



With negotiation service out-of-court settlement

To organizations accepting Foreign Specified Skilled Workers (i)

# Comprehensive Insurance for Foreign Specified Skilled Workers

Overseas Travel Insurance with Technical Intern Training Rider

This publication is a “Brochure and Explanation of Important Matters” for Comprehensive Insurance for Foreign Specified Skilled Workers.



Feeling  
secure 1

Compensation is provided consistently from the time a Foreign Specified Skilled Worker completes departure procedures in the country of nationality, etc., until he/she completes activities as a Specified Skilled Worker (i) and completes entry procedure in the country of nationality, etc., or changes the status of residence to another.

Feeling  
secure 2

Support for Foreign Specified Skilled Workers with a variety of compensation, including medical treatment expenses and liability

Feeling  
secure 3

Provide negotiation service of out-of-court settlement for personal liability\*

\* Negotiation service of out-of-court settlement is subject to certain conditions.

April 2022  
Revised  
Version

The product described in this brochure is insurance for compensation to the bereaved family in case of death due to injury or disease, preparation of medical treatment expenses due to injury or disease, and liability due to accidental injury during the stay of Foreign Specified Skilled Workers in Japan. If these benefits meet your needs, please review the brochure for further information and consider enrolling.

Underwriting insurance company

 ジェイアイ傷害火災  
<https://www.jihoken.co.jp>

## 1

# Details of Comprehensive Insurance for Foreign Specified Skilled Workers

In December 2018, an amendment to the Immigration Control and Refugee Recognition Act (Immigration and Refugee Act) was passed, allowing for the acceptance of new foreign personnel with “specified skills” for industrial sectors with serious labor shortages from April 2019.

In the Comprehensive Measures for Acceptance and Coexistence of Foreign Nationals compiled by the whole-of-government, it is recommended that businesses employing Specified Skilled Workers (i) purchase insurance from the private sector.

## “Comprehensive Measures for Acceptance and Coexistence of Foreign Nationals (Partial Excerpt)”

Upon accepting foreign workers under new status of residence, the guidelines and other materials issued by the Ministry of Justice encourage business establishments employing Foreign Specified Skilled Workers (i) to purchase private insurance to cover the costs of hiring medical interpreters, etc.

In addition, the “Operation Guidelines on Support for Foreign Specified Skilled Workers (i) (Supplement)” issued by the Ministry of Justice stipulates the following.

## “Article 3, Paragraph 1, Item (i) of Ministerial Order to Provide for Criteria for the Employment Contract for Specified Skilled Workers and Support Plan for Specified Skilled Workers (i) (Partial Excerpt)”

(d) After the foreign national has entered Japan (if the foreign national is a person who has resided in Japan with another status of residence, after the status of residence has been changed), it must provide information on the following items.

4. Particulars on medical institutions where the foreign national is able to receive medical care in a language that the foreign national can fully understand Matters for which information must be provided to the foreign national concerned

- As part of our support for medical care, we provide information on purchasing private medical insurance that covers the cost of medical interpretation and other expenses, so that in the event of an unexpected disease or injury, the insured can receive medical services feeling secure, and without worrying about having to pay costly medical bills.

This insurance was developed exclusively for Foreign Specified Skilled Workers (i) to ensure that they can feel secure and work in Japan, and to allow the organization of affiliation of the Foreign Specified Skilled Workers to stably implement support plans. We hope you will find this insurance useful for facilitating the seamless acceptance of Foreign Specified Skilled Workers.

## ● Persons eligible for coverage under this insurance (Scope of policyholders and the insured)

<b>Policyholders</b>	Organization of affiliation of the Specified Skilled Workers (hosting company, etc.) or registered support organization, etc.
<b>The insured</b>	Foreign Specified Skilled Workers (i) (foreign nationals staying in Japan with the status of “Specified Skilled Worker (i)”) *

\* Includes foreign nationals who have obtained permission to stay in Japan under the “Designated Activities (work permitted)” status of residence with the intent of changing it to “Specified Skilled Worker (i)” status.

## ● Coverage period (Period of liability)

Chronology		Change of status of residence after departure from Japan or termination of technical internship, etc.	Return to the country of nationality or change to another status of residence
Status of residence		Specified Skilled Workers (i) (including Designated Activities (work permitted))	
About coverage under this insurance	Coverage period	Comprehensive Insurance for Foreign Specified Skilled Workers (up to five years in total)	
	Coverage for death [Daily life]	Death benefit (lump sum)	
	Coverage for residual disability [Daily life]	Residual disability benefit (lump sum)	
	Accident and illness medical treatment expenses [Daily life]	Benefits provided by the public systems such as the national health insurance, etc. (70% benefit) Coverage of amount equivalent to 30% of out-of-pocket expenses for the national health insurance, etc.	
	Emergency reunion expenses in case of death or critical condition	Round-trip transportation expenses and hotel accommodation charges, etc. for rescuers (family)	
	Compensation for damages to third parties	Compensation for damages, litigation expenses, etc.	

