



To All Accepting Organizations For Technical Intern Trainees

# Comprehensive Insurance for Technical Intern Trainees

Overseas Travel Insurance with Technical Intern Training Rider

This document is the “Pamphlet & Explanation of Important Matters” for Comprehensive Insurance for Technical Intern Trainees.



Revised  
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The insurance product described in this pamphlet provides coverage for technical intern trainees while staying in Japan, including compensation to the bereaved family in the event of the trainee's death due to injury or illness, medical treatment expenses due to injury or illness, and personal liability caused by an accidental event. If this product meets your requirements, please read the pamphlet carefully before making an application.

Underwriting Insurer

 **JI Accident & Fire Insurance**  
<http://www.jihoken.co.jp>

# 1 Comprehensive Insurance for Technical Intern Trainees: Coverage Details

In 2010, the revised Immigration Control Act was enacted, and 2017 saw the enactment of the Act on Proper Technical Intern Training and Protection of Technical Intern Trainees. In this way, the Technical Intern Training Program has been further developed.

Under the Technical Intern Training Program, in principle it is compulsory to enroll in social insurance to ensure legal protection of technical intern trainees and the stability of their legal status. In addition, the “Guidelines on Entry and Residence Management of Technical Intern Trainees” (revised 2013), issued by the Ministry of Justice, state that enrollment in private sector accident insurance, etc. to supplement public insurance should contribute to the protection of technical intern trainees.

## Ministry of Justice Guidelines “Guidelines on Entry and Residence Management of Technical Intern Trainees”

Each year there are cases of technical intern trainees suffering unforeseen accidents and illness, so in addition to arranging health insurance, etc. based on applicable laws, enrolling in private sector accident insurance in order to supplement such public sector insurance coverage arguably contributes to the protection of technical intern trainees.

This insurance product is specifically designed for technical intern trainees. It has been developed to fulfil the Ministry of Justice guidelines, and also so that organizations implementing technical intern training are able to provide training in a stable manner. We hope that it will assist organizations implementing technical intern training with the smooth acceptance of technical intern trainees.

### ● Coverage Period (period of liability)

Chronology	Departure	Return Home	Departure	Return Home
Status of Residence	Technical Intern Training (i) (1 year)	Technical Intern Training (ii) (2 years)	Technical Intern Training (iii) (2 years)	
About this insurance coverage	Coverage Period	Comprehensive Insurance for Technical Intern Trainees (up to 3 years)		Comprehensive Insurance for Technical Intern Trainees (up to 2 years)
	Medical Treatment Expenses [Accident, Illness]	Coverage period for 100% of treatment expenses*1	Payment from public systems such as health insurance, etc. (70% payment) Coverage period for 30% of treatment expenses*2	Payment from public systems such as health insurance, etc. (70% payment) Coverage period for 30% of treatment expenses*2
	Other than Medical Treatment Expenses	Covered		Covered

- Coverage is provided throughout the entire period from completion of the immigration procedures, etc. at the technical intern trainee's country of nationality until the conclusion of the technical intern training in Japan and completion of the arrival procedures, etc. when returning to his or her country of nationality.
- For medical treatment expenses, coverage is provided for the amount of the self-contribution in case of using public systems such as health insurance, etc.
  - ※1 100% coverage of medical treatment expenses is provided during the coverage period for 100% of treatment expenses, and during the period from departing the country of nationality, etc. until social insurance becomes applicable in Japan.  
When taking out a policy, you can choose from 15 days, 1 month or 2 months for the period during which 100% coverage for treatment expenses is provided.
  - ※2 Once the 100% coverage period for medical treatment expenses has expired, if there is no payment from public systems such as health insurance, etc. the upper limit for payments will be 30% of the medical treatment expenses actually incurred.
- With regard to death due to injury, permanent disability following injury, treatment expenses for injury, and treatment expenses for illness and death due to illness, after the completion of training, accident or illness that arises in the course of work or commuting will not be eligible for claim payment.

