



OVERSEAS TRAVEL INSURANCE

REVISED 2013.10



Overview of the Overseas Travel Insurance

- When "Coverage Period" (a time period that an insurance policy covers) is different from a period of a Trip, "During a Trip" in the below description should be replaced with "during the period that is within both Coverage Period and a period of a Trip."

Accidental Death	
When Benefits are Payable	When the Insured sustains bodily injury from an accident during a Trip, and causes death of the Insured <u>within 180 days</u> including the day of the accident.
Benefits Payable	The Insurer will pay the full amount of Accidental Death Benefit to the heir-at-law of the Insured, or to the designated person ("Death Beneficiary") if specified Note: The amount of Physical Impediment Benefit already paid, if any, should be deducted from the amount of Accidental Death Benefit to be paid
Main Cases Where Benefits are not Payable	An injury caused by any of the following: * Willful or gross negligence of the Policyholder, the Insured, or the Beneficiary; * suicide or attempted suicide, criminal act, or violence of the Insured; * brain disorders, brain disease or mental incompetency; * pregnancy, childbirth, premature birth, miscarriage; * accidents due to driving under influence of alcohol or without license; * war, revolution or other similar disturbance; * exposure to radiation or radioactive contamination; or * injury caused before or after a Tripetc.
Physical Impediment	
When Benefits are Payable	When the Insured suffers an accidental injury during a Trip, which causes physical impediment in the Insured <u>within 180 days</u> following the accident
Benefits Payable	The Insurer will pay <u>3-100%</u> of Physical Impediment Benefit, depending on the degree of physical impediment. Note: Sum of all Physical Impediment Benefits to be paid during the Coverage Period (a time period that an insurance policy covers) shall not exceed the full amount of Physical Impediment Benefit
Main Cases Where Benefits are not Payable	1. An injury caused by any of the following: * willful or gross negligence of the Policyholder, the Insured, or the Beneficiary; * suicide or attempted suicide, criminal act, or violence of the Insured; * brain disorders, brain disease or mental incompetency; * pregnancy, childbirth, premature birth, miscarriage; * accidents due to driving under influence of alcohol or without license; * war, revolution or other similar disturbance; * exposure to radiation or radioactive contamination; or * injury caused before or after a Trip. 2. Whiplash syndrome or back pain etc. or other symptoms without medically objective symptom. etc.
Medical and Rescue Expenses (With Rider on Additional Coverage for Rescuers' Expenses) (With Rider on Change of Insurance Payment towards Troubles during Early Pregnancy (attached to policies with Coverage Period of 31 days or less))	
When Benefits are Payable	<p>● Accident Medical Expense Portion When the Insured is injured in an accident during a Trip and receives treatment by a doctor</p> <p>● Sickness Medical Expense Portion 1. When the Insured contracts "illness first developed during a Trip" or "illness first developed <u>within 72 hours</u> of the end of a Trip," (*1) and starts to receive treatment of a doctor during a Trip or <u>within 72 hours</u> of the end of a Trip; and 2. When the Insured starts to receive treatment of a doctor <u>within 30 days</u> from and including the last day of a Trip due to infectious disease (*2) contracted during a Trip.</p> <p>● Rescue Expense Portion 1. * When the Insured has an accident during a Trip, which <u>within 180 days</u> causes death of the Insured; * When the Insured dies during a Trip because of illness, pregnancy, childbirth, premature birth or miscarriage; * When the Insured dies <u>within 30 days</u> from and including the last day of a Trip due to illness first developed during a Trip (provided the Insured started receiving treatment of a doctor during a Trip and continued to receive such treatment); 2. When the Insured is hospitalized (*3) <u>for 3 consecutive days or more</u> due to an injury caused by an accident during a Trip or illness first developed during a Trip (provided that the Insured starts to receive treatment by a doctor during a Trip, except for policies with Coverage Period of 31 days or less where coverage may be given by Rider on Emergency Treatment and Rescue Expenses on Illness); 3. When an aircraft or a ship, on which the Insured is boarding, is missing or distressed, when life or death of the Insured is unascertained due to an accident, or when search and rescue activities are required for the Insured; and 4. When the Insured is kidnapped or missing during a Trip.