■ The compensation period (up to five years in total) is the period from the completion of procedures for departure from the country of nationality, etc. for the purpose of working in Japan as a Specified Skilled Worker (i) until the completion of procedures for return to the country of nationality, etc. after completing the period of activity as a Specified Skilled Worker (i), or until changing to another status of residence.

■ For medical treatment expenses, an amount equivalent to 30% of out-of-pocket expenses will be covered, excluding 70% of benefits provided by public systems such as national health insurance, etc.

■ Payment of benefits for accident death, accident residual disability, accident medical treatment expenses, illness medical treatment expenses, and illness death will not be covered if the injury or illness is attributable to work or commute.

■ It is also possible to enroll in the middle of your stay.

■ In the following cases, the maximum amount of benefit paid will be the amount obtained by multiplying 30% of the actual medical treatment expenses, etc. borne by the insured.

- No employment contract is concluded and the person is not enrolled in health insurance, etc.
- The person is not the insured under the national health insurance, etc. during the period from the departure from Japan after the completion of activity as a Specified Skilled Worker (i) until the completion of the procedures for returning to the country of nationality, etc.

### If you have health insurance benefits

30% (Out-of-pocket expenses)	Payment of benefit by Comprehensive Insurance for Foreign Specified Skilled Workers Note: The amounts of any refunds under high-cost medical expense benefit will be deducted.
70% Benefits paid by the national health insurance	

### If you do not have health insurance benefits

100% Out-of-pocket expenses	Payment of benefit by Comprehensive Insurance for Foreign Specified Skilled Workers Medical treatment expenses × 30%
--------------------------------	-------------------------------------------------------------------------------------------------------------------------



## 2 Insurance benefit that we will pay

Please note that if the details of the coverage described in this brochure differ from your intended purposes, you will not be able to purchase the policy.

### ● Accident death benefit and illness death benefit

This is coverage for death in the course of daily life and is paid in a lump sum.

### ● Accident residual disability benefit

This is coverage for residual disability caused by injury in the course of daily life and is paid in a lump sum.

### ● Benefit for accident medical treatment expenses and illness medical treatment expenses

This is coverage for medical treatment expenses for injuries and diseases in daily life.

### ● Personal liability benefit

This is coverage for legal liability for damage to third parties in daily life, and compensation for damages, litigation expenses, etc., are paid.

### ● Emergency reunion expenses, etc. benefit

In the event of death or critical condition during the period of liability, we will pay for round-trip transportation expenses for relatives, etc., such as airfare, etc. to and from the location, hotel room charges incurred during the trip, expenses for transportation of body, transportation and communication expenses, etc.

## Primary cases in which benefits are paid

### ● Accident medical treatment expenses (injured in daily life)



### ● Illness medical treatment expenses (the insured contracts disease)



### ● Personal liability (accidentally injured another person)



### ● Emergency reunion expenses, etc. (relatives are called when the insured is in critical condition)



[With negotiation service for out-of-court settlement]

In the event of bearing legal liability for damage to a third party in the course of daily life in Japan, the insurance company negotiates out-of-court settlement upon request from the insured.

However, the insurance company will not negotiate out-of-court settlements in the following cases.

- The counter party in the accident does not agree to negotiate directly with the insurance company.
- The total amount of the legal liability exceeds the sum insured under the personal liability.
- The insured does not agree to cooperate with the insurance company, etc.

## Primary cases in which benefits are not paid



### ● Pregnancy, childbirth, miscarriage, or disease caused by these events



### ● Dental disease (However, benefits are paid for dental treatment due to injury.)



### ● Injury or illness attributable to work and commute

\* In the event of death or critical condition, benefits for emergency reunion expenses, etc., will be paid in all cases.

\* Please refer to the "Overview of Comprehensive Insurance for Foreign Specified Skilled Workers" below for a summary of the primary cases in which benefits are paid and cases in which benefits are not paid.

## Guide to other coverage

- Injury and death caused by earthquakes, volcanic eruptions, or tsunamis resulting from these events are covered.
- Benefits for emergency reunion expenses, etc. are paid for work-related accidents and commuting accidents.
- Accidents involving traffic accidents while riding a bicycle are also compensated.

### 3 Period of insurance, contract type, and premiums

#### ● Setting the period of insurance

Since this insurance covers the period in which the insured has “Specified Skilled Worker (i)” status of residence, the period of insurance is set in correspondence to the expected period of Specified Skilled Worker (i) status of residence for the insured.

The insurance start date begins at midnight of the date set, and ends at 12:00 a.m. of the day before the date of the policy anniversary.

(\*Time is set according to Japan Standard Time.)

Note: The period of insurance can be set for a maximum of five years.