### ● Policyholder/Insured Person (the person covered by insurance)

Eligible policyholders	A public or private organization in Japan that accepts technical intern trainees. An organization that provides support operations for such organizations.
Those eligible for coverage	Limited to technical intern trainees (a person who has the status of residence of “Technical Intern Training” as specified in the Schedule under Article 1-2 of the Annex to the Immigration Control Act, who is engaged in a technical intern training).

\*As this insurance is specifically designed for technical intern trainees, only persons with the residence status of “Technical Intern Trainee” are eligible for coverage.

## 2 Insurance benefits that we pay

Please note that if the coverage described in this pamphlet does not meet your needs, you will not be able to take out a policy.

### ● Claim for death due to injury or illness

Coverage for death in the course of daily life, paid as a lump sum.

### ● Claim for permanent disability following injury

Coverage for permanent disability due to injury in the course of daily life, paid as a lump sum.

### ● Claim for injury and illness treatment expenses

Coverage is provided for injury and illness treatment expenses in the course of daily life.

### ● Claim for personal liability

Coverage is provided in the event that the insured incurs in the course of daily life a legal liability for compensation toward a third party; compensation for damages and legal costs, etc. are paid.

### ● Claim for emergency reunion expenses, etc.

In the event of death or critical illness during the period of liability, payment is made to cover round-trip travel expenses by air or other means in order for relatives, etc. to travel to the local site, and for hotel accommodation expenses incurred during the journey, the cost of expatriating the deceased and transportation/communication expenses, etc.

## Primary cases in which claims are paid

### ● Injury treatment expenses (for injuries suffered in the course of daily life)



### ● Illness treatment expenses (when becoming ill)



### ● Personal liability (when accidentally injuring another person)



### ● Emergency reunion expenses, etc. (sending for relatives when critically ill)



## Main cases when claims are not paid

### ● Pregnancy, childbirth, miscarriage and illness caused by these



### ● Dental disease

(However, payment is provided for dental treatment resulting from an injury)



### ● Accident and illness in the course of work or commuting (However, payment is provided during training)



\*In all cases, an emergency reunion expenses claims are eligible for payment in the event of death or critical illness.

\*For a summary of the primary cases in which claims are paid or are not paid, see "Summary of Comprehensive Insurance for Technical Intern Trainees" below.

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## Period of Insurance

### ● How to set the coverage period for 100% of treatment expenses

When taking out a policy, you can select the period during which 100% coverage for accident and illness treatment expenses is provided. Choose from 15 days, 1 month or 2 months. We recommend setting a period during which 100% of medical treatment expenses are covered, so that 100% coverage for medical treatment expenses can be provided between departing the country of nationality, etc. until public systems such as health insurance, etc. become applicable in Japan, up to the amount of the sum insured.

### ● How to set the period of insurance

With Comprehensive Insurance for Technical Intern Trainees, coverage applies to the period during which “Technical Intern Training” status of residence is held, so the period of insurance should be set according to the scheduled period of technical intern training. When setting the period of insurance, we recommend that you add 1 month to the scheduled period of technical intern training so that there is no shortfall in the period of insurance, taking into consideration the length of time for travel between departure from the home country and entry into Japan.

Note: The period of insurance begins at midnight on the set date and ends at 12:00 noon on the day preceding the anniversary date.

Note: Please set the period based on Japan Standard Time.

### ● Explanation of the period of insurance liability

During the set period of insurance, the period during which the underwriting insurer assumes payment liability is set forth below.

(Note) Coverage will not be provided if no period of insurance liability is included, even if during the configured period of insurance.