</p> <p>(*1) Excludes illness arising from a cause that has existed before the commencement of a Trip or a cause that comes to exist after the end of a Trip. However, for policies with Coverage Period of 31 days or less, Benefits may be paid if respective illnesses are covered by Rider on Emergency Treatment and Rescue Expenses on Illness. (*2) Infectious diseases refer to cholera, pest, smallpox, epidemic typhus, Lassa fever, malaria, relapsing fever, yellow fever, SARS, Ebola hemorrhagic fever, Crimea-Congo hemorrhagic fever, Marburg disease, coccidioidomycosis, dengue fever, gnathostomiasis, West Nile fever, lyssavirus infection, nephropathic hemorrhagic fever, Hantavirus pulmonary syndrome, highly pathogenic bird influenza, nipa virus infection, dysentery, encephalitis transmitted by tick, typhoid fever, Rift Valley fever, and leptospirosis. (*3) In case where treatment by a doctor is necessary and home treatment is difficult, to concentrate on treatment under medical supervision of a doctor in a hospital or a clinic.</p>

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Benefits Payable	<p>● Accident & Sickness Medical Expense Portion For each injury/illness, the Insurer will reimburse the following expenses actually paid by the Insured, to an extent that are commonly accepted as reasonable, and up to the full amount of Medical and Rescue Expense Benefit. Only expenses incurred <u>within 180 days</u> from and including the day of the accident in case of injury, and <u>within 180 days</u> from and including the day treatment is commenced in case of illness, will be covered.</p> <ol style="list-style-type: none"> 1. Amount actually paid by the Insurer in relation to treatment for professional practice (including fee for written diagnosis by a doctor required to make insurance claim), emergency transportation, hotel room charge (if the Insured is required to receive treatment and stays at a hotel room for recuperation by the instruction of a doctor), transportation costs to and from a hospital/clinic, expenses for employment of an interpreter; 2. Amount actually paid by the Insurer for international calls and purchase of personal effects as required by the Insured being hospitalized, provided that expenses for purchase of personal effects shall not exceed <u>¥50,000</u> and total reimbursement shall not exceed <u>¥200,000</u>; 3. Amount for transportation and hotel fees actually paid by the Insurer in order to return to a scheduled course of a Trip or directly to Japan, when treatments resulted in the Insured deviating from such course, provided that a reimbursed portion or an amount planned to be incurred in advance, if any, shall be deducted; and 4. Expenses for disinfection conducted in compliance with public agency's order pursuant to laws. <p>Note 1: If the Insured is treated in Japan, the Insurer will not pay for a part of expenses covered by social security health insurance or workmen's compensation etc. that exempts the Insured from payment. Or if the Insured is treated overseas and a similar system is applicable, the Insurer will not pay for a part of expenses covered by such system that exempts the Insured from payment to medial institutions Note 2: The Insurer will not pay for expenses related to medical check-ups and vaccination.</p> <p>● Rescue Expense Portion The Insurer will reimburse the following expenses actually paid by the Policyholder, the Insured or relatives of the Insured. Such reimbursement per injury/illness shall not exceed the full amount of Medical and Rescue Expense Benefit (<u>up to ¥3,000,000</u> in case of "When Benefits are Payable" 4.)</p> <ol style="list-style-type: none"> 1. Search and rescue expenses; 2. Transportation expenses, including air fare, to and from the location of accident or the Insured (<u>for not more than 3 rescuers</u>); 3. Hotel room charge incurred at the location or on a way to the location (<u>for not more than 3 rescuers and for not more than 14 days</u> per rescuer); 4. Repatriation expenses from the location; 5. Postmortem treatment (<u>up to ¥1,000,000</u>) (excluding expenses not directly related to postmortem treatment such as flowers and funeral expenses covering ceremonial hall and sutra recital); and 6. Miscellaneous expenses (<u>up to ¥200,000</u> in total for expenses paid for rescuers' trip arrangements, local transportation costs, and communication costs etc. incurred at the location).