#### ● Insurance liability period

The period during which JI Accident & Fire Insurance Co., Ltd. is liable to pay benefits during the period of insurance you set under this insurance policy is as follows.

Note: Any period that is not included in this insurance liability period will not be covered, even if it falls within the period of insurance that is set.

Insurance liability period
<p>The insurance period of liability is from the completion of procedures for departure from the country of nationality, etc. for the purpose of becoming a Specified Skilled Worker (i) until the completion of procedures for return to the country of nationality, etc. However, the insurance liability period is terminated if any of the following occurs.</p>
<p>(a) If the procedure for returning to the home country of the insured is not completed as of 12:00 a.m. on the last day of the period of insurance, the period of insurance terminates at noon on the last day of the period of insurance.</p> <p>However, if the procedure for returning to the home country is scheduled by 12:00 a.m. on the last day of the period of insurance but is delayed due to any of the following reasons, the end of the insurance liability period will be extended to the time when the arrival is normally considered to be delayed due to such reasons and up to 72 hours.</p> <ul style="list-style-type: none"> <li>(1) Delays, cancellations, or suspended operations of route service of flights, vessels, vehicles, or other transportation services with a fixed operation timetable on which Foreign Specified Skilled Workers (i) are or will be on board as passengers.</li> <li>(2) Inability to board due to failures in the transportation company's boarding reservation acceptance process.</li> <li>(3) Foreign Specified Skilled Workers (i) have received medical treatment.</li> <li>(4) Unlawful control by a third party or detention by public authority over a transportation facility in which Foreign Specified Skilled Workers (i) are a passenger, or over a facility to which Foreign Specified Skilled Workers (i) are admitted, kidnapping of Foreign Specified Skilled Workers (i), etc. (The extension period for this reason is not limited to 72 hours, but is extended as long as it takes for the Foreign Specified Skilled Workers (i) to be released and to be returned to their normal travel itinerary. However, such extension will end when the Foreign Specified Skilled Workers (i) arrive at their final destination or when they depart for a destination not originally planned, whichever is earlier.)</li> </ul> <p style="text-align: right;">etc.</p>
<p>(b) If the period of stay of the Specified Skilled Workers (i) expires before the end of the period of insurance, the insurance liability will end at that time.</p> <p>However, if the insured leaves Japan before the expiration of the period of stay for Foreign Specified Skilled Workers (i), the insurance liability expires when the procedure for returning to the country of nationality of the insured is completed.</p>
<p>(c) If Foreign Specified Skilled Workers (i) leave Japan before the expiration of the period of stay of Foreign Specified Skilled Workers (i) and before the last day of the period of insurance without completing their period as Foreign Specified Skilled Workers, the insurance liability will end at that time.</p> <p>However, if Foreign Specified Skilled Workers (i) leave Japan with a re-entry permit (Special Re-Entry Permit), the insurance liability will continue for a period of 30 days after the date of departure, and will also continue after re-entry into Japan. If the Specified Skilled Workers (i) re-enter Japan after 30 days from the date of departure, they will be required to re-enroll in the insurance.</p>

#### ● Others

It is also possible to enroll after the completion of a technical internship period in Japan.

## ● Contract type, sum insured, and premiums

- Please see page 3 for details on how to set the period of insurance and insurance liability period.
- Please contact our insurance agency if you cannot find contract type or period of insurance that meets your needs.

