

訪日旅行保險 補償內容的說明

本資料說明訪日旅行保險的補償內容（概要）。

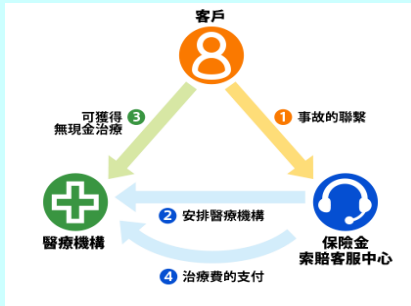
訪日旅行保險的概要

補償在日本負擔的治療費用

- 對因在責任期內發生的疾病（※）和受傷在日本國內接受醫師治療時的治療費等提供補償。
（※）對於在責任期開始前發病、曾接受過醫生治療但由於病症急劇惡化在日本國內接受醫師治療時的治療費等也提供補償。
- 對治療費等的實際費用以保險金額為上限補償。
（註1）關於保險金額，請核對旅行者保險卡。
（註2）關於補償內容的詳情，請核對反面的補償內容（治療費用保險金）。

可獲得無現金治療

- 生病或受傷時，可在協作醫療機構獲得無現金治療。
*保險契約有效時可利用。



1. 發生事故時，請與保險金索賠客服中心聯繫。
2. 客服中心預約安排附近的醫療機構。
3. 請在醫療機構填寫規定文件中的必要事項，接受無現金診察。
4. 損保JAPAN向醫療機構支付治療費。

<注意事項>

- 與無現金治療客服中心聯繫時，在有些地區可能無法安排可接受無現金治療的醫療機構。這時，請先墊付治療費等，然後使用保險金索賠網站提出保險金的索賠。
- 在日本的醫療機構，診察後獲得處方，有時需要到外面的藥房拿藥。這時，可能需要墊付藥費。對此，請向藥房支付藥費，然後使用保險金索賠網站提出保險金的索賠。



在旅行者保險卡（由投保人提供）上記載了保險金索賠客服中心的電話、保險金索賠網站的URL，請在入境後核對。

術語的說明

本資料中的主要詞彙的定義如下所示。

術語	術語的定義
醫學客觀檢查結果	指透過身體檢查、神經學檢查、臨床檢查、影像檢查等認定的異常檢查結果。
其他保險契約等	指對於本保險契約的全部或一部分的賠付責任相同的其他保險契約或共濟契約。
責任期間	指在保險期間內、並且從入境開始到首次出境為止的期間。
入境	指獲得日本國入境審查官的入境許可。
出境	指獲得日本國入境審查官的出境確認。

補償內容（治療費用保險金）

以下是對補償內容的概要說明。關於詳細內容，請瀏覽在保險金索賠網站（<https://travelins.sink.jp/claim/login>）上登載的普通保險條款及特別約定等。

① 賠付保險金的主要情況

賠付保險金的主要情況

因被保險人符合以下①～③的任何情況，賠付在以下a.～e. 等的費用（※1）中被保險人用於治療而實際支出的金額（※2）。但是，僅限在責任期間內從醫師開始治療之日起在包括該日在內的180天內在^{日本國內}需要的費用。

此外，受傷或疾病的事由每發生1次的限度為治療費用的保險金額。

〈成為賠付對象的主要情況〉

- ① 如果在責任期間內因急劇且偶然的外來事故受傷，在責任期間內開始了醫師的治療。
- ② 如果因在責任期間內發病的疾病，在責任期間內開始了醫師的治療。
- ③ 如果因在責任期間開始前發病、曾接受過醫師治療的疾病在責任期間內症狀急劇惡化（※3），在責任期間內開始了醫師的治療。

〈成為賠付對象的主要費用〉

- a. 向醫師或醫院支付的診查費、住院費、手術費等費用。
- b. 醫師的處置或按照處方的藥劑費、醫療器具使用費等費用。
- c. 上肢義肢以及下肢義肢的修理費。
- d. 治療所必要的翻譯聘用費。
- e. 為了索賠保險金所必要的醫師診斷書的費用等。