Main Cases Where Benefits are not Payable	<ol style="list-style-type: none"> 1. Expenses caused by the following: * willful or gross negligence or illegal act of the Policyholder, the Insured, or the Beneficiary; * suicide or attempted suicide, criminal act, or violence of the Insured (excluding rescue expense in case the Insured dies <u>within 180 days</u> from and including the date when him/her attempts at suicide); * accidents due to driving under influence of alcohol or without license (excluding rescue expense in case the Insured dies); * war, revolution or other similar disturbance; or * exposure to radiation or radioactive contamination; 2. Whiplash syndrome or back pain etc. or other symptoms without medically objective symptom; 3. Pregnancy, childbirth, premature birth, miscarriage, or associated illness (Policies with Coverage Period of <u>31 days or less</u> have Rider on Change of Insurance Payment towards Troubles during Early Pregnancy attached, and Benefits may be paid if the Insured starts receiving treatment by a doctor due to a trouble during early pregnancy (excluding the ones developed after the end of the 22nd week of pregnancy)); 4. Dental disease (For the policies with Coverage Period of <u>31 days or less</u> with Rider on Emergency Dental Treatment Expenses, Benefits of <u>up to ¥100,000</u> may be paid to emergence and/or development of dental diseases during a Trip.); or 5. Treatment by chiropractic, acupuncture or moxa cautery; etc.
Rider on Emergency Treatment and Rescue Expenses on Illness (attached to policies with Coverage Period of 31 days or less)	
When Benefits are Payable	<p>● Sickness Medical Expense Portion When the Insured receives treatment by a doctor during a Trip for sudden ingravescence of symptom (*1) due to an illness first developed and treated before the commencement of a Trip (excluding illness caused by pregnancy, childbirth, premature birth or miscarriage or dental disease).</p> <p>● Rescue Expense Portion When the Insured is hospitalized (*2) in a hospital or a clinic for <u>3 consecutive days or more</u> for sudden ingravescence of symptom (*1) due to an illness first developed and treated before the commencement of a Trip (excluding illness caused by pregnancy, childbirth, premature birth or miscarriage or dental disease).</p> <p>(*1) Sudden ingravescence of symptom signifies the development of symptom whose occurrence during a Trip could not be foreseen by the Insured in advance and that could not be avoided even with a due care of common degree. (*2) In case where treatment by a doctor is necessary and home treatment is difficult, to concentrate on treatment under medical supervision of a doctor in a hospital or a clinic.</p>

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Benefits Payable	<p>● Sickness Medical Expense Portion The Insurer will reimburse the expenses actually paid by the Insured for treatment etc., to an extent that are commonly accepted as reasonable. Amount of such reimbursement shall be an amount of expenses normally incurred for a similar disease of a similar degree.</p> <p>● Rescue Expense Portion The Insurer will reimburse the following expenses actually paid by the Policyholder, the Insured or relatives of the Insured to an extent that are commonly accepted as reasonable. Amount of such reimbursement shall be an amount of expenses normally incurred for a similar disease of a similar degree. * Transportation expenses, including airfare, to and from the location of the Insured (for not more than 3 rescuers); and * hotel room charge for rescuers (for not more than 3 rescuers and for not more than 14 days per rescuer).</p> <p>Note 1: If the total of medical and rescue expenses is equal to or more than ¥3,000,000, the Insurer will reimburse up to ¥3,000,000 per illness. Note 2: The Insurer will reimburse only the expenses that came to be in need within 30 days from and including the commencement date of treatment by a doctor. The Insurer will not pay for expenses incurred after the Insured returns to his/her residence (including hospitals or clinics at ultimate destination where the Insured is hospitalized). Note 3: The Insurer will not pay for the following expenses that were planned to be incurred during a Trip: * Expenses for continuing use of dialysis, artificial arms and legs, artificial cardiac valve, heart pacemaker, artificial anus, equipments such as wheelchair etc.; or * expenses for continuing use of insulin injections and other medicines Note 4: The Insurer will not pay for expenses for the following expenses: * physiotherapy such as hot spring cure and other medicine rule and hot air bath; * amma, massage, shiatsu, acupuncture, moxa cautery, judo reposition, chiropractic, or manual therapeutics, * physiotherapy including therapeutic exercise, rehabilitation, and other therapies aimed at recovery of bodily functions; * expenses for organ transplantation and operations of similar nature; * expenses related to eyeglasses, contact lenses, and hearing aids for their use and adjustments, or expenses for recovery of visual acuity including myopia correction operations etc.; * expenses for hair transplant and aesthetic surgeries etc.; or * expenses for fertility treatment and other programs to increase fertility.</p>
Main Cases Where Benefits are not Payable	* When the Insurer starts to receive treatments after the end of a Trip; * when the Insured traveled for a purpose of treating or easing his/her symptom; or * when it was decided in advance to the commencement of a Trip that the Insured will be treated by a doctor at a hospital or a clinic at a Trip destination (including cases where reservation for treatment or hospitalization is made in advance); etc.
