

Overseas Travel Insurance Important Notice

For periods beginning on or after April 1, 2020

This manual is translated to help you understand the basic contents of the "Overseas Travel Insurance Important Notice".

As an official document, it is an explanation of important matters in Japanese. In the case that the interpretation differs between Japanese and English, the interpretation in Japanese shall prevail.

This explanatory document does not describe all the contents regarding the contract. For details, please refer to the Overseas Travel Insurance General Insurance Terms and Conditions and Special Provisions.

Please refer to the Tokio Marine & Nichido Fire Insurance website (www.tokiomarine-nichido.co.jp/service/yakkan.html) for the Overseas Travel Insurance General Insurance Terms and Conditions and Special Provisions.

Explanation of terms used in this manual

Contractor

A party to an insurance contract, who has various rights and obligations under the contract. The term "policyholder" is used in the insurance policy.

Special provisions

This clause is set in the General Insurance Terms and Conditions and modifies some of the contents of the General Insurance Terms and Conditions. It is not possible to make a contract only with the special provisions.

Cancellation of contract

Refers to the loss of effect of an insurance contract by a manifestation of intent from the policyholder. The policyholder is required to take the necessary procedures for cancellation of a policy with a special clause for comprehensive contracts.

Termination

Cancellation refers to the loss of effect of an insurance contract by a manifestation of intent from our company.

I Items to be confirmed before entering into a contract

1. Overseas Travel Insurance Structure

We will pay for various accidents such as injury, illness, and damage to personal belongings caused by sudden and accidental accidents while traveling overseas.

For basic coverage, please refer to the brochures.

2. Underwriting conditions, etc. for basic coverage and insurance amount, etc.

①. Basic coverage

Injury Death

Injury Permanent Disability

Medical and Rescuer's Expenses

②. Summary of Main Special Provisions

Personal Liability

Personal Belongings

③. Note on overlapping coverage

If you purchase a special contract for liability coverage or a special contract for medical treatment and relief expenses, and the person to be insured or his/her family members have other insurance contracts with similar coverage, the coverage may be duplicated.

If coverage overlaps, you may be covered for the covered accident from either policy, but not from either policy. Please check the difference in coverage and the amount of insurance, and consider whether or not you need the special clause.

④. Underwriting conditions, such as the amount of insurance

In principle, please select the insurance amount, etc. from among the policy types.

There is underwriting limit for each insurance amount. There are Limits on the amount of accidental death insurance, amount of disability insurance, and amount of sickness death insurance depending on the age and annual income of the person to be insured. In particular, please be careful when the person to be insured is under 15 years old as of the starting date, or when the person to be insured does not consent to the contents of the policy.

Please refer to the application form for the actual amount of insurance you will be purchasing.

⑤. Period of insurance and start/end of compensation

Period of insurance: Set the period of insurance according to the length of your trip, up to a maximum of 2 years.

- For the purpose of insurance, the period of the travel means from the time you leave your residence for overseas travel until you return to your residence. In addition,

residence means in the case of a single-family dwelling, the premises, and in the case of multi-family dwelling, the unit in which the person covered by the insurance resides.

- The insurance period may be extended up to a certain period if transportation is delayed, cancelled, or changed, or if the insured person receives medical treatment.
- Please refer to the application form and other documents for the actual period of coverage you are enrolled in.
- Start of compensation: 0:00AM of the first day of the insurance period
- Termination of coverage: 12:00PM on the last day of the insurance period

However, coverage will end when you return to your residence, even if it is in the middle of the insurance period.

3. Mechanism for determining insurance premiums and payment method, etc.

①. Mechanism for determining insurance premiums

The insurance premium is determined by the age of the person covered by the insurance, the amount of insurance, the insurance period, the exercise performed during the trip, etc. actually

Please check the application form etc. for the insurance premiums to be paid by the customer.

②. How to pay insurance premiums

The insurance premium payment method is "one-time payment", in which the full amount is paid at the same time as subscription, unless a specific special contract is set. How to pay insurance premiums for contracts that include special contracts related to comprehensive contracts and special contracts related to comprehensive contracts of companies, etc.

Since the law etc. are different from general contracts, please contact the agency or us for details.

③. Handling of insurance premium payment grace period, etc.

