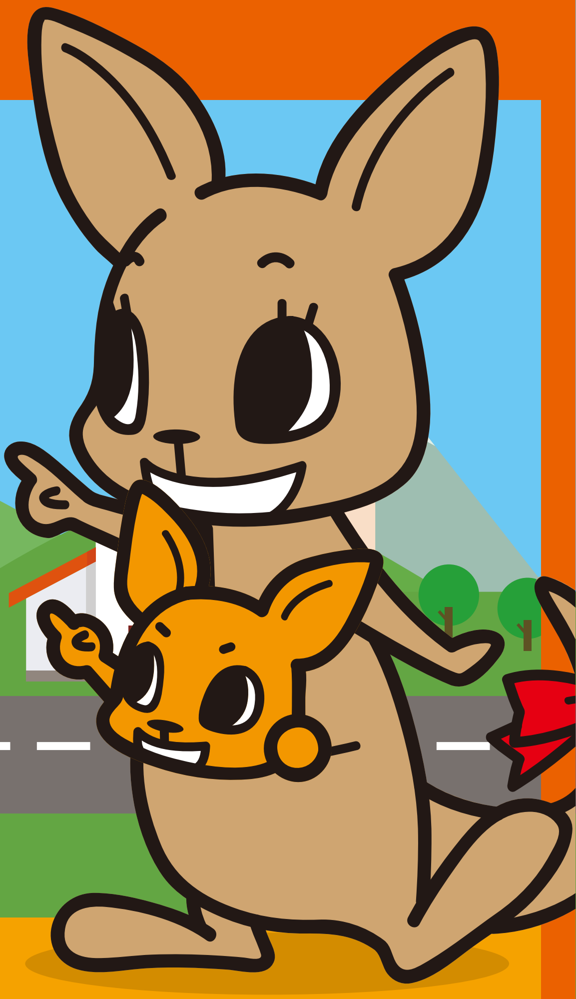
Niigata Prefecture Mutual Aid Traffic Casualty Insurance Plan



Annual membership fee is **500yen** per person

Benefit from **30,000yen**
(7 days or more of the actual treatment)
Maximum amount **1,500,000yen**
(in the case of death)

This fund is a mutual help system supported by Niigata prefectural citizens who are members of this plan. Organized by all municipalities in Niigata Prefecture, the fund is created to provide monetary grants to members who have been in traffic accidents.

Eligibility

Any foreign nationals who are residents of Niigata Prefecture. Also the applicants must be registered in the Basic Resident Register, as prescribed in the Law of the Basic Resident Resister.

The annual membership fee is just 500 yen.

The fee is 500 yen per person annually. In the case of applying the plan midterm, the fee is the same.

The effective termof the Mutual Aid Traffic Casualty Insurance

Application Procedure (Easy to apply!)

Just fill in the application form and pay the membership fee. You can apply at city halls, town and village offices (branches/contact offices as well), banks (excluding Japan Post Bank), cooperative banks (Shinkin Banks), credit unions (Shinkumi Banks), agricultural cooperatives, residents associations, neighborhood associations, etc. *Some municipalities may not accept applications at their offices (contact offices). Please contact the city hall or town/village office of the municipality in which you reside.

EVERY YEAR from **April 1st** through the next **March 31st**

★If you apply in the middle of the year , the term will be from the day after your entry through March 31st of the following year

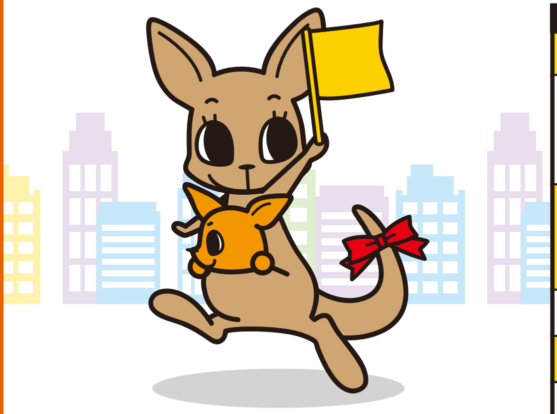
●Application period●
from **February 1st** to **March 31st** (after April 1st or later is also acceptable.)

For further information and applications, please contact the city hall or town/village office of the municipality in which you reside.

The Niigata Prefectural Mutual Benefit Association
Composed of cities, towns, and villages within Niigata prefecture

Benefits

Benefits can be claimed when the actual treatment days exceeds seven days.



With an inexpensive membership fee of

500yen

per person per year,

everybody feels secure

Benefit claim period

Benefits can be claimed for up to one year, beginning the day of the accident.

