



TOKYOKAIJOE

# JAPAN TRAVEL INSURANCE

## User Guide



### 1. Coverage・Insurance amount

Special provisions on payment of medical treatment/repatriation expenses (for foreign nationals visiting Japan)

10,000,000 JPY

● This insurance product offers coverage for medical expenses incurred due to injury or illness in Japan and for repatriation to the patient's home country.

### 2. Information of person to be covered by the insurance

Coverage Period:

Valid from the check-in time to 24:00 of the check-out date, or the departure time out of Japan.

### 3. How to use the services

Language	Place	Opening Hours
English	Front Desk (North or South Wing)	24 hours

Please convey the following information

- Full name
- Contact person and telephone number
- Nature of accident, status of injury, symptoms of illness, etc.

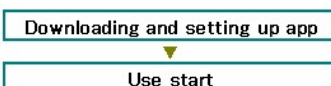
### 4. Services offered

Service items	Service summary	Points to note
<b>Cashless Medical Service</b>	<ul style="list-style-type: none"> <li>• We will refer you to a suitable hospital if you become injured or ill.</li> <li>• Tokio Marine Nichido will directly pay medical treatment expenses and prescription charges to the hospital or pharmacy.</li> </ul>	<ul style="list-style-type: none"> <li>• It is necessary to contact us in advance at the contact point described in 3-①.</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>
<b>Telephone Interpreting</b>	<ul style="list-style-type: none"> <li>• You can access our interpreting service (English, Chinese or Korean) when receiving medical care*1; this service may also be used in restaurants, hotels, etc.</li> <li>• Tokio Marine Nichido's service provider offers a three-way telephone interpreting service by telephone or videophone.</li> <li>*1 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>	<ul style="list-style-type: none"> <li>• Interpreters may not be available due to reasons on the side of the medical institution or to other circumstances.</li> </ul>
<b>Patient Repatriation</b>	<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>
<b>Travel Protection</b>	<ul style="list-style-type: none"> <li>• Among the variety of other services we offer are: support if your passport or 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>
<b>TOKIO OMOTENASHI Application*2</b> *2 Can be used only when TOKIO OMOTENASHI application ID and password are shown in 2 above.	<ul style="list-style-type: none"> <li>• This is a smartphone application offering convenient functions such as "Wi-Fi Service" and "Translation."</li> </ul>	<ul style="list-style-type: none"> <li>• "Wi-Fi Service" and "Translation" may be accessed for a period of seven days from initial use; these services may not be available on certain models of smartphones.</li> </ul>

※ This service is subject to change without notice.

※ The service may take time to access or may be unavailable.

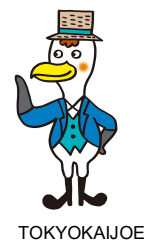
### 5. Using the TOKIO OMOTENASHI application (Can be used only when TOKIO OMOTENASHI application ID and password are shown in 2 above.)



■ **Points to note in using services**

**a. Unavailability of service**

- We are unable to provide service\*1 for illnesses, injuries, or accidents not covered under your overseas travel insurance policy. The principal contingencies for which service\*1 cannot be provided are the following:
  - Pre-existing illnesses or other illnesses incurred prior to the Liability Period
  - Medical treatment for pregnancy, childbirth, premature childbirth, miscarriage, illnesses arising from any of these, or dental diseases
  - Injury due to suicidal behavior, criminal activity, or combat undertaken by the Insured Person
  - Injuries sustained when operating a vehicle while intoxicated or without a proper license (repatriation expenses will still be covered if the Insured Person sustains injuries due to a sudden and unexpected external event during the Liability Period or if the Insured Person dies during the Liability Period.)
- Service cannot be provided when the actual medical treatment expenses, repatriation expenses, etc., exceed the policy's insurance benefits.
- Service may be unavailable, and service already being provided may be suspended or terminated, in circumstances in which it is deemed that providing service to the customer is unreasonably difficult.



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**b. Areas where service is inaccessible**

Please note that service may be inaccessible in mountainous areas, on remote islands, and other locations far-removed from urban areas where means of communications and transport are unavailable.

**c. Time needed until the start of service**

Please note that extra time (or even extra days) may be needed until service can begin when communications/transportation traffic is particularly heavy at the time a request is received or at the location from which it is submitted. Please also keep in mind that waiting times may be long at some medical facilities.

**d. Malpractice by medical facilities and traffic accidents**

Please note that our Company cannot be held liable in any way for malpractice by medical facilities introduced by our Company or for traffic accidents involving transportation arranged by our Company.

**e. Expenses to be paid out-of-pocket by the customer**

- You will be required to pay out-of-pocket any medical treatment expenses, repatriation expenses, etc., incurred beyond the total amount or maximum limit of your policy's insurance benefits.
- If it is determined that you are not eligible for insurance benefits from overseas travel insurance after you have made use of the service\*1, you will be required to pay all expenses out-of-pocket.

\*1 Cashless medical service, medical interpretation during visits to medical facilities, repatriation of injured/ill persons, etc.

■ **The case where expenses, such as those for prescription drug, were paid in advance out of pocket.**

**E-mail address**

[overseastravel-claims@tmnf.jp](mailto:overseastravel-claims@tmnf.jp)

**Required information**

- Name of insured person (full name)
- Your home address (including country) and phone number (including country code)
- The date of injury or the date of first visit to doctor in the case of illness
- Nature of accident, status of injury, symptoms of illness, etc.
- The content and amount of out-of-pocket expenses
- a. E-mail address

- The principal contingencies for which insurance benefits are not payable are as follows:
  - Injury due to willful or gross negligence on the part of the Policyholder, the Insured Person or the Entitled Beneficiary
  - Injury sustained while operating a vehicle under the influence of narcotics, etc.
  - Whiplash, backache, and other injury for which there is no objective diagnosis
  - Injury or onset of illness that occurred outside the Liability Period
  - Items described in the above paragraph a "If you want to refuse the service" etc.

※ **Points to note**

- Insurance benefits will be paid by bank transfer to your designated bank account; please note that payments cannot be made in cash.
- The claim agent responsible for the area in which you reside will e-mail or telephone you on behalf of our Company.
- For claim inquiries, please allow two to three business days for our Company to contact you; extra time may be needed due to holidays/national holidays in Japan or in your area of residence.

■ **(Principal) documents needed to submit insurance claims**

Insurance benefits Necessary document (the original)	Medical treatment expenses		repatriation expenses, etc.
	Injury	Illness	
Overseas Travel Insurance Benefits Claim Form*1	○	○	○
Accident certificate or witness affidavit	○		○
Medical certificate from a physician*2	○	○	○
Documents certifying hospitalization for three or more days*3			○
Receipts/statements for medical treatment expenses, repatriation expenses, etc.	○	○	○
Other relevant documents	Further instructions will be provided by our Company.		

※ **Notes:**

- \*1 Our Company will send you this form when you contact us with an insurance claim.
- \*2 Please be sure to submit the medical certificate\*4 issued by the hospital if the insurance claim exceeds 100,000 yen. In certain circumstances, you may be asked to submit such a medical certificate for insurance claims of 100,000 yen or less.
- \*3 Any period extending from before to after 12:00 midnight will be counted as two days
- \*4 Documentation confirming that medical treatment for an illness incurred during the Liability Period was started during the Liability Period.