Please pay the insurance premium at the same time as enrolling or changing the contents of the enrollment, unless you have set a specific special contract.

4. Maturity refund / contractor dividend

There are no maturity refunds or policyholder dividends for this insurance.

II Note on Conclusion of Contract

1. Obligation to notify

Items marked with ★ or ☆ on the application form are important items (notification

items) related to the contract, so please describe them accurately. Our agency has the right to receive notices. If the content you answered is different from the facts or notices, or if you do not state the facts about, you may be unable to cancel the contract and pay the insurance money.

[Notice]

★ : Notice matters ☆ : Notice matters and notice matters

- ★ • Date of birth of the person covered by insurance
 - If you have other insurance contracts , the details (including contracts you apply for at the same time)
- ☆ If you are engaged in work while traveling abroad, the details

2. Cooling-off

For policies with an insurance period of more than one year, you can withdraw your application or cancel your policy (cooling off) even after you have applied for the policy. In the event of cooling off, premiums already paid will be returned to the policyholder. Neither we nor our agents will claim any compensation for damages or penalties due to cooling off.

*If a reason for paying insurance claims has already occurred, but the policyholder does not know about it and requests a cooling-off period, the request shall not be effective.

*If the policy is cancelled at the request of the policyholder, the premium corresponding to the period from the start date to the cancellation period may be paid on a pro-rated basis.

Cooling-off period and notification method

The cooling-off period is eight days from the date of application or receipt of this document, whichever is later (postmarked within eight days). Ordinary mail is acceptable. Please be sure to notify us by mail. The agent through which you applied for the contract will not be able to accept the notice.

When cooling off is not possible

- Contracts with an insurance period of one year or less than one year
- Contracts for sales or business
- Contracts entered into by a corporation or unincorporated association or foundation
- Contracts applied for by special clauses related to mail order sales
- Contracts applied for under special clauses related to mail-order sales via the Internet, etc.

- Contracts to secure the performance of obligations under money consumption lease contracts and other contracts

3. Death insurance beneficiary

- In general, the death benefit will be paid to the legal heirs. If you wish to designate a specific person as the beneficiary of the death benefit, please be sure to obtain the consent of the person to be insured. The insurance contract will become invalid if you enroll without consent.
- For policies where the company is the policyholder and beneficiary of the death benefit, and the employees are covered by the insurance, please explain to the family members of the covered persons about the insurance.

III Cautions after concluding the contract

1. Obligation to notify, etc.

[Notice]

If there is any change in the contents of the items marked with ☆ on the application form, etc. (items to be notified), please contact your agent or our company without delay. Please note that if you do not contact us, the insurance payment may be reduced. The following items should be notified.

If the job you are engaged in changes while you are traveling abroad, you are subject to notification requirements. Please be sure to notify us.

*If you change to the following work, we will change the contract contents that we will inform you or cancel the contract.

- Professional boxers, professional kickboxers, professional wrestlers, roller derby players (including referees), wrestlers, and others.
- Work with a high degree of physical or life risk

[Other matters to be contacted]

If you change the address of the contractor, please contact the contracted agent or us without delay.

2. Canceled

If you wish to cancel your insurance policy, you must contact your insurance agent or us and sign the cancellation form.

- For contracts with special clauses related to comprehensive contracts, the subscriber must contact the policyholder and the policyholder must take the necessary procedures.
- Insurance premiums may be refunded depending on the contract details and

cancellation conditions.

- Even if there are premiums to be refunded, in most cases the amount will be less than the total amount of premiums paid in.

3. Cancellation by request from the person covered by insurance

There is a system that allows the cancellation of coverage related to the person covered by the insurance upon request from the person covered by the insurance. For details of the system and procedures, please contact your insurance agent or us. Please make sure to explain this information to all the persons covered by the insurance.

IV Other things to keep in mind

1. Handling of personal information

- Our Company and Tokio Marine Group companies shall use the personal information to make underwriting decisions, to manage and execute the Policy, to provide supplementary services, and to introduce and provide various products and services such as other insurance and financial products. The Company and Tokio Marine Group companies may use and provide personal information related to the Policy for the purposes of underwriting decisions, administration and performance of the Policy, provision of ancillary services, information and provision of various products and services such as other insurance and financial products, and questionnaires, as well as for the purposes of ① through ⑥ below. In addition, the purpose of use of special non-public information (sensitive information) such as health and medical information is limited by the Ordinance for Enforcement of the Insurance Business Act to the extent deemed necessary to ensure the appropriate operation of the business.

