



SOMPO HOLDINGS

Innovation for Wellbeing

# Travel Insurance for Visitors Information on the Coverage

This flyer provides information on the coverage (outline) of the Travel Insurance for Visitors.

## Outline of "Travel Insurance for Visitors"

### Covers medical treatment cost incurred in Japan

● The insurance covers a medical treatment cost or the like in cases where the customer received a doctor's treatment in Japan for an illness(\*) or injury occurred during the liability period.

(\*) The insurance also covers the cost of medical treatment received in Japan, for the symptoms of an illness which was developed before visiting Japan, due to a rapid deterioration of the symptoms.

● The insurance covers up to the limit of the insurance amount of the actual expenses of medical treatment.

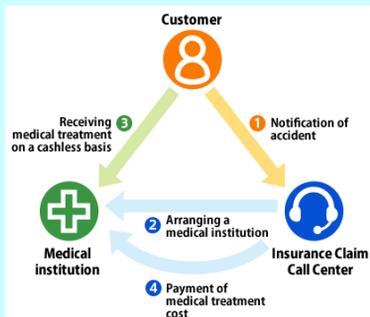
(Note 1): For the insurance amount, see the visitor card.

(Note 2): For details of the coverage, see Outline of the coverage (Insurance benefits for medical treatment cost) on the back.

### Can receive medical treatment on a cashless basis

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

\* This service can be used if the policy contract is valid.



1. In case of accident, call the Insurance Claim Call Center.
2. The Call Center will reserve and arrange a nearby medical institution for you.
3. Enter necessary information in the prescribed document at the medical institution, and receive medical treatment on a cashless basis.
4. Sompo Japan Nipponkoa will pay the medical treatment cost to the medical institution.

#### <Note>

● Even if you call the Insurance Claim Call Center, Cashless medical treatment might not be available in some areas. In such a case, out-of-pocket payment of the medical treatment cost needs to be made, and later claim for the insurance benefits via the insurance claim website.

● Some medical institutions in Japan expect patients to purchase medicine from the pharmacies located outside the medical institution, based on the prescription issued after medical treatment. In such cases, out-of-pocket payment is required at the pharmacies, but later claim for the insurance benefits via the insurance claim website is available.



**Note that the phone number of the Insurance Claim Call Center and the URL of the Insurance Claim Website are indicated in the visitor card that is provided by the policyholder. Make sure to check them.**

## Descriptions of terms

The definitions of major terms used in this flyer are as follows.

Term	Definition of term
Medical objective finding	An abnormality findings observed through physical examination, neurological examination, clinical examination, imaging test, etc.
Other insurance policy contracts or the like	Any other insurance policy contracts or mutual aid contracts with the same payment liability for the whole or part of this insurance policy contract.
Liability period	A period from the entry to Japan to the first departure from Japan during the insurance term.
Entry (to Japan)	Landing permission being granted by an immigration inspector of Japan.
Departure (from Japan)	Departure (from Japan) being confirmed by an immigration inspector of Japan.

## Outline of the coverage (Insurance benefits for medical treatment cost)

The following provide outline of the coverage. For details, see the general policy conditions / special contracts indicated on the Insurance Claim Website (<https://travelins.sjnk.jp/claim/login>).

### (i) Major cases where insurance benefits are paid

#### Major cases where insurance benefits are paid

The amount of money actually paid by the insured person (\*2) that corresponds to one of the costs a. to e. below (\*1) will be paid, on the condition that the insured person falls under any of the following items (i) to (iii).

However, this is limited to costs incurred in Japan within 180 days including the day of starting a doctor's medical treatment during the liability period.

The upper limit will be the amount of medical treatment cost for which insurance benefits are to be paid per cause of injury or illness.

#### <Major cases covered for payment>

- (i) A doctor's medical treatment is started during the liability period due to a sudden and incidental external accident during the liability period.
- (ii) A doctor's medical treatment is started during the liability period due to an illness developed during the liability period.
- (iii) A doctor's medical treatment is started during the liability period due to rapid deterioration (\*3) of symptoms of an illness that was developed before the start of the liability period and for which a doctor's medical treatment has been received.

#### <Major costs covered for payment>

- a. Cost such as a consultation fee, hospitalization cost and surgical cost paid to the doctor or hospital
- b. Cost such as medication cost and medical equipment usage fee due to procedure or prescription by the doctor
- c. Artificial arm or leg repair cost
- d. Cost of hiring an interpreter for medical treatment
- e. Cost of a doctor's medical certificate required for insurance claim, etc.

(\*1) It refers to a cost that the insured person who received medical treatment in Japan directly pays to the hospital or the like. However, any cost that does not have to be directly paid due to benefits or the like of another insurance policy contract is excluded.

(\*2) Must be an appropriate amount in light of common sense. The following costs (i) to (iv) are not covered.

- (i) Cost of Japanese traditional massage, massage, finger pressure, acupuncture, moxocautery, judo-orthopedics, chiropractic or osteopathy
- (ii) Cost for fitting or adjustment of eyeglasses, contact lenses or hearing aids, or cost for surgery intended to correct myopia, hyperopia, astigmatism or presbyopia or other procedures intended for eyesight restoration. However, cases falling under (i) of <Major cases covered for payment> are excluded.
- (iii) Cost for hair transplant, plastic surgery for cosmetic reasons, or procedure intended for other than health condition improvement
- (iv) Cost for infertility treatment or other pregnancy promotion control

(\*3) It refers to deterioration of symptom of which the occurrence during the liability period cannot be predicted by the insured person and that cannot be avoided even if care is taken in light of common sense.

(Note) Recognition/approval of the timing of development of an illness, timing of the start of medical treatment, and rapid deterioration of symptom depends on the doctor's diagnosis.

### (ii) Major cases where we will not pay insurance benefits

For rapid deterioration of injury, illness or symptoms caused by the following reasons, we will not pay insurance benefits.

For details of cases where we cannot pay insurance benefits, see "**Major cases where we will not pay insurance benefits**" in the general policy conditions.

#### Major cases where we will not pay insurance benefits

■ An intentional or serious fault ■ Suicidal act, criminal act or combative act ■ War or other disturbances (excluding terrorist act), nuclear fuel materials, etc. ■ Pregnancy, childbirth, premature birth or miscarriage ■ Dental diseases ■ Cervical syndrome (so-called "whiplash"), backache, etc. with no medical objective findings ■ Unqualified driving, driving under the influence of alcohol, or driving in a state where normal driving may not be performed due to narcotics, thinner, etc. ■ Accident during a game, competition or performance (including those similar to these and practices) using an automobile, motorized bicycle, etc. ■ Accident during dangerous sports such as mountain climbing, rock climbing (including free climbing) and skydiving ■ The purpose of the travel is to receive medical treatment of an injury or disease or mitigate symptoms. ■ It was determined before the start of the liability period to receive medical treatment at a hospital or clinic in Japan. etc.