Rider on Emergency Dental Treatment Expenses (attached to packaged policies with Coverage Period of 31 days or less)	
When Benefits are Payable	<p>When the Insured starts to receive emergency dental treatment by a dentist during a Trip for sudden ingravescence of dental symptom (*) due to a dental disease developed during a Trip).</p> <p>(*) Includes cases where troubles in artificial tooth or orthodontic equipments in use cause difficulty in eating or drinking.</p> <p>Note: Emergency dental treatment refers to tentative treatment to temporarily stop or ease pain and/or distress and a quick-fix of artificial tooth and/or orthodontic equipments, which are commonly accepted as reasonable.</p>
Benefits Payable	<p>The Insurer will reimburse the following expenses actually paid by the Policyholder up to ¥100,000, provided such expenses are incurred during a Trip:</p> <p>1. fees for professional practice and operations; 2. costs of medicine and treatment materials, and usage fee for medical equipments; 3. X-ray and other exam fees and fees for surgery room; and 4. fees for dentist certificates required for making an insurance claim.</p>
Main Cases Where Benefits are not Payable	Loss, natural wear and tear, rusting/molding/allochroism due to the nature of material/equipments, or external impairment such as scratches and removals of coating material of artificial tooth or orthodontic equipments; brushing; esthetic dentistry treatments; or other oral health treatments.
Sickness Death	
When Benefits are Payable	<p>1. When the Insured dies during a Trip due to illness.</p> <p>2. When the Insured dies within 30 days from and including the last day of a Trip due to "an illness first developed during a Trip" or "an illness first developed within 72 hours of the end of a Trip" (*) (provided that some medical treatments are provided by a doctor within 72 hours of the end of a Trip); and</p> <p>3. When the Insured contracts an infectious disease (as defined in the section ② of Illness Medical Expense Portion of Medical and Rescue Expenses), which within 30 days from and including the last day of a Trip causes death of the Insured.</p> <p>* Excludes illness arising from a cause that has existed before the commencement of a Trip or a cause that comes to exist after the end of a Trip.</p>
Benefits Payable	The Insurer will pay the full amount of Sickness Death Benefit to the heir-at-law of the Insured, or to Death Beneficiary if specified.
Main Cases Where Benefits are not Payable	<p>1. An illness caused by the following: * willful or gross negligence or illegal act of the Policyholder, the Insured, or the Beneficiary; * suicide or attempted suicide, criminal act, or violence of the Insured; * war, revolution or other similar disturbance; or * exposure to radiation or radioactive contamination;</p> <p>2. Pregnancy, childbirth, premature birth, miscarriage, or associated illness; or</p> <p>3. Dental disease</p>
Personal Liability for Damages	
When Benefits are Payable	When the Insured is held legally liable for damages caused by an accident during a Trip that results in injury of other persons or by breaking other persons' articles (including articles rent by the Policyholder or the Insured from rental businesses).