Period of Insurance Liability
<p>The period from completion of the immigration procedures, etc. at the technical intern trainee's country of nationality, with the objective of undertaking a technical intern training, until the conclusion of the technical intern training in Japan and completion of arrival procedures, etc. when returning to his or her country of nationality. However, in the event that any of the following circumstances apply, the period of insurance liability will end even before completion of arrival procedures, etc. when returning to the country of nationality.</p>
<p>(a) If arrival procedures have not been completed as of 12:00 noon on the last day of the period of insurance, the period of insurance will end at 12:00 noon on the last day of the period of insurance. However, if arrival procedures are scheduled to be completed by 12:00 noon on the last day of the period of insurance but are delayed for any of the following reasons, expiry of the period of insurance will be extended by a period of time recognized as that by which arrival is subject to a normal delay due to such reason, up to a maximum of 72 hours.</p> <ul style="list-style-type: none"> <li>(1) Delay, cancellation or suspension of transportation facilities such as aircraft, shipping vessel or motor vehicle, on which the technical intern trainee is travelling or is scheduled to travel, despite an operating schedule being specified</li> <li>(2) Inability to board due to a defect in the boarding reservation system at the transportation facility</li> <li>(3) The technical intern trainee has received medical treatment</li> <li>(4) Illegal control by a third party or restraint by a public authority of a transport facility in which the technical intern trainee is a passenger, or of a facility that he or she has entered, kidnapping of the technical intern trainee, etc. (the extension period due to such cause is not limited to 72 hours, but will be extended only for the time required for the technical intern trainee to resume his or her normal itinerary after being released. However, this will continue until the moment they arrive at their final destination, for the moment they depart for a destination other than that originally scheduled, whichever comes first).</li> </ul> <p style="text-align: right;">etc.</p>
<p>(b) If the period of residence of the technical intern training expires earlier than the last day of the period of insurance, insurance liability will end at that moment. However, if the technical intern training had ended and departure from Japan has occurred before the expiration of the period of residence, insurance liability will continue until completion of arrival procedures for returning to the country of nationality, etc.</p>
<p>(c) If the technical intern trainee departs Japan earlier than the last day of the period of insurance, even though the technical intern training has not ended, and sooner than expiration of the period of residence for the technical intern training, insurance liability will end at that moment. However, if the technical intern trainee departs Japan after obtaining a re-entry permit, the insurance liability will continue for a period of 30 days after the departure date, and will also continue after re-entry to Japan. If re-entering Japan more than 30 days after the departure date, insurance re-enrollment procedures will be required.</p>

# Explanation of Important Matters for Applicants for Comprehensive Policies for Technical Intern Trainees (Overseas Travel Insurance with Technical Intern Training Rider)

## Important points when applying

1. Check that all the details in your application form are correct before signing and sealing it. Depending on the details you have entered, including whether you have another overseas travel insurance policy, we may not be able to accept your application or offer coverage in line with your requirements.
2. Disclosure and notification matters  
Please refer to the table on the right when filling out the disclosure and notification matters, which are described in the application form.  
(☆: Disclosure matter; ★: Disclosure and notification matter)

Item	Category of disclosure/notification matter	Job description
Other insurance/date of birth of insured person	☆	★

## Important points after contract inception

1. To cancel your policy, contact the JI Accident & Fire Insurance agent you arranged the policy with, or JI Accident & Fire Insurance Co., Ltd. We will refund the premiums for any unexpired periods during your contracted term of insurance.
2. If there is a change in your policy details, such as a change in the policyholder's address, please promptly notify the JI Accident & Fire Insurance agent you arranged the policy with, or JI Accident & Fire Insurance Co., Ltd.

## When claims cannot be paid, etc.

We may not be able to pay claims in some circumstances (exclusions), such as when there is willful intent on the part of the beneficiary of the insurance claim. For details, see "General Conditions of Insurance & Riders".

## Cancellation based on significant circumstances

In the following circumstances, we may not be able to pay claims and may have to cancel your policy.

