- ① **This insurance product offers compensation for injuries or illnesses incurred during the Obligation Period.<sup>\*1</sup> Please confirm that this matches your intent.**
- ② **Please carefully check the coverage details presented on the Application Screen, etc.**
- ③ **Please check that the details of the insurance in which you have enrolled accord with your wishes in terms of the following, and contact our Company if they do not.**
  - Principal contingencies when insurance benefits are payable<sup>\*2</sup>
  - Period of insurance (Contract period of insurance. Please set the contract period according to the period of travel. This travel period can be up to 31 days.)<sup>\*2</sup>
  - Insurance amount<sup>\*2</sup>
  - Insurance premium<sup>\*2</sup>
- <sup>\*1</sup> The insurance and travel period, from the completion of entry procedures into Japan until the completion of departure procedures from Japan.
- <sup>\*2</sup> Please see the Explanation of Important Matters, etc., for details, and check the Application Screen, etc., for the specific details of the policy you have purchased.
- ④ **Please check the following points with regard to the information entered on the Application Screen, etc., and contact our Company if there are any errors in the information entered, as these will necessitate revising the application details.**
  - Have you checked that you will not be engaged in work during your trip?
  - Have you checked that you will not be engaged in any dangerous activities<sup>\*3</sup> during your trip?
  - Have you checked the handling of refundable insurance premiums when the policy is terminated or cancelled?
- <sup>\*3</sup> Dangerous activities include the following activities:
  - Mountain climbing (climbing using ice axes, crampons, climbing ropes, climbing hammers, etc.)
  - Lugging, bobsledding, skeletoning
  - Aircraft operation (excluding gliders and airships)
  - Skydiving, hanggliding, ultralight flying (motorized hanggliders, microlight aircraft, ultralight aircraft, etc., but excluding paraplanes and other parachute-type ultralight aircraft), gyroplane flying
  - Use of a Vehicle (Automobile, Etc.) in a competition, test-drive, etc.
  - Other dangerous activities resembling these
- ⑤ **Have you checked over the Explanation of Important (Policy Summary · Information Calling for Attention) Matters?**

Please be sure to check the information that could be disadvantageous to you, the principal contingencies for which insurance benefits are not payable, disclosure/notification obligations, etc.

### Tokio Marine & Nichido Fire Insurance Co., Ltd.

The Tokio Marine Nichido Customer Center accepts comments, consultations, etc., regarding insurance policies.

**Inquiries on "TOKIO OMOTENASHI POLICY"**  
**Tokio Marine Nichido Customer Center**  
**web-admin735@tmnf.jp**

Hours : 9:00 am - 5:00 pm  
(Except Saturdays, Sundays, holidays,  
and the New Year period)

### Consultations on accident notification

The personnel staffing at the Tokio Marine Nichido Overseas General Support Desk can handle consultations in English, Chinese or Korean regarding illnesses, injuries, etc., incurred during your trip. Please check "Services Offered" on the Policyholder Page, accessible once your insurance policy has been concluded, for more details on using this service.

### Sompo ADR Center, The General Insurance Association of Japan (designated dispute resolution organization)

Our Company has concluded a basic agreement on implementing procedures with the General Insurance Association of Japan (GIAJ), the dispute resolution organization designated by the Financial Services Agency Commissioner in accordance with the Insurance Business Act. Problems that cannot be resolved in consultation with our Company may be submitted to the GIAJ for resolution. Please check the GIAJ website for details. (<http://www.sonpo.or.jp/>)



**0570-022808**



Please use 03-4332-5241 when calling from an IP telephone.

Hours : Weekdays: 9:15 am - 5:00 pm  
(Closed Saturdays, Sundays, national holidays,  
and the New Year's holiday period)

\*Consultations will be handled in Japanese.