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Benefits Payable	<p>The Insurer will pay Amount of Liability etc. up to the full amount of Individual Liability Benefit per accident.</p> <p>Note1: Defining Amount of Liability requires consent of the Insurer in advance Note2: Benefits may be paid to cover expenses deemed to be required or effective in avoiding occurrence or development of liabilities and other expenses paid with a consent of the Insurer such as legal fees and remuneration for lawyers Note3: The Insurer will pay for cases where a family member of the Insured becomes legally liable as the Insured is a person without legal capacity</p>
Main Cases Where Benefits are not Payable	<ol style="list-style-type: none"> 1. Damages caused by the following: * Willful act of the Policyholder, the Insured, or the Beneficiary; * war, revolution or other similar disturbance; or * exposure to radiation or radioactive contamination; or 2. Damages caused by the Insured held liable for the following: * liabilities related to action of the Insured during the course of his/her work; * liabilities towards family members who live together with the Insured; * liabilities arising from ownership, usage and management of automobiles (*1), ships(*2), aircrafts, and firearm; * liabilities to trusted articles (including articles rent from other persons); * liabilities caused by contamination; * liabilities caused by mental incompetency; or * liabilities towards fine, penalty, liabilities from disciplinary punishments; etc. <p>(*1) Includes rented cars. However bicycles, carts on golf courses, and snowmobiles used for leisure are covered. (*2) Yacht and wet bikes are covered.</p>
Baggage	
When Benefits are Payable	<p>When personal effects of the Insured (*) are damaged or lost due to accidents such as theft, breakage, and fire.</p> <p>(*) Personal effects refers to everyday items such as camera, bags, and clothes owned or rent from others for free for a Trip before its commencement by the Insured, <u>excluding</u>: cash; checks; credit cards; railway/bus passes; artificial tooth; contact lenses; various sorts of documents; data; intangibles such as software; articles used for activities such as surfing; articles used solely for work; articles located in residential facilities of the Insured (or in land property if in case of a stand-alone house); and unaccompanied articles sent separately.</p>
Benefits Payable	<p>The Insurer will pay for Amount of Loss(*) up to ¥100,000 per article (per one article, per group of article, or per one pair of article). (*) Amount of Loss is defined as the lower of repair cost or purchase cost less accumulated depreciation.</p> <p>Note1: In case of damage/loss of tickets or flight tickets, the Insurer will pay for expenses incurred after an accident up to ¥50,000 in total. Note2: The aggregate of Benefits to be paid during Coverage Period (contractual term of a Policy) shall not exceed the amount of Baggage Benefit. However, if the amount of Baggage Benefit under contract is larger than ¥300,000, the aggregate Benefit to be paid during Coverage Period shall not exceed ¥300,000 for damages caused by theft, burglar or non-arrival of aircraft baggage. Note3: In case of loss or damage of a passport, the Insurer will pay for expenses for re-issuance of passports or flight documents (issuance fee paid to consulate, transportation from the accident location to the nearest embassy/consulate, and hotel room charges) but at maximum of ¥50,000 per loss or damage. Note4: In case of loss or damage of a driving license for automobile or motorbike. Amount of Loss is defined as reissuance fee paid to national or local governments.</p>
Main Cases Where Benefits are not Payable	<p>Damages caused by the following: * the Insured mistakenly leaving articles behind and/or lost articles; * willful or gross negligence or illegal act of the Policyholder, the Insured or the Beneficiary; * accidents due to driving under influence of alcohol or without license; * war, revolution or other similar disturbance; * exposure to radiation or radioactive contamination; * exercise of public authority by national or local government such as confiscation or destruction of personal belongings (excluding key breakages in case of fire, rescue, and airport safety check); * defect or natural wear and tear of articles etc.</p> <p>Note: When travel articles or everyday items rent from rental companies are damaged or lost and when rental company claims the Insured for damages, certain Benefits under the abovementioned "Personal Liability" may be payable</p>

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Travel Emergency Expenses (attached to packaged policies with Coverage Period of 31 days or less)	