1. The Policyholder, the Insured or the Insurance Beneficiary causes or attempts to cause an accident in order to cause a claim to be paid under this insurance policy
2. The Insured or the Insurance Beneficiary commits fraud or attempts to commit fraud in relation to the making of a claim under this insurance policy
3. The Policyholder, the Insured or the Insurance Beneficiary is a person affiliated with an organized crime group or otherwise corresponds to an antisocial force, or is involved in an antisocial force
4. The total sum insured is exceptionally large due to taking out multiple insurance policies

## When an accident occurs

1. When an accident covered by this insurance occurs, please notify the details of the injury and the extent of any other damage to your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd., within 30 days of the date of the accident (inclusive of that date). Please note that if you fail to notify us, without a valid reason, we may not be able to pay part of the claim. You must contact us in advance if a liability event occurs and the amount of liability is agreed with the victim (out-of-court settlement). If you fail to notify us, without a valid reason, we may not be able to pay part of the claim.
2. When making a claim, you will need to submit those documents specified in the "General Conditions of Insurance & Riders", which we ask you to submit.
3. We will complete the necessary checks and pay claims within 30 days of the date of submission of the documents required for making a claim (inclusive of that date). However, if a special inquiry or investigation is needed, we will pay claims by the date specified in the General Conditions of Insurance & Riders. Please contact your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd. for further information.
4. Please note that there is a statute of limitations (3 years) applicable to the right to make an insurance claim. For further information, including about the period during which the right to make a claim arises, please contact your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd.
5. The person who is entitled to receive compensation for damage from the Insured (the victim in a liability event, etc.) has the right to receive the insurance claim ahead of other claimants (preferential right). Please contact your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd. for further information.

## Coinsurance policies

Where several insurers have concluded a coinsurance policy, the lead underwriter will perform business and administration on behalf of the other underwriting insurers. The underwriting insurers shall bear liability independently and separately, rather than jointly, according to the respective sums insured or underwriting ratios.

## Treatment of bankruptcy of the insurance company, etc.

In the event of circumstances such as the bankruptcy of the insurance company and the management failure of the handling underwriting insurer, the payment of claims and refunds, etc. may be frozen for a fixed period and the amount of the claim may be reduced. In the event of the bankruptcy of the underwriting insurer, this insurance will be eligible for compensation by the Non-life Insurance Policy-holders Protection Corporation of Japan, and compensation will be paid based on the respective term of insurance, as follows:

- Term of insurance is less than 1 year: In principle, up to 80% of claims and refunds, etc. will be compensated (or 100% in the case of claims pertaining to insured events occurring within 3 months of the suspension of payment by the failed insurance company).
  - Term of insurance is more than 1 year: In principle, up to 90% of claims and refunds, etc. will be compensated.\*
- \*It may be less than 90% in the case of insurance policies where the assumed interest rate is higher than the rate specified by the competent minister.

For further information about the above, and for other matters, refer to the "General Conditions of Insurance & Riders." The policyholder should explain the matters described here to the insured persons.

## Policy Matters for Confirmation (Confirmation of Intentions)

When applying, please check that the insurance coverage and sums insured, etc. meet your needs.

To ensure that you will be able to utilize this insurance with peace of mind in the event of an accident, these matters for confirmation are provided for you to check that the provided insurance product matches your needs, and to check that you have correctly entered any particularly important matters when making your application. While we strive to provide insurance products that meet the needs of our customers, please check again that the coverage provided meets your specific requirements, and that any particularly important matters are stated correctly in the application. Thank you for your cooperation.

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|---|--|
| (1) This insurance is intended to provide coverage for injury and illness, etc. during the term of insurance, in line with your requirements. If the sum insured, premium or other matters do not meet your needs, please consult your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd. | (3) Please check that all of the content of the disclosure matters shown in the application form are accurate.   |
| (2) Please check that the following meet your requirements.   | (4) Please check the Explanation of Important Matters.   |
| (i) Details of cover (cases in which claims are paid and are not paid, etc.), details of rider(s)   | (5) If you are concluding a comprehensive policy, please check that you understand "the person covered by insurance" and "discount scheme, etc." before concluding the contract. |
| (ii) Scope of the insured person  | If you have any questions, please contact your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd.  |
| (iii) Sum insured (the contract sum)  |  |
| (iv) Term of insurance (the contract period of insurance)   |  |
| (v) Insurance premium, payment method, the fact that there is no policyholder distribution scheme   |  |

## Guide to Handling of Personal Information

### Handling of Personal Information

We fully recognize the importance of protecting your personal information, and in order to conduct our business in good faith, we have established a policy on the handling of personal information and handle personal information appropriately, as described below.