Type	Sum insured (Policy amount)						Total premiums				
	Accident		Illness		Personal liability	Emergency reunion expenses, etc.	Period of insurance (Term of insurance policy)				
	Death, residual disability	Medical treatment expenses	Death	Medical treatment expenses			1 Year	2 Years	3 Years	4 Years	5 Years
1	¥7 mln	¥1 mln	¥7 mln	¥1 mln	¥100 mln	¥3 mln	¥8,350	¥14,620	¥20,890	¥27,150	¥33,400
2	¥10 mln		¥10 mln				¥10,050	¥17,580	¥25,130	¥32,670	¥40,200
3	¥15 mln		¥15 mln				¥12,890	¥22,540	¥32,210	¥41,870	¥51,520
4	¥7 mln	¥3 mln	¥7 mln	¥3 mln			¥8,650	¥15,150	¥21,640	¥28,120	¥34,600
5	¥10 mln		¥10 mln				¥10,350	¥18,110	¥25,880	¥33,640	¥41,400
6	¥15 mln		¥15 mln				¥13,190	¥23,070	¥32,960	¥42,840	¥52,720
JA	¥7 mln	¥1 mln	¥7 mln	¥1 mln	¥100 mln	¥2 mln	¥8,250	¥14,460	¥20,650	¥26,830	¥33,020
JB	¥10 mln		¥10 mln				¥9,950	¥17,420	¥24,890	¥32,350	¥39,820
JC	¥15 mln		¥15 mln				¥12,790	¥22,380	¥31,970	¥41,550	¥51,140
JD	¥7 mln	¥3 mln	¥7 mln	¥3 mln			¥8,550	¥14,990	¥21,400	¥27,800	¥34,220
JE	¥10 mln		¥10 mln				¥10,250	¥17,950	¥25,640	¥33,320	¥41,020
JF	¥15 mln		¥15 mln				¥13,090	¥22,910	¥32,720	¥42,520	¥52,340
XA	¥7 mln	¥1 mln	¥7 mln	¥1 mln	¥50 mln	¥2 mln	¥8,220	¥14,410	¥20,590	¥26,750	¥32,920
XB	¥10 mln		¥10 mln				¥9,920	¥17,370	¥24,830	¥32,270	¥39,720
XC	¥15 mln		¥15 mln				¥12,760	¥22,330	¥31,910	¥41,470	¥51,040
XD	¥7 mln	¥3 mln	¥7 mln	¥3 mln			¥8,520	¥14,940	¥21,340	¥27,720	¥34,120
XE	¥10 mln		¥10 mln				¥10,220	¥17,900	¥25,580	¥33,240	¥40,920
XF	¥15 mln		¥15 mln				¥13,060	¥22,860	¥32,660	¥42,440	¥52,240
A	¥7 mln	¥1 mln	¥7 mln	¥1 mln	¥30 mln	¥2 mln	¥8,210	¥14,380	¥20,550	¥26,690	¥32,850
B	¥10 mln		¥10 mln				¥9,910	¥17,340	¥24,790	¥32,210	¥39,650
C	¥15 mln		¥15 mln				¥12,750	¥22,300	¥31,870	¥41,410	¥50,970
D	¥7 mln	¥3 mln	¥7 mln	¥3 mln			¥8,510	¥14,910	¥21,300	¥27,660	¥34,050
E	¥10 mln		¥10 mln				¥10,210	¥17,870	¥25,540	¥33,180	¥40,850
F	¥15 mln		¥15 mln				¥13,050	¥22,830	¥32,620	¥42,380	¥52,170

\* There is no out-of-pocket expense obligation for personal liability insurance.

# Explanation of Important Matters for Comprehensive Insurance for Foreign Specified Skilled Workers (Overseas Travel Insurance with Technical Intern Training Rider)

## I. Explanation of contract overview

### Period of insurance (Term of insurance policy)

If a Technical Intern Training Rider is set, the period of insurance should be set as lasting from the completion of departure procedures from the country of nationality, etc. of the insured for the purpose of becoming a Specified Skilled Worker (i) until the time of return to the country of nationality, etc. after completing employment as a Specified Skilled Worker (i) in Japan.

## II. Explanation of alert information

### Notes for when concluding an insurance contract (disclosure obligation, etc.)

You are obliged to accurately report the facts (disclosure obligation) regarding the items that JI Accident & Fire Insurance Co., Ltd. requests you to report (disclosure items are marked with ★ or ☆ on the application form) at the time of contracting. If the information you disclose is untrue or if you fail to state a fact, your policy may be canceled or benefits may not be paid.

### Start of liability period

1. Insurance liability begins from midnight of the first day of the period of insurance and after the completion of the procedure for departure from the country of nationality, etc. of the insured for the purpose of becoming Specified Skilled Workers (i).
2. Even after the period of insurance begins, JI Accident & Fire Insurance Co., Ltd. does not pay benefits for injury, disease, or damage caused by an accident that occurs before JI Accident & Fire Insurance Co., Ltd. or JI Accident & Fire Insurance Co., Ltd. agency receive premiums.

### Cancellation due to material reasons

Benefits may not be paid or the contract may be canceled in the following cases.

1. The policyholder, the insured, or the insurance beneficiary causes or attempts to cause an accident for the purpose of having the insurance benefit paid.
2. The insured or the insurance beneficiary commits or attempts to commit fraud in association with a claim for insurance benefits under this policy.
3. The policyholder, the insured, or the insurance beneficiary is found to be related to a crime syndicate or other anti-social forces, or is found to be involved with anti-social forces.
4. The total sum insured becomes significantly higher due to the purchase of multiple insurance policies, etc.

### Conditions for bankruptcy of insurance company

In the event of bankruptcy of the underwriting insurance company, etc., payment of benefits, refunds, etc. may be frozen for a certain period of time, or the sum insured may be reduced. In the event of bankruptcy of the underwriting insurance company, this insurance is covered by the "Non-Life Insurance Policyholders Protection Corporation" and the coverage is respectively as follows depending on the period of insurance.

- If the period of insurance is one year or less: In principle, benefits, refunds, etc. are guaranteed up to 80% (100% for insured accidents that occur before three months pass since the bankrupt insurance company stopped payment).
  - If the period of insurance exceeds one year: In principle, benefits, refunds, etc. are guaranteed up to 90%.
- (\*) Policies for which the assumed interest rate is higher than the rate determined by the competent minister may be less than 90%.