When Benefits are Payable	<p>When the insured incurs the following expenses due to an unexpected accident (*) during a Trip.</p> <p>1) Transportation expense 2) Room charge of hotels 3) Meal expense (*1) 4) Communication expense such as international calls 5) Trip arrangement expense such as passport issuance, visa, immunization fees 6) Cancellation of service at destination locations 7) Purchase of personal effects (*2)</p> <p>(*1) Unexpected accident is an accident whereby its occurrence can be proven by a public institution, transporting company, lodging establishment, medical institution, or travel agent (including tour operators.)</p> <p>(*1) Meal expenses will be reimbursed only when the following a. or b. is applicable.</p> <p>a. delay in departure of 6 hours or more, flight cancellation or suspension of flight services, misconduct of air carriers in check-in services or change of destination of the boarded aircraft leading to the Insured not being able to board an alternative flight within 6 hours(*). (*1) In case of change of destination, within 6 hours from landing.</p> <p>b. in case of transit, when the Insured misses a connecting flight at a previously expected transfer location due to delay in the arrival of a boarded aircraft and an alternative flight is not made available within 6 hours of such arrival.</p> <p>(*2) Purchase of personal effects will only be reimbursed for the following expense. Expense incurred within 96 hours of the arrival of the aircraft relating to the purchase of essential items, when baggage containing personal items to be used during a Trip that is checked in with the air carrier upon the Insured's boarding, does not arrive at the destination within 6 hours of arrival (provided such aircrafts are operated on specific routes by scheduled air carriers.)</p>
Benefits Payable	<p>Actually incurred above-mentioned expenses that are commonly accepted as reasonable or that is normally incurred for a similar accident will be reimbursed. However any amount that was reimbursed or previously expected will be excluded. *There may be cases where expenses necessary to prevent further damage/expenses can be payable.</p>
Main Cases Where Benefits are not Payable	<p>Expenses caused by the following: *Willful or gross negligence of the Policyholder, the Insured, or the Beneficiary; *suicide or attempted suicide, criminal act, or violence of the Insured; *accidents due to driving under the influence of alcohol or without license; *whiplash syndrome or back pain etc. or other symptoms without medically objective symptom; *pregnancy, childbirth, premature birth, miscarriage; *dental disease; *delay, cancellation of transportation that does not operate on fixed schedule; *earthquake, eruptions, or tsunami caused by earthquake or eruptions; *war, revolution, or other similar disturbance; *exposure to radiation or etc.</p>
Checked Baggage Delay (attached to packaged policies with Coverage Period of over 31 days)	
When Benefits are Payable	<p>When a baggage containing personal items to be used during a Trip, checked in with the air carrier upon the Insured's boarding, does not arrive at the destination <u>within 6 hours</u> of the arrival (provided such aircrafts are operated on specified routes by scheduled air carriers)</p>
Benefits Payable	<p>The Insurer will reimburse the purchase cost of essential items (as listed below) borne by the Insured <u>within 96 hours</u> of the arrival of an aircraft. However the Benefits to be paid per delay of checked baggage will be limited to ¥100,000.</p> <p>① Clothes; ② Daily necessities; and ③ Personal essential items.</p> <p>Note: Costs of purchasing ① to ③ above after the arrival of a deposited baggage are excluded.</p>
Main Cases Where Benefits are not Payable	<p>Expenses caused by the following: * willful or gross negligence or illegal act of the Policyholder, the Insured, or the Beneficiary; * earthquakes or eruptions, or tsunami caused by earthquakes or eruptions; * war, revolution or other similar disturbance; or * exposure to radiation or radioactive contamination etc.</p>
Flight Delay Expense (attached to packaged policies with Coverage Period of over 31 days)	
When Benefits are Payable	<p>(Expenses for Departure Delay etc.) When departure is delayed and an alternative flight is not made available within 6 hours of the scheduled departure time due to any of the following: * delay in departure for <u>more than 6 hours</u>; * flight cancellation or suspension of flight services; or * misconduct of air carriers in check-in services, resulting in the Insured not being able to be on board. (Change of Destination) When a boarded aircraft arrives at a different location from the originally intended destination, and an alternative flight is not available <u>within 6 hours</u> of the arrival. (Expenses for Transfer Delay) When the Insured misses a connecting flight at a scheduled transfer location due to delay in the arrival of a boarded aircraft, and an alternative flight is not made available <u>within 6 hours</u> of such arrival.</p>
Benefits Payable	<p>The Insurer will reimburse the expenses borne by the Insured at departure location (or transfer/arrival location) until alternative flight becomes available. Expenses to be reimbursed include room charges such as hotel fees, cost of meals, transportation costs such as taxi fare to hotels, transportation costs if alternative transportation other than flights are used, communication fees such as international calls, and trip cancellation fee at destination locations, etc. The Insurer will pay <u>up to ¥20,000</u> per inability to board (or per delay in the arrival of) an aircraft.</p>
Main Cases Where Benefits are not Payable	<p>Expenses caused by the following: * willful or gross negligence or illegal act of the Policyholder, the Insured, or the Beneficiary; * earthquakes or eruptions, or tsunami caused by earthquakes or eruptions; * war, revolution or other similar disturbance; or * exposure to radiation or radioactive contamination etc.</p>

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