#### 1. Purpose of acquisition and usage of personal information

We obtain the necessary personal information for the following purposes through lawful and fair means, and use this in order to achieve the following purposes within the scope required in the course of business.

- (1) Underwriting screening, underwriting, performance and administration pertaining to applications for non-life insurance
- (2) Proper payment of claims
- (3) Conclusion of reinsurance contracts, notifications under reinsurance contracts and making reinsurance claims
- (4) Information about financial products handled by JI Accident & Fire Insurance, solicitation and sales as well as contract execution, brokering, intermediation, agency and management
- (5) Information about other products and services that we handle, as well as provision and administration thereof
- (6) Information about services incidental to and related to (4) and (5) above, as well as provision and administration thereof

#### 2. The types of information we collect

The most typical information we collect is your name, address, telephone number, email address, date of birth, and gender. We may ask you about other information in the application form or elsewhere (such as your profession and state of health).

### 3. Provision of personal information to third parties

We will not provide your personal information to external parties, except in the following cases:

- (1) When you have given your consent
- (2) When based on laws and regulations
- (3) When providing the personal information to business subcontractors, etc. in Japan or overseas, including agents of JI Accident & Fire Insurance, within the scope necessary for achieving the purpose of usage
- (4) When necessary for concluding reinsurance contracts, making notifications based on reinsurance contracts and making reinsurance claims (including provision by reinsurance companies, etc. to other reinsurance companies, etc.)
- (5) When registering the insurance policy details with the contract registration system established and operated by the insurance industry and when replying to queries based on this system, or when otherwise necessary to prevent unlawful or improper insurance applications and claims, visit the website of The General Insurance Association of Japan ([www.sompo.or.jp/](http://www.sompo.or.jp/)) for details.
- (6) When deemed necessary for the benefit of the individual or when in the public interest

### 4. Detailed information about handling of personal information by JI Accident & Fire Insurance

For detailed information about the way in which we handle personal information, please visit the following website or contact us directly. < Website address: [www.jihoken.co.jp/](http://www.jihoken.co.jp/) >

If the applicant and the insured person differ, the applicant should explain the above Guide to Handling of Personal Information to the insured person (or all insured persons when there are several).

# Summary of Comprehensive Insurance for Technical Intern Trainees (Overseas Travel Insurance with Technical Intern Training Rider)



When concluding a contract, please also be sure to read "Explanation of Important Matters" and "Policy Matters for Confirmation".