① To provide personal information to insurance companies (including insurance agents), insurance brokers, medical institutions, parties related to insurance claims and payments, financial institutions, etc. to the extent necessary to achieve the purpose of use of personal information related to this contract.

② To use the information jointly with other insurance companies, The General Insurance Association of Japan, etc. for reference in making decisions on contract conclusion, insurance payment, etc.

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④ To provide the information to reinsurance underwriters, etc., for use in concluding, renewing and managing reinsurance contracts, and paying reinsurance claims, etc.

⑤ To provide the information to the security interest holder for administrative procedures related to the establishment of security interests such as pledges and mortgages, and for the management and exercise of security interests.

For details, please refer to our website (www.tokiomarine-nichido.co.jp) and the websites of other underwriting insurance companies.

- In order to prevent the occurrence of accidents in fraudulent contracts for personal accident insurance, etc., and to ensure appropriate, prompt, and reliable payment of insurance claims, non-life insurance companies, etc. shall, at the time of contract conclusion or occurrence of an accident, register with the General Insurance Association of Japan (General Insurance Association) the status of insurance contracts and insurance claims pertaining to the same person covered by the insurance or the same accident. In order to ensure the reliable payment of insurance claims, the Company confirms the status of insurance policies and insurance claims for the same insured person or the same accident at the time of the conclusion of a contract or the occurrence of an accident by using the policy information registered with the General Insurance Association of Japan. The content of these checks will not be used for any purpose other than the above.

2. Cancellation, invalidation, or termination for serious reasons of the contract

- In the case of a policy that designates a person other than the policyholder as the beneficiary of the death benefit and the beneficiary is not the legal heir, the policy will be invalidated if the consent of the beneficiary is not obtained.
- In the event that the policyholder, the person to be insured, or the beneficiary of the insurance proceeds is found to be a member of a crime syndicate or other antisocial force, we may cancel the contract.
- In addition, the contract may be cancelled, invalidated, or terminated based on the terms and conditions.

3. Handling in the event of insurer failure, etc.

- In the event of the bankruptcy of an underwriting insurance company, the payment of insurance benefits and refunds may be frozen for a certain period of time or the amount may be reduced.
- In the event of the bankruptcy of the underwriting insurance company, this insurance policy will be covered by the General Insurance Policy Protection Corporation of Japan, and in principle, up to 80% of the insurance proceeds and refunds will be covered. In principle, up to 80% of insurance payments and returns will be compensated. 100%

of insurance payments will be compensated for insurance accidents that occur within three months of the bankrupt insurance company's suspension of payments.

4. Other precautions regarding the conclusion of a contract

- Our agents provide agency services such as the conclusion of insurance contracts and contract management based on a consignment contract with us. Therefore, any contract validly concluded with our agents will be deemed to have been concluded with us.
- If you are going to study abroad and require a certificate of insurance in addition to the insurance policy, policy certificate, or insured certificate, please contact your agent or us.
- If the policy is a co-insurance contract, each underwriter will be solely and separately liable for the insurance contract without joint and several liability according to their respective underwriting ratios. In addition, the managing insurance company acts as an agent for the other insurance companies.
- If you send the application form, etc. to the agent or to us, please arrange for it to arrive by the beginning of the contract. If the application form, etc. does not arrive at the agent or our company by the start of the contract, we may ask you to confirm the process of application at a later date.
- Please be aware that insurance policies with credit card companies or financial institutions as the policyholder and their members or depositors as the insured may lose their coverage if the credit card or deposit account is cancelled.

5. When an accident occurs

- In the event of an accident, please contact the agent or us within 30 days.
- When making a claim, in addition to the documents specified in the policy, the following documents or evidence may be required.
 - Documents or evidence proving that an accident has occurred or the circumstances of the accident, such as a traffic accident certificate or an accident certificate from the administrator of the place where the accident occurred
 - Documents or evidence to confirm the person or persons covered by the insurance, such as a certificate of residence, a copy of family register, etc.
 - Documents that can confirm the price of the damaged item, such as receipts, photographs of the damaged item, and documents that can confirm the cost of repair, such as estimates.
 - Documents or evidence for calculating the amount of insurance benefits to be paid

by the Company, such as a payment breakdown sheet describing the details of insurance benefits paid under other insurance policies, etc.