Classification	Extent of injury	Amount of money
1	Death	1,500,000 yen
2	A first degree disability as described in the degree classification in Appendix Table 5 of the Enforcement Regulation of the Law for the Welfare of Physically Disabled Persons or a first degree disability as prescribed in Section 3 of Article 6 in the Enforcement Order of the Law concerning the Mental Health and the Welfare of Mentally Disabled Persons who requires constant care by others.	1,500,000 yen
3	A second degree disability as described in the degree classification in Appendix Table 5 of the Enforcement Regulation of the Law for the Welfare of Physically Disabled Persons or a first degree disability as prescribed in Section 3 of Article 6 in the Enforcement Order of the Law concerning the Mental Health and the Welfare of Mentally Disabled Persons.	1,000,000 yen
4	Injury requiring actual treatment of more than 100 days including more than 35 days of hospitalization.	500,000 yen
5	Injury requiring actual treatment of more than 90 days including more than 31 days of hospitalization.	450,000 yen
6	Injury requiring actual treatment of more than 80 days including more than 27 days of hospitalization.	400,000 yen
7	Injury requiring actual treatment of more than 70 days including more than 23 days of hospitalization.	350,000 yen
8	Injury requiring actual treatment of more than 60 days including more than 19 days of hospitalization.	300,000 yen
9	Injury requiring actual treatment of more than 50 days including more than 15 days of hospitalization.	250,000 yen
10	Injury requiring actual treatment of more than 40 days including more than 11 days of hospitalization.	200,000 yen
11	Injury requiring actual treatment of more than 30 days including more than 7 days of hospitalization.	150,000 yen
12	Injury requiring actual treatment of more than 20 days including more than 3 days of hospitalization.	100,000 yen
13	Injury requiring actual treatment of more than 19 days of either hospitalization or outpatient visits.	70,000 yen
14	Injury requiring actual treatment of more than 16 days of either hospitalization or outpatient visits.	60,000 yen
15	Injury requiring actual treatment of more than 13 days of either hospitalization or outpatient visits.	50,000 yen
16	Injury requiring actual treatment of more than 10 days of either hospitalization or outpatient visits.	40,000 yen
17	Injury requiring actual treatment of more than 7 days of either hospitalization or outpatient visits.	30,000 yen

※Actual treatment days mean days of hospitalization and days of actual treatments at hospitals.

■ The following cases are exempted from payment of benefits.

- Cases where the members or their bereaved relatives intentionally involve themselves in accidents or where the members cause the accident through gross negligence.
- When the members drive vehicles (including bicycles) without a license or qualification, or under the influence of alcohol. (Cases where members consciously share a ride with a driver who is under the influence of alcohol are also included.)
- In cases where the member's injury is caused in the midst of any criminal act that they themselves committed.
- Cases where either the members or their bereaved relatives attempt to falsely claim benefits.
- In the case of natural disasters including earthquakes and floods.

★**When you have a traffic accident, be sure to report it to the local police. (Without a certificate of the traffic accident, the benefits will be limited up to that of an 17th classification.)**

※For further information, please contact the relevant department at your local city hall or town/village office.

■ scope of traffic accidents covered hereby

Means of transportation	Types of traffic accidents
Cars, motorbikes, bicycles, etc.	Accidents resulting in physical injury or death due to crashes, falls, and minor collisions on roads
Railroad trains, electric trains, diesel railcars, monorail trains, cable cars	Train-related accidents resulting in injury or death of the members
Wheelchairs for the handicapped (manual wheelchairs, electric wheelchairs, electric tricycles, etc.)	Accidents resulting in physical injury or death due to crashes, falls, and minor collisions on roads (In the case of a single-vehicle accident caused by a member, only when the member has a physicaldisability certificate will the benefit be given.)

※**Only accidents within Japan are applicable.**

The Mutual Aid Traffic Casualty Insurance Plan that anybody can apply

A perfect plan for families!

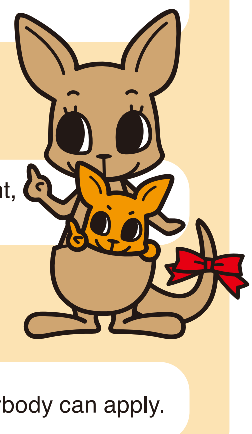
Q&A

Q How about if I fall off my bicycle?

A Of course, the benefits will be provided depending on the number of treatment days. Please feel free to consult with the relevant officials at your local city hall or town/village office about even minor injuries; however, please report it to the local police first. (Single-vehicle accidents caused by members are also subject to payment.)

Q What if I fall down while walking?

A Because it is not a traffic accident, benefits will not be paid.



Q Can senior citizens apply?

A No matter what the age, anybody can apply.