Coverage Item	Primary cases in which claims are paid	Claims that we pay	Primary cases in which claims are not paid	
ACCIDENT	<b>Claim for death</b>	When the insured person dies within 180 days of an accident that occurred during the period of liability, inclusive of the date of the accident, due to an injury they sustained in the accident.	The full amount of the claim for death due to injury will be paid to the insured person's legal heir. If a beneficiary of the death benefit has been specified, payment will be made to that person. If a payment for permanent disability has already been made (if a payment for permanent disability has already been made when the period of insurance exceeds 1 year, in relation to an accident that occurred within the same policy year), an amount will be paid after deducting the sum that has already been paid from the amount of the claim payment for death due to injury.	No claims will be paid for the following injuries. ● An injury resulting from the willful intent or gross negligence of the policyholder, insured person or insurance beneficiary. ● An injury resulting from a fight, suicidal act or criminal act. ● An injury resulting from an accident that occurred while driving without qualifications, when under the influence of alcohol, or in a state under which normal driving may no longer be possible, due to marijuana, opium, etc. ● An injury resulting from a brain disease, insanity, pregnancy, childbirth or miscarriage. ● An injury resulting from surgery or other medical treatment on the insured person. ● An injury resulting from the carrying out of a sentence against the insured person. ● An injury resulting from war, exercise of force by a foreign country or other disturbance, etc. ● An injury resulting from radioactive exposure or radioactive contamination. ● Whiplash or lumbago, etc. with no medically objective findings. ● An injury that occurred before the start or after the end of the period of liability. Once training is completed, any injury that arises in the course of work or commuting will not be eligible for claim payment. With regard to treatment expenses for injury, the self-contribution paid directly to the hospital, etc. will be eligible for claim payment. In addition, after the completion of training or once the 100% coverage period for medical treatment expenses has expired, if there is no benefit from public systems such as health insurance, etc. the upper limit for claims will be 30% of the medical treatment expenses, etc. actually incurred.
	<b>Claim for permanent disability</b>	When the insured person suffers a permanent physical disability within 180 days of an accident that occurred during the period of liability, inclusive of the date of the accident, due to an injury they sustained in the accident.	Between 4% and 100% of the claim for permanent disability following injury will be paid according to the degree of permanent disability. The upper limit will be the combined sum insured for permanent disability following injury throughout the period of insurance (for each policy year if the period of insurance exceeds 1 year).	
	<b>Claim for medical treatment expenses</b>	When the insured person has received medical treatment for an injury sustained in an accident that occurred during the period of liability.	A sum will be paid from among the following actually incurred treatment expenses, etc., which is deemed appropriate based on commonly accepted norms, within the scope of the sum insured for accident treatment expenses and the sum insured for illness treatment expenses, for each single injury or illness. However, this will be limited to the expenses necessitated within a period of 180 days from the date of occurrence of the accident, inclusive of that date, in the case of injury, and within a period of 180 days from the first day of treatment, inclusive of that date, in the case of illness. (1) Medical examination and hospitalization-related expenses paid to a doctor or hospital (2) Expenses for repairing a prosthetic arm or leg (only applicable in the case of injury) (3) Emergency transfer expenses, etc. (4) The following expenses necessitated by hospitalization: a. cost of transportation, cost of hiring an interpreter, b. cost of communications, including international telephone call charges, c. cost of purchasing personal items, d. transportation expenses necessitated by hospitalization. However, the upper limit is ¥30,000 for c., and ¥100,000 in total for a-d, per single injury or illness. "Expenses" means expenses paid directly to the hospital, etc. by the insured person who receives medical treatment, whether inside or outside the country. However, this excludes health insurance, workers' accident insurance and expenses that do not need to be paid directly due to the existence of a similar scheme overseas.	
ILLNESS	<b>Claim for medical treatment expenses</b>	(1) When the insured person has commenced treatment within 72 hours of the end of the period of liability due to an illness that presented itself during the period of liability or within 72 hours of the end of the period of liability. However, if the illness presented itself after the end of the period of liability, this is limited to a case in which the cause arose during the period of liability. (2) When treatment commenced within 30 days of the last day of the period of liability, inclusive of that day, due to a specified infectious disease that was contracted during the period of liability.	No claims will be paid for the following illnesses. ● An illness resulting from the willful intent or gross negligence of the policyholder, insured person or insurance beneficiary. ● An illness resulting from a fight, suicidal act or criminal act. ● An illness resulting from the carrying out of a sentence against the insured person. ● An illness resulting from war, exercise of force by a foreign country or other disturbance, etc. ● An illness resulting from radioactive exposure or radioactive contamination. ● Whiplash or lumbago, etc. with no medically objective findings. ● Pregnancy, childbirth, miscarriage or premature birth, or an illness based on these. ● Dental disease. ● Altitude sickness that presented itself during mountain climbing involving the use of mountaineering equipment such as an ice axe. ● An illness that presented itself before the start of the period of liability. Once training is completed, any illness that arises in the course of work or commuting will not be eligible for claim payment. With regard to treatment expenses for illness, the self-contribution paid directly to the hospital, etc. will be eligible for claim payment. In addition, after the completion of training or once the 100% coverage period for medical treatment expenses has expired, if there is no benefit from public systems such as health insurance, etc., the upper limit for claims will be 30% of the medical treatment expenses, etc. actually incurred.	
	<b>Claim for death</b>	(1) When the insured person dies during the period of liability due to an illness. (2) In the event of death within 30 days of the last day of the period of liability, inclusive of that day, due to an illness that presented itself during the period of liability, or due to an illness that presented itself within 72 hours of the end of the period of liability, the cause of which occurred during the period of liability. (However, this is limited to a case in which treatment had been initiated during the period of liability or within 72 hours of expiry of the period of liability, and treatment continued being received after this period). (3) In the event of death within 30 days of the last day of the period of liability, inclusive of that day, due to a specified infectious disease that was contracted during the period of liability.	The full amount of the claim for death due to illness will be paid to the insured person's legal heir. If a beneficiary of the death benefit has been specified, payment will be made to that person.	etc.

