

“ANTA Inbound Travel Compensation System” - Copy for the Customer

Print out two copies of this document, keep one copy, and hand over the other copy to the tour conductor accompanying the travel party.

Date of preparation:

Subscription number:

Control number at your company:

● Person (group) covered by the system

Name of the customer: JAPAN COUNTRY ROAD

Number of participants: 16 persons

● Route of the travel covered by the system

Place of departure: 成田

Place of arrival: 成田

Major destination(s): 新潟

Travel itinerary: 2023年04月05日09時から2023年04月15日20時まで

Date of subscribing the system: 2023年03月21日

● Content of compensation

Compensation type:

G1000 Type

For details of the content of compensation, see the < Attached document >.

< Explanation of the ANTA Inbound Travel Compensation System >

Thank you very much for selecting our company for the travel insurance. As a member of the All Nippon Travel Agents Association (ANTA), our company arranges an “ANTA Inbound Travel Compensation System” to help secure the safety of our customers and promote their convenience during their travel in Japan. This system will be of help to you such as in cases where one of your group members gets injured or becomes ill due to an unexpected accident while participating in a travel. Please enjoy your travel in Japan with peace of mind.

< Major accidents covered by the payment of compensation >

(1) Due to a sudden and incidental external accident during the liability period, a physician’s treatment was started during the liability period.

(2) Due to an illness developed during the liability period, a physician’s treatment was started during the liability period.

*We will not make the payment if the traveler falls under any of the items below.

• The travel purpose of the traveler is to receive treatment of his/her injury or illness or to alleviate the symptoms.

• It had been decided before the inception of the liability period that the traveler would receive treatment at a hospital or a clinic in Japan.(Note)

(Note) Cases where “it had been decided that the traveler would receive treatment” include a case where a reservation of medical consultation or an arrangement of hospitalization, etc. had been made.

For details of the content of compensation, see the < Attached document >.

< Accident Support Center >



03-6311-5851 (available for 24 hours 365 days)

In case of an accident, the ANTA member or the tour conductor, not the traveler, should contact the Accident Support Center.

For more details of how to contact us in case of accidents, see the < Attached document >.

< Agent > (member of the All Nippon Travel Agents Association)

Agent: (seal)

Guidance of the content of the compensation with the ANTA Inbound Travel Compensation System

**< Attached
document >**

The content of the compensation with the ANTA Inbound Travel Compensation System, which the customer has subscribed, is as follows.

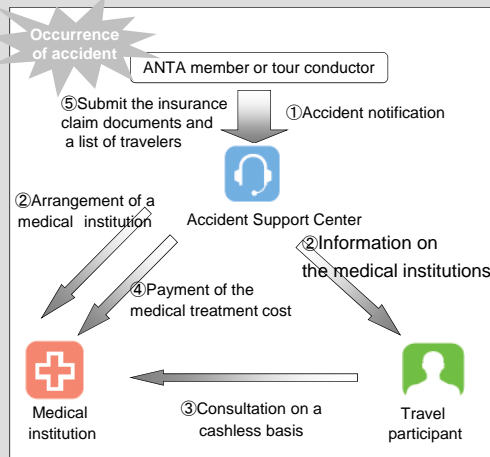
Basic compensation

Compensating for medical treatment cost incurred in Japan

- The system compensates for the cost of a physician's medical treatment that the customer received in Japan due to an illness (*) or injury developed during the liability period.
- The system compensates for the actual medical treatment cost or the like with an insurance amount of up to 10 million yen.
(Note) For details of the content of compensation, see the Content of Compensation (insurance benefits for treatment cost) on the following page

You can receive physician's medical treatment on cashless basis

- In case of an illness or injury, you can receive a physician's medical treatment on a cashless basis at our allied medical institutions.



Accident Support Center



03-6311-5851

Available
for 24
hours
365 days

1. In case of an accident, prepare a "Copy for the Customer," and the ANTA member or the tour conductor (Note 2) should contact the Accident Support Center. After accident acceptance, the Accident Support Center will respond directly to the traveler and the medical institution as necessary.
2. The Accident Support Center will arrange a reservation at our nearby affiliated medical institution.
3. The customer should enter necessary information in a prescribed document, and receive a medical consultation on a cash basis. (Note 3) (Note 4) (Note 5)
4. Sompo Japan Nipponkoa will pay the medical treatment cost to the medical institution.
5. Please submit the insurance claim documents and a list of travelers including the injured/sick traveler to the Accident Support Center.