（※1）指在日本國內接受治療的被保險人向醫院等直接支付的費用。

但是，因其他保險契約等的給付而無需直接支付的費用除外。

（※2）應為社會共識的合理金額。此外，以下①～④的費用不屬於對象。

- ① 按摩、推拿、指壓、針刺、艾灸、柔道治療、脊椎按摩療法或整脊療法的費用。
- ② 有關眼鏡、隱形眼鏡或助聽器的佩戴以及調整的費用，或者以矯正近視、遠視、散光或老花為目的的手術等以恢復視力為目的的處置相關費用。但是，如果符合〈成為賠付對象的主要情況〉的①則除外。
- ③ 以毛髮移植、美容為由的整形手術等以改善健康狀態以外為目的的處置相關費用。
- ④ 與不孕治療等妊娠的促進管理相關的費用。

（※3）指對於在責任期間內的發生，被保險人無法事先預測、並且即使採取社會共識的應注意措施也無法避免的症狀惡化。

（註）發病時期、開始治療的時期、症狀急劇惡化的認定等以醫師的診斷為準。

② 無法賠付保險金的主要情況

對於因在以下列出的事由發生的受傷、疾病或症狀急劇惡化不賠付保險金。此外，有關無法賠付保險金的詳細內容，請確認普通保險條款的「**不賠付保險金的情況**」。

無法賠付保險金的主要情況

■ 故意或重大過失 ■ 自殺行為、犯罪行為或鬥毆行為 ■ 戰爭等變亂（恐怖行為除外。）、核燃料物質事故等 ■ 妊娠、分娩、早產或流產 ■ 牙科疾病 ■ 頸部症候群（俗稱的「頸椎損傷」）、腰疼等沒有醫學客觀檢查結果的 ■ 無駕照駕駛、在飲酒狀態下駕駛、或者因受毒品、稀釋劑等影響在可能無法正常駕駛的狀態下駕駛 ■ 在進行汽車、裝有發動機的自行車等的競技、競賽、演出（包括類似的行為以及練習）期間的事故 ■ 在進行登山、攀岩（包括自由攀岩。）跳傘等危險的體育活動等期間的事故 ■ 如果旅行以受傷或疾病的治療、或者緩和症狀為目的 ■ 如果在責任期間開始前已決定在日本國內的醫院或診所接受治療等

Travel Insurance for Visitors Information on the Coverage

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

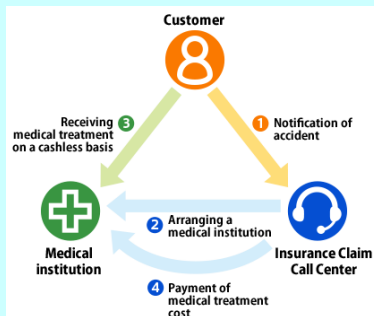
Outline of "Travel Insurance for Visitors"

Covers medical treatment cost incurred in Japan

- The insurance covers a medical treatment cost or the like in cases where the customer received a doctor's treatment in Japan for an illness(*) or injury occurred during the liability period.
(*) The insurance also covers the cost of medical treatment received in Japan, for the symptoms of an illness which was developed before visiting Japan, due to a rapid deterioration of the symptoms.
- The insurance covers up to the limit of the insurance amount of the actual expenses of medical treatment.
(Note 1): For the insurance amount, see the visitor card.
(Note 2): For details of the coverage, see Outline of the coverage (Insurance benefits for medical treatment cost) on the back.

Can receive medical treatment on a cashless basis

In case of illness or injury, you can receive medical treatment on a cashless basis at our allied medical institutions.
* This service can be used if the policy contract is valid.



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

<Note>

- Even if you call the Insurance Claim Call Center, Cashless medical treatment might not be available in some areas. In such a case, out-of-pocket payment of the medical treatment cost needs to be made, and later claim for the insurance benefits via the insurance claim website.
- Some medical institutions in Japan expect patients to purchase medicine from the pharmacies located outside the medical institution, based on the prescription issued after medical treatment. In such cases, out-of-pocket payment is required at the pharmacies, but later claim for the insurance benefits via the insurance claim website is available.



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

Descriptions of terms

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

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

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

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

(i) Major cases where insurance benefits are paid

Major cases where insurance benefits are paid

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

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

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

<Major cases covered for payment>

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

<Major costs covered for payment>

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

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

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

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

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

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

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

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

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

Major cases where we will not pay insurance benefits

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