## Explanation of Terms

- ◆ Insured person
- ◆ During the period of liability

: The technical intern trainee covered by insurance.  
: The period from completion of the immigration procedures, etc. at the insured person's country of nationality, with the objective of undertaking a technical intern training, until the completion of arrival procedures, etc. when returning to the country of nationality after receiving the technical intern training in Japan.

- ◆ Injury

: Damage to the body caused by a sudden and accidental extraneous event. Injury includes acute poisoning caused by accidental and temporarily inhalation of poisonous gas or poisonous material.

- ◆ Medical treatment / Treatment : Treatment carried out by a doctor, which the doctor recognizes as being necessary.

- ◆ Specified infectious disease : Class I to Class IV infectious diseases as stipulated in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases.

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Coverage Item	Primary cases in which claims are paid	Claims that we pay	Primary cases in which claims are not paid
<b>Personal Liability</b>	When the insured person inflicts damage on another person by injuring them or damaging their property during the period of liability due to an accidental event, and incurs a legal liability to pay compensation for damages.	The amount of the compensation for damages is paid. The upper limit is the sum insured under liability insurance, per single event. There are cases in which it may also be possible to pay a claim for any necessary and beneficial expenses incurred to prevent the occurrence of damages or to limit their expansion, and for legal costs, lawyers' remuneration, etc. paid out with the agreement of the insurance company.	No claims will be paid for the following types of compensation liability. <ul style="list-style-type: none"> <li>● Compensation liability resulting from the willful intent of the policy holder or the insured person.</li> <li>● Compensation liability resulting from war, exercise of force by a foreign country or other disturbance, etc.</li> <li>● Compensation liability resulting from radioactive exposure or radioactive contamination.</li> <li>● Compensation liability caused directly by the insured person's performance of their duties.</li> <li>● Compensation liability caused by the ownership, use or management of movable property provided exclusively for the business use of the insured person.</li> <li>● Compensation liability arising from immovable property that is owned, used or managed by the insured person.</li> <li>● Compensation liability toward relatives cohabiting with the insured person.</li> <li>● Compensation liability in relation to goods on consignment (excluding guest rooms in accommodation facilities and movable property, etc. therein).</li> <li>● Compensation liability caused by the insanity of the insured person.</li> <li>● Compensation liability caused by violence or beating by the insured person or at the instruction of the insured person.</li> <li>● Compensation liability caused by the ownership, use or management of aircraft, shipping vessels (excluding yachts and personal watercraft), motor vehicles (excluding bicycles, golf carts and snowmobiles during use for leisure purposes, etc.), and firearms.</li> </ul>
<b>Emergency Reunion Expenses, etc.</b>	The insured person (1) dies within 180 days of an accident that occurred during the period of liability, inclusive of the date of the accident, due to an injury they sustained in the accident. (2) dies during the period of liability due to illness, pregnancy, childbirth, premature birth or miscarriage. (3) dies within 30 days of the last day of the period of liability, inclusive of that day, due to an illness that presented itself during the period of liability. (However, this is limited to a case in which treatment had been initiated during the period of liability and continued being received after this period). (4) dies within 180 days of a suicidal act that was carried out during the period of liability, inclusive of the day on which the act was carried out. (5) becomes