Please refer to the "General Conditions of Insurance and Riders" for details of the matters described and other items. We also request that the policyholder explain the matters described herein to the insured.

## Confirmation for Policy Details (Confirmation for intent)

Please make sure that the details of your application, such as coverage and sum insured, are in accordance with your intended purposes of coverage before applying.

The purpose of these confirmation items is to ensure that the proposed insurance product meets your needs and that you correctly fill out the information that is particularly important for your application, so that you feel secure to use the insurance in the unlikely event of an accident. We strive to offer insurance products that meet the needs of our customers. However, please double-check and make sure at the end that the details of the application meet your needs and that the details are correct in terms of matters of particular importance to your application before applying.

- (1) This insurance is offered in accordance with the customer's needs to cover death or residual disability due to injury or disease during the period of insurance, as well as medical treatment, etc. If there is any part of the policy amount, premiums, etc. that does not meet your needs, please contact JI Accident & Fire Insurance Co., Ltd. or JI Accident & Fire Insurance Co., Ltd. agency.
- (2) Please confirm that the following items are in accordance with your requirements.
  - (i) Details of coverage (cases in which benefits are paid, are not paid) and details of riders
  - (ii) Scope of the insured
  - (iii) Sum insured (policy amount)
  - (iv) Period of insurance (insurance contract period)
  - (v) Premiums, payment method, policyholder's dividend without system
- (3) Please confirm that all the information, etc. for the disclosure items that you provide on the application form is correct.
- (4) Please review the information provided in the Explanation of Important Matters.
- (5) If you are contracting under a group or blanket policy, please make sure that you understand and agree to the "Persons eligible for coverage under this insurance" and "Systems such as discount."

If you have any questions, please contact JI Accident & Fire Insurance Co., Ltd. or JI Accident & Fire Insurance Co., Ltd. agency.

## Handling of personal information

### Handling of personal information

JI Accident & Fire Insurance Co., Ltd. duly recognizes the importance of protecting the personal information of our customers, and in order to operate our business with integrity, we have established a policy regarding the handling of personal information that has been entrusted to us, and will handle personal information appropriately as follows.

#### 1. Purpose of obtaining and using personal information

JI Accident & Fire Insurance Co., Ltd. will acquire personal information necessary for the following purposes by legal and fair means, and use it within the scope necessary in the course of business to achieve the following objectives.

- (1) Underwriting examinations, underwriting, implementation, and management pertaining to applications for non-life insurance contracts.
- (2) Payment of appropriate benefits.
- (3) Conclusion of reinsurance contracts, notices pursuant to reinsurance contracts, and claims for reinsurance benefits.
- (4) Introducing, soliciting, and selling non-life insurance products, etc., and concluding, representing, mediating, acting as an intermediary for, and managing contracts.
- (5) Introducing, providing, and managing other products and services that we offer.
- (6) Introducing, providing, and managing services incidental or related to (4) and (5) above.

#### 2. Types of information we collect

The most common are the name, address, telephone number, e-mail address, date of birth, and gender of the customer. We will also request other information (occupation, etc.) on the application form.

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

We will not provide personal information to outside parties except in the following cases.

- (1) Permission for such provision is granted.
- (2) Provision pursuant to laws and ordinances.
- (3) Provision to domestic or overseas subcontractors, including our agency, to the extent necessary to achieve the objectives of use.
- (4) Provision is necessary for the conclusion of reinsurance contracts, notices pursuant to reinsurance contracts, claims for reinsurance benefits, etc. (including provision from reinsurers, etc. to other reinsurers, etc.).
- (5) When registering the details of an insurance policy with the policy registration system established and operated by the insurance industry, when responding to an inquiry based on said system, or in other cases where provision is necessary to prevent fraudulent or improper application for insurance contracts and claims for benefits. For details, please refer to the website of the General Insurance Association of Japan (<https://www.sonpo.or.jp/>).
- (6) When we believe it is necessary for the benefit of the customer or the public

#### 4. Details of handling personal information, etc.

Please refer to our website below or contact us for details regarding handling of personal information, etc.

<Website URL: <https://www.jihoken.co.jp/>>

If the applicant and the insured are different, we ask that the applicant explain to the insured (or all insured if there are more than one) the contents of the above information regarding the handling of personal information.

# Overview of Comprehensive Insurance for Foreign Specified Skilled Workers (Overseas Travel Insurance with Technical Intern Training Rider)

**Note** When signing a contract, please be sure to read the “Explanation of Important Matters” and “Confirmation for Policy Details.”