(Note 1) This system can be used if the insurance contract is valid.

(Note 2) In case of an accident, the ANTA member or the tour conductor, not the traveler, should contact the Accident Support Center.

[In case the tour conductor contacts the Accident Support Center]

With an agreement made in advance between the tour conductor and the travel agency, which arranged the tour conductor, tell the "XX travel agency (name of the ANTA member), XX tour (name of the traveling group) and tour conductor XX (name of the tour conductor)" in case of an accident. Please hand over the Copy for the Customer, on which the phone number of the Accident Support Center is indicated, to the tour conductor.

(Note 3) When you contact the Accident Support Center, the center may not be able to arrange an affiliated medical institution where the customer can receive medical treatment on a cashless basis in some areas. In such a case, the customer should pay the treatment cost or the like on an out-of-pocket basis once, and then claim insurance benefits with the Accident Support Center.

(Note 4) In case of an emergency visit (during weekends and holidays, night, etc.), the customer may not be able to receive medical treatment on a cashless basis for reasons concerning accounting data processing at the medical institution, and the Call Center may provide information on medical institutions only.

(Note 5) At some medical institutions in Japan, the patient receives a prescription after receiving a medical consultation, and has to purchase the prescribed medicine at a pharmacy outside the hospital. In doing so, the customer may have to make an out-of-pocket payment. In such a case, the customer should pay the prescription charge to the pharmacy, and then claim insurance benefits with the Accident Support Center.

(Note 6) We will respond within the limit of compensation. If there is any excess, the ANTA member must pay money into the system in advance, and then we will respond.

Optional compensation

Special travel compensation

(Note) This compensation is applicable if "G type" is indicated in the Copy for the Customer.

In accordance with the provisions of the special compensation defined in a planned travel contract which has been concluded between the customer and us, our company will make the following compensation payment/consolation payment separately from the above insurance if the insured person suffered an injury to his/her body due to a sudden and incidental external accident during his/her participation in a travel (depending on the definition of the standard travel business clauses).

- Compensation for death: 15 million yen if the insured person suffered an injury to his/her body due to a sudden and incidental external accident during his/her participation in a travel, and died within 180 days from the date of accident.
- Compensation for physical impediment: 450,000 yen to 15 million yen if the insured person suffered an injury to his/her body due to a sudden and incidental external accident during his/her participation in a travel, and developed a physical impediment within 180 days from the date of accident.
- Consolation payment for hospitalization: 20,000 yen for hospitalization for less than seven days, 50,000 yen for hospitalization for seven days or more to less than 90 days, 100,000 yen for hospitalization for 90 days or more to less than 180 days, or 200,000 yen for hospitalization for 180 days or more, if the insured person suffered an injury to his/her body due to a sudden and incidental external accident during his/her participation in a travel, became unable to perform normal duties or lead a normal life, and was hospitalized.
- Consolation payment for outpatient treatment: 10,000 yen for outpatient treatment for three days or more to less than seven days, 25,000 yen for outpatient treatment for seven days or more to less than 90 days, or 50,000 yen for outpatient treatment for 90 days or more, if the insured person suffered an injury to his/her body due to a sudden and incidental external accident during his/her participation in a travel, had difficulty with normal duties or normal life, and received outpatient treatment.
- Compensation for damage of belongings: The limit amount of 147,000 yen if the customer's belonging that he/she possesses and carries with him/her is damaged due to an incidental accident that occurs during his/her participation in a travel. The limit amount per piece, set or pair of the covered article is 100,000 yen (the expense borne by the customer: 3,000 yen per accident).

If the customer was involved in an accident, promptly notify the travel agency. If you do not notify the travel agency within 30 days from the date of accident, the optional compensation may not be applied. The payment of the compensation (including the insurance benefits or the like) will be in accordance with the policy terms/special clauses of the insurance contract concluded between ANTA and the insurance company as well as ANTA's rules on welfare consolation payments.