critically ill during the period of liability (in the opinion of a doctor, their life is in danger due to a serious injury or illness and the outcome is uncertain). (6) is on board or travelling in an aircraft or shipping vessel that suffers an accident during the period of liability. (Including when missing). (7) is unaccounted for as a result of a sudden and accidental extraneous event during the period of liability (excluding expenses incurred after it has been confirmed that they are safe), or it is confirmed from the police or other official entity that emergency search and rescue activities are required due to the accident.	A sum will be paid from among the following expenses actually incurred by the policyholder, insured person and their relatives, which is deemed appropriate based on commonly accepted norms, within the scope of the sum insured for emergency reunion expenses, etc. throughout the period of insurance. (1) Search and rescue expenses, (2) cost of round-trip airfare or other form of travel to the location by the person(s) providing relief (up to 3 persons), (3) cost of accommodation for the person(s) providing relief, both at the local site and during the journey to the local site (up to 14 days of accommodation per person for 3 persons providing relief) (4) cost of transfer from the local site, (5) miscellaneous expenses (up to a total of ¥200,000, including the cost of travel procedures for the person(s) providing relief, local transport expenses, communications expenses including international call charges, cost of disposing of the remains of the deceased). However, with regard to (4) and (5), if a claim is payable for treatment expenses for injury or treatment expenses for illness, that amount shall be deducted. "Local site" means the location of accident occurrence or the place of recovery, either in or outside Japan.	No claims will be paid for expenses arising from the following causes. <ul style="list-style-type: none"> <li>● The willful intent or gross negligence of the policyholder, insured person or insurance beneficiary.</li> <li>● A fight, suicidal act (eligible for payment in the event of death) or criminal act.</li> <li>● An accident that occurred while driving without qualifications, when under the influence of alcohol (eligible for payment in the event of death), or while using drugs, etc.</li> <li>● The carrying out of a sentence on the insured person.</li> <li>● War, exercise of force by a foreign country, or other disturbance, etc.</li> <li>● Radioactive exposure or radioactive contamination.</li> <li>● Whiplash or lumbago with no medically objective findings.</li> </ul> etc.

## ■ When making an application

(1) As this insurance is specifically designed for technical intern trainees, only a technical intern trainee can be an insured person.

(2) Central Insurance, Ltd. is vested with rights of agency for the conclusion of insurance contracts, and concludes insurance contracts, collects insurance premiums, issues receipts for insurance premiums, manages policies and performs other agency services based on an outsourcing agreement with the underwriting insurer. Therefore, a contract that has been concluded with Central Insurance, Ltd. and effectively established is deemed to be made directly with JI Accident & Fire Insurance Co., Ltd.

(3) This pamphlet provides a summary of "Comprehensive Insurance for Technical Intern Trainees (Overseas Travel Insurance with Technical Intern Rider)". "When taking out a policy, please be sure to carefully read the "Explanation of Important Matters." For further information," Overseas Travel Insurance (Comprehensive Insurance for Technical Intern Trainees) General Conditions of Insurance & Riders" is also available, which you may request from your JI Accident & Fire Insurance agent or from JI Accident & Fire Insurance Co., Ltd. If you have any questions, please contact your JI Accident & Fire Insurance agent or JI Accident & Fire Insurance Co., Ltd. You should explain the contents of this pamphlet to all insured persons.

Underwriting Insurer

Handling Agent



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