Benefits		Primary cases in which benefits are paid	Insurance benefit that we will pay	Examples of Exclusions
Accident	Death benefit	The insured dies within 180 days, including the day of the accident, due to an injury caused by an accident during the period of liability.	We will pay the full sum insured of the accident death benefit to the legal heirs of the insured. If a death benefit beneficiary is designated, we will pay the benefit to the designated person. <b>Note</b> If there is an accident residual disability benefit already paid (in case where the period of insurance exceeds one year, accident residual disability benefit already paid for injuries caused by an accident that occurs during the same insurance year), we will pay the balance remaining after deducting the amount already paid from the sum insured for accident death.	<p>We will not pay benefits for any of the following injuries.</p> <ul style="list-style-type: none"> <li>● Injuries resulting from willful misconduct or gross negligence by the policyholder, the insured, or the insurance beneficiary.</li> <li>● Injuries resulting from altercation, suicidal behavior, or criminal act.</li> <li>● Injuries resulting from accidents caused by operating a motor vehicle under the influence of alcohol, marijuana, opiates, or other substances that may impair the driver's ability to drive normally, or by operating a motor vehicle without being properly qualified.</li> <li>● Injuries resulting from brain disease, insanity, pregnancy, childbirth, or miscarriage.</li> <li>● Injuries resulting from surgical or other medical treatment to the insured.</li> <li>● Injuries resulting from execution of legal sentence against the insured.</li> <li>● Injuries resulting from war, use of force by a foreign country, or other disturbance, etc.</li> <li>● Injuries resulting from irradiation and radioactive contamination.</li> <li>● Cases of whiplash, back pain, etc., with no other medical findings.</li> <li>● Injuries resulting from an accident occurring before or after the period of liability begins or ends.</li> </ul> <p><b>Note 1</b> Payment of benefits for injuries will not be covered if the injury is attributable to work or commute.</p> <p><b>Note 2</b> For accident medical treatment expenses, the actual amount incurred by direct payment to the hospital or other health care provider will be covered by the benefit. In addition, in cases where benefits are not provided by public systems such as the national health insurance, the maximum amount of benefit paid will be the amount obtained by multiplying 30% by the actual cost of medical treatment expenses, etc.</p>
	Residual disability benefit	The insured develops residual disability within 180 days, including the day of the accident, due to an injury caused by an accident during the period of liability.	We will pay sum insured for between 4% and 100% of the amount of accident residual disability. <b>Note</b> The aggregate benefit amount throughout the period of insurance (or each policy year if the period of insurance exceeds one year) is limited to the sum insured of the accident residual disability.	
	Medical treatment expenses benefit	In case the insured receives medical treatment as the result of an injury during the period of liability.	We will pay benefits for the following medical treatment expenses, etc. actually incurred in amounts that are deemed reasonable under normal social convention, per each single instance of injury or disease, within the amounts insured under the sum insured for accident medical treatment expenses and illness medical treatment expenses, respectively. However, in the case of an injury, the expenses are limited to those incurred within 180 days from the date of the accident, and in the case of an illness, the expenses are limited to those incurred within 180 days from the date of the first treatment. (1) Expenses related to health care and hospitalization paid to a doctor or hospital. (2) Artificial arm and leg repair expenses (only when injury-related).	
Illness	Medical treatment expenses benefit	<p>(1) The insured receives medical treatment before 72 hours pass after the end of the period of liability due to a disease that develops during or within 72 hours after the end of the period of liability. However, it is limited to a disease whose cause occurs during the period of liability in case disease is developed after the end of the period of liability.</p> <p>(2) The insured receives medical treatment for a specific infectious disease contracted during the period of liability before 30 days pass from the day on which the period of liability ended, including the day on which the period of liability ended.</p>	<p>(3) Emergency transportation expenses, etc.</p> <p>(4) Any of the following required for hospitalization: a. Cost of transportation and hiring an interpreter; b. Cost of international telephone calls and other communications; c. Cost of purchasing personal items; and d. Cost of transportation. However, the maximum amount per injury or disease is ¥30,000 for c, and ¥100,000 for a through d in total.</p> <p><b>Note</b> Expenses refer to the costs paid by the insured directly to the hospital or other health care provider for medical treatment, whether domestic or foreign. However, this excludes expenses that are not required to be paid directly by the national health insurance, workers' compensation insurance, and similar systems overseas.</p>	<p>We will not pay benefits for any of the following diseases.</p> <ul style="list-style-type: none"> <li>● Diseases resulting from willful misconduct or gross negligence by the policyholder, the insured, or the insurance beneficiary.</li> <li>● Diseases resulting from altercation, suicidal behavior, or criminal act.</li> <li>● Diseases resulting from execution of legal sentence against the insured.</li> <li>● Diseases resulting from war, use of force by a foreign country, or other disturbance, etc.</li> <li>● Diseases resulting from irradiation and radioactive contamination.</li> <li>● Cases of whiplash, back pain, etc., with no other medical findings.</li> <li>● Diseases resulting from pregnancy, childbirth, miscarriage, premature birth, or diseases caused by these events.</li> <li>● Dental disease</li> <li>● Altitude sickness developed during mountain climbing using mountaineering equipment such as ice axes.</li> <li>● Diseases developed before the period of liability begins.</li> </ul> <p><b>Note 1</b> Payment of benefits for diseases will not be covered if the disease is attributable to work or commute.</p> <p><b>Note 2</b> For illness medical treatment expenses, the actual amount incurred by direct payment to the hospital or other health care provider will be covered by the benefit. In addition, in cases where benefits are not provided by public systems such as the national health insurance, the maximum amount of benefit paid will be the amount obtained by multiplying 30% by the actual cost of medical treatment expenses, etc.</p>
	Death benefit	<p>(1) The insured dies from a disease during the period of liability.</p> <p>(2) The cause of disease for the insured occurs during the period of liability and dies within 30 days, including the day on which the period of liability ends, due to the disease that develops within 72 hours after the end of the period of liability (however, this only applies if medical treatment is initiated during the period of liability or within 72 hours after the end of the period of liability and continued thereafter).</p> <p>(3) The insured dies within 30 days, including the day on which the period of liability ends due to a specific infectious disease contracted during the period of liability.</p>	We will pay the full sum insured for illness death to the legal heirs of the insured. If a death benefit beneficiary is designated, we will pay the benefit to the designated person.	