- If there is a circumstance where the insured person is unable to make a claim and there is no representative of the insured person to receive payment of the insurance claim, the spouse or a relative within the third degree of kinship of the insured person who meets our prescribed conditions may be able to make a claim on behalf of the insured person.
- Note on compensation for Emergency Medical Treatment concerning Illness and Rescue Expenses

Please consult with the Tokio Marine & Nichido Overseas General Support Desk before going to the hospital to use the cashless medical service. In such cases, the customer may be required to pay the medical examination fee to the hospital by yourself, or may be asked to submit a medical confirmation consent form for payment of the insurance claim.

Contract details confirmation items (intention grasp / confirmation items)

The purpose of this confirmation is to confirm that the proposed insurance product is in line with your wishes so that you can use the insurance with peace of mind in the event of an accident.

We apologize for the inconvenience, but please check each of the following items again.

If you have any questions regarding the confirmation, please contact the agency or our company.

- ① This insurance product covers injuries and illnesses while traveling abroad. Please make sure it matches your intentions.
- ② Please carefully check the compensation details, etc. provided in the brochures, application forms, etc.
- ③ Please make sure that the insurance you purchase meets your requirements in the following areas. If it is not in line with your requirements, please contact your agent or us.
 - Main cases in which insurance payments are made
 - Period of insurance
 - Amount of insurance
 - Insurance premium
- ④ Please check the following points regarding the items to be entered in the application form. If there are any omissions or mistakes, please contact the agency or our company

as it will be necessary to correct the documents.

- Are you sure that you have filled out the "Existence of other insurance policies" section of the application form correctly?
- Please check only "When performing the following physical activities during the trip. Have you informed your agent or us of your intention to engage in the following activities?"

Accidents occurring while engaging in the following physical activities are not covered by the insurance payment. (You can be covered by paying a premium for these activities with a special rider for special risks.)

- Mountain climbing (using climbing equipment such as ice ax, crampons, sails, and hammers)
- Luge, bobsleigh, skeleton
- Piloting aircraft (except gliders and airships) (however, no premium is required for piloting aircraft for work)
- Skydiving, hang gliding, boarding of ultralight powered aircraft (motor hang gliders, microlight aircraft, ultralight aircraft, etc., excluding parachute type ultralight powered aircraft such as paraplanes), boarding of gyroplanes
- Competitions and test driving of automobiles and other riding equipment
- Other similar dangerous activities

⑤ Have you checked the contents of the Important Notice and the brochure?

Please be sure to check the information that may be disadvantageous to you, the main cases in which insurance claims will not be paid, and the obligations of notification and notice.

Dissatisfaction / requests regarding insurance (from Japan)

If you have any dissatisfaction or request regarding the contents of insurance, please contact us.

Tokio Marine & Nichido Fire Insurance Co., Ltd

TEL: 0120-650-350

<Reception hours>

Weekdays 9 am-6pm

Saturdays, Sundays, and holidays 9:00 am to 5:00 pm (excluding the year-end and New Year holidays)

Consultation regarding accident notification (from overseas)

At the Tokio Marine & Nichido Overseas Comprehensive Support Desk, if you experience various problems such as illness, injury, or damage to your belongings while traveling, the staff in charge will respond to various consultations in Japanese. We accept calls from all over the world.

Please refer to the "Overseas Travel Insurance Safety Guidebook" that will be provided with your insurance card, policy certificate, and insured certificate.

**General Insurance Association of Japan Sompo ADR Center
(designated dispute resolution organization)**

We have concluded a basic contract for the implementation of procedures with The General Insurance Association of Japan, which is a designated dispute resolution organization designated by the Commissioner of the Financial Services Agency under the Insurance Business Law.

If you are unable to resolve the issue with us, you may file a petition for resolution with the Association.

For details, please refer to the website of the association.

<https://www.sonpo.or.jp/>

TEL: 0570-022808 (Please use 03-4332-5241 from the IP phone.)

<Reception hours>

Weekdays 9:15 am-5pm

(Saturdays, Sundays, national holidays, and year-end and New Year holidays will be closed.)