Content of compensation
{(special clauses on the payment of insurance benefits for treatment cost (for visiting Japan))}

The following explains an outline of the content of compensation. For details, see the general policy terms/special clauses, etc. provided in a pamphlet entitled "Guidance of the ANTA Inbound Travel Compensation System."

(1) Major cases where insurance benefits are paid

Major cases where insurance benefits are paid

We will pay the amount among the costs a to g below (*1), which was actually paid by the insured person for his/her medical treatment (*2) because he/she fell under any of the items (1) to (3) in <Major cases covered by the payment> below.

However, such costs are limited to those costs that were incurred in Japan within 180 days from and including the date when a physician's medical treatment started.

The maximum amount of payment will be the amount of insurance benefits for medical treatment cost for each occurrence of an injury or illness event.

< Major cases covered by the payment >

- (1) Due to a sudden and incidental external means of accident during the liability period, a physician's medical treatment started during the liability period.
- (2) Due to an illness developed during the liability period, a physician's medical treatment started during the liability period.
- (3) Due to sudden deterioration, during the liability period, of a symptom of an illness that the person developed and for which he/she has received a physician's medical treatment before the inception of the liability period (*3), a physician's treatment started during the liability period.

< Major costs covered by the payment > include the following:

- a. Consultation fees, treatment fees and surgical expenses paid to a physician
- b. Prescription charges, treatment material costs and medical equipment usage charges based on a physician's treatment or prescription
- c. Cost of repairing a prosthetic hand or leg
- d. Hospital charges in case of admission to a hospital or the like
- e. Transportation cost for hospitalization or outpatient treatment
- f. Cost of hiring an interpreter necessary for medical treatment
- g. Cost of a medical certificate by a physician which is necessary for insurance claims of this insurance contract

(*1) It refers to costs that the insured person who has received treatment in Japan actually pays to a hospital or the like. However, costs that do not have to be directly paid due to other insurance contract benefits or the like are excluded.

(*2) This must be an amount that is regarded as appropriate in terms of conventional wisdom. The costs (1) to (4) below are not covered.

- (1) Costs of the Anma which means Japanese type of massage, western style massage, finger-pressure therapy, acupuncture, moxibustion, judo therapy, or chiropractic or osteopathy.
- (2) Costs related to fitting or adjustment of eyeglasses, contact lens or hearing aid, or costs related to a surgery intended to correct near-sightedness, far-sightedness, astigmatism or presbyopia or related to other treatment intended to restore vision. However, cases falling under item (1) of < Major cases covered by the payment > are excluded.
- (3) Costs related to hair transplantation, cosmetic plastic surgery, or other treatment not intended to improve health conditions.
- (4) Costs related to fertility treatment or other fertility promotion/control

(*3) It refers to deterioration of a symptom which the insured person cannot predict its occurrence during the liability period in advance, and which cannot be avoided even with care that should be paid in terms of conventional wisdom.

(Note) The time of onset, the time of commencement of treatment, or certification of sudden deterioration of symptoms, etc. depends on a physician's diagnosis.

(2) Major cases where insurance benefits cannot be paid

We will not pay insurance benefits for sudden deterioration of an injury, illness or symptoms caused by the following reasons. For details of cases where insurance benefits cannot be paid, see "**Cases where insurance benefits will not be paid**" in the general policy terms.

Major cases where insurance benefits cannot be paid include the following:

- intentional or serious fault ■ suicidal, criminal or combative act ■ war, other disturbance (excluding terrorism), nuclear fuel material, etc.
- pregnancy, childbirth, premature birth or miscarriage ■ dental disease ■ cervical syndrome (so-called whiplash), low back pain, etc. without medical objective findings ■ unqualified driving, driving under the influence of alcohol or driving in a state where the person may be unable to perform normal driving due to narcotic drug, thinner or the like ■ accident during a competition, race or performance (including those equivalent to these and practices) using an automobile, motorized bicycle or the like ■ accident during a dangerous exercise such as mountain climbing, rock climbing (including free climbing) and sky diving ■ case where the purpose of travel is to receive treatment of the person's injury or illness or alleviate the symptoms ■ case where it had been decided before the inception of the liability period that the person would receive medical treatment at a hospital or clinic in Japan