## Definitions of terms

- ◆ The insured : Refers to Specified Skilled Workers (i) (foreign nationals staying in Japan with “Specified Skilled Worker (i)” status of residence).
- ◆ Period of liability : Refers to the period from the completion of procedures for departure from the country of nationality, etc. for the purpose of becoming a Specified Skilled Worker (i) until the completion of procedures for return to the country of nationality, etc.
- ◆ Injury : Refers to a physical injury caused by sudden and contingent accident. Injury includes acute intoxication caused by toxic gas or hazardous substances that are inhaled accidentally and momentarily.

- ◆ Medical treatment : Refers to medical treatment that is deemed necessary and performed by a doctor.
- ◆ Specific infectious disease : Refers to Class I, II, III, or IV infectious diseases as defined in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases, designated infectious diseases for which the same level of measures as Class I to III infectious diseases being taken by government ordinance, or a COVID-19 infection as defined in Paragraph 7, Item 3 of the aforementioned article.



# Overview of Comprehensive Insurance for Foreign Specified Skilled Workers (Overseas Travel Insurance with Technical Intern Training Rider)

**Note** When signing a contract, please be sure to read the “Explanation of Important Matters” and “Confirmation for Policy Details.”

Benefits	Primary cases in which benefits are paid	Insurance benefit that we will pay	Examples of Exclusions
<b>Personal Liability</b>	When the insured is legally held liable for inflicting an injury on any other person or for breaking another party's property due to an accident during the period of liability.	<p>We will pay the amount of compensation for damages.</p> <p>For one case of accident, we will pay up to an amount equal to the liability sum insured.</p> <p><b>Note</b> The insurance benefit may also be paid to cover necessary and beneficial expenses to prevent the occurrence or expansion of damages, as well as litigation expenses, attorney's fees, etc. paid with the consent of the insurance company.</p> <p><b>Note</b> The insurance company will, at the request of the insured, conduct the process of out-of-court settlement or arbitration, etc., for accidents occurring in Japan. However, the insurance company will not do so in the following cases.</p> <ul style="list-style-type: none"> <li>When the total legal liability borne by the insured exceeds the sum insured under the personal liability or is less than the out-of-pocket expenses.</li> <li>When the claimant does not agree to negotiate directly with the insurance company.</li> <li>When the insured does not agree to cooperate with the insurance company.</li> </ul>	<p>We will not pay insurance benefit for any of the following liabilities.</p> <ul style="list-style-type: none"> <li>Liability for damage resulting from willful misconduct of the policyholder or the insured.</li> <li>Liability for damage due to war, use of force by a foreign country, or other disturbance, etc.</li> <li>Liability for damage due to irradiation and radioactive contamination.</li> <li>Liability for damage directly attributable to occupational performance by the insured.</li> <li>Liability for damage attributable to the ownership, use, or management of personal property used exclusively for the occasional duties of the insured.</li> <li>Liability for damage attributable to real estate owned, used, or managed by the insured.</li> <li>Liability for damage to a relative cohabitating with the insured.</li> <li>Liability for damage relating to entrusted goods (excluding rooms in an accommodation facility and personal property in such rooms).</li> <li>Liability for damage attributable to a state of insanity of the insured.</li> <li>Liability for damage attributable to an assault or beating by the insured or at the direction of the insured.</li> <li>Liability for damage attributable to the ownership, use, or management of aircraft, ships (excluding yachts and personal watercraft), vehicles (excluding bicycles, golf course riding carts, snowmobiles while being used for recreational purposes, etc.), and firearms.</li> </ul> <p>etc.</p>
<b>Emergency reunion expenses, etc.</b>	<p>When the insured:</p> <ol style="list-style-type: none"> <li>Is injured in an accident during the period of liability and dies within 180 days, including the day of the accident.</li> <li>Dies from a disease or as a result of pregnancy, childbirth, premature birth, or miscarriage during the period of liability.</li> <li>Develops a disease during the period of liability and dies within 30 days, including the day on which the period of liability ends. (However, this only applies if treatment is initiated during the period of liability and continued thereafter.)</li> <li>Dies within 180 days of the day on which, including the date of the insured engaging in suicidal behavior during the period of liability.</li> <li>Is in critical condition during the period of liability (when a doctor determines that the insured is in life-threatening and unpredictable condition due to serious injury or disease.)</li> <li>Is on board an aircraft or vessel that is involved in an accident during the period of liability (including missing).</li> <li>Is confirmed by the police or other public authorities to be not yet accounted for due to a sudden and unexpected extraneous accident (expenses incurred after the insured is determined to be alive are not covered) or to require search and rescue activities due to an accident during the period of liability.</li> </ol>	<p>We will pay the following costs, actually incurred by the policyholder, the insured, and relatives thereof, that are deemed reasonable under social convention, within the scope of sum insured for emergency reunion expenses, etc. during the period of insurance.</p> <ol style="list-style-type: none"> <li>Search and rescue expenses</li> <li>Round-trip transportation expenses for rescuers to and from the location (up to a maximum of three rescuers)</li> <li>Accommodation room charges incurred at and on the way to the location for rescuers (up to a maximum of three rescuers and 14 days per rescuer)</li> <li>Transportation expenses from the location</li> <li>Miscellaneous expenses (expenses associated with travel arrangement of the rescuer, transportation expenses at the location, communications expenses such as international telephone charges, body disposal expenses, etc. up to a maximum of ¥200,000 in total.)</li> </ol> <p>However, with respect to (4) and (5), the benefit amount will be deducted if the benefit amount is payable by accident medical treatment expenses or illness medical treatment expenses.</p> <p><b>Note</b> Location refers to the place where the accident occurs or the place of accommodation inside or outside of Japan.</p>	<p>We will not pay insurance benefit for expenses incurred for the following causes.</p> <ul style="list-style-type: none"> <li>Willful misconduct or gross negligence of the policyholder, the insured, or the insurance beneficiary.</li> <li>Altercation, suicidal behavior (eligible for payment in the event of death), or criminal act.</li> <li>Accidents resulting from operating a vehicle without a license, under the influence of alcohol (eligible for payment in the event of death) or drugs, etc.</li> <li>Execution of legal sentence against insured.</li> <li>War, use of force by a foreign country, or other disturbance, etc.</li> <li>Irradiation and radioactive contamination.</li> <li>Cases of whiplash or lower back pain with no medical objective findings.</li> </ul> <p>etc.</p>

## ■ When making an application

- This insurance is exclusively for Foreign Specified Skilled Workers (i). Parties other than Foreign Specified Skilled Workers (i) (including Designated Activities (work permitted)) are not eligible for coverage.
- Central Insurance, Ltd. has the authority to act as an agent for the conclusion of insurance agreements, and provides agency services such as conclusion of insurance contracts, receipt of premiums, issuance of premium receipts, administration of contracts, etc., pursuant to an entrustment agreement with the underwriting insurance company. Therefore, any agreement concluded and validated with Central Insurance, Ltd. shall be deemed to be a contract concluded directly with JI Accident & Fire Insurance Co., Ltd.
- This brochure provides an overview of “Foreign Specified Skilled Workers (i) insurance (Overseas Travel Insurance with Technical Intern Training Rider).” Be sure to read the “Explanation of Important Matters” before concluding an agreement. For more details, we have prepared “Overseas Travel Insurance (Comprehensive Insurance for Foreign Specified Skilled Workers) General Conditions of Insurance and Riders,” so please request a copy from JI Accident & Fire Insurance Co., Ltd. or a JI Accident & Fire Insurance Co., Ltd. agency if needed. If you have any questions, etc., please contact JI Accident & Fire Insurance Co., Ltd. or a JI Accident & Fire Insurance Co., Ltd. agency. Please explain the contents of this brochure to all insured.

Underwriting insurance company

Insurance Agency

 **ジェイアイ傷害火災保険株式会社**  
 1-8-10 Harumi, Chuo-ku, Tokyo 104-6016  
 Harumi Island Triton Square Office Tower X, 16F  
<https://www.jihoken.co.jp>

**Central Insurance, Ltd.**

2-4-1 Marunouchi, Chuo-ku, Tokyo 100-6311  
 Marunouchi Building 11F

**TEL: 03-6259-1730 FAX: 03-6259-1731**