

Guideline for insurance required by the laws and regulations of Japan (provisional)

A participant in the Exhibition must take out the following insurance policies as required by the laws and regulations of Japan, according to the condition of SPECIAL REGULATIONS No. 8 concerning insurance (hereinafter "SPECIAL REGULATIONS"):

1. Workmen's compensation insurance (Article 7 of SPECIAL REGULATIONS);
2. Bodily injury automobile liability insurance (Article 8 of SPECIAL REGULATIONS); and
3. Employment insurance (Article 9 of SPECIAL REGULATIONS)

This guideline describes each of these insurance policies.

We, the Association will notify Official Participants how to take out each of these insurance policies and how to pay premium in November (provisional).

1. Workmen's compensation insurance (Article 7 of SPECIAL REGULATIONS)

<Purpose>

The purpose of this insurance program is, by providing necessary insurance benefit, to ensure prompt and fair protection of any worker who suffers injury, disease, disability or death due to an occupational cause or during commutation to/from the workplace, as well as to promote the social rehabilitation of any worker following such occupational or commuting-related injury or disease, to support such worker or worker's bereaved family in case of death, and to ensure maintenance of proper working conditions for workers, so as to enhance worker welfare. (Article 1 of the Workmen's Compensation Insurance Law)

<Applicable businesses>

This insurance program shall apply to all kinds of businesses that employ workers, excepting government officials, local government employees and mariners.

<Insurance benefits>

Insurance benefits shall be paid for worker injury, disease, disability or death in connection with occupational performance by such worker, or during commutation to/from the workplace.

<Types and amounts of insurance benefits>

Type of benefit		Reason for payment and beneficiary	Description of payment
Medical benefit		To cover the expenses for medical treatment of illness or injury cause by industrial accident.	Provision of medical treatment (medical treatment in a designated hospital and other provision in kind) and payment of medical treatment expenses (for medical treatment in any other medical institution than the designated hospital)
Temporary disability benefit		To compensate for days during which a qualified worker is not able to work due to medical treatment of illness or injury caused by an industrial accident; to be paid from the 4th day of the period for which salary or wages are not paid by the employer	Average daily wage * x 60% x days of absence from work *Average daily wage = aggregate wages paid to the worker during the three month immediately before the accident - any wage paid temporarily / the number of days included in such three months
Disability benefits	Disability pension	To a qualified worker who suffers a permanent disability of Level 1 to 7 after the illness or injury caused by industrial accident has become stable	Average daily wage is paid for the days specified below. Level 1 313 days Level 2 277 days Level 3 245 days Level 4 213 days Level 5 184 days Level 6 156 days Level 7 131 days
	Disability lump-sum benefit	Paid to a qualified worker who suffers permanent disability of Level 8 to 14 after the illness or injury caused by industrial accident has become stable	Average daily wage is paid for the days specified below. Level 8 503 days Level 9 391 days Level 10 301 days Level 11 223 days Level 12 156 days Level 13 101 days Level 14 56 days
	Bereaved family pension	The beneficiaries are the spouse, children, parents, grandchildren, grandparents, brothers and sisters of the deceased worker, who shall satisfy certain requirements. The pension shall be paid to the person of highest precedence among beneficiaries.	Average daily wage is paid during the days specified below, depending on the number of the bereaved family members. One family member 153 days Two family members 201 days Three family member 223 days Four or more 245 days
	Bereaved family lump-sum compensation	Paid if no bereaved family member satisfies the requirements for receiving the bereaved family lump-sum compensation at the time of the worker's death	Average daily wage is paid for 1000 days
Funeral benefit		Provided to the person who holds a funeral for the deceased worker	(1) ¥315,000 + Average daily wage for 30 days (2) Average daily wage for 60 days ((2) is Applied when the amount determined in (1) above is lower than the amount determined in this (2).)
Accident and sickness pension		Paid to a qualified worker if the injury or illness caused by industrial accident has not been cured after 18 months from commencement of medical treatment and the condition of such illness or injury falls under the levels specified below	Level 1 Average daily wage for 313 days Level 2 Average daily wage for 277 days Level 3 Average daily wage for 245 days

2. Bodily injury automobile liability insurance (Article 8 of SPECIAL REGULATIONS)

<Purpose>

The purpose of this insurance program is to establish a system of compensating for death or bodily injury to a person as a result of automobile accident, so that victims of automobile accidents are protected, and to contribute to the sound development of automobile transportation. (Article 1 of Automobile Liability Security Law)

<Compulsory contract>

No automobile shall be made available for road use unless the insurance contract required under the Automobile Liability Security Law of Japan has been executed for that automobile (Article 5 of said law).

* For the purpose of this guideline and the Automobile Liability Security Law, the term "automobile" shall include all kinds of automobiles defined under the Road Trucking Vehicle Law, including motorcycles with 50 cc or smaller engines, but excluding small special cars designed for farming purposes.

<Benefit limit>

For each injured person		For each deceased person	
Loss by injury	Loss by aftereffect disability	Loss by injury that led to the death	Loss by death
1,200,000 yen	750,000 yen - 40 million yen according to the level of aftereffect disability	1,200,000 yen	30 million yen

<Breakdown of benefits>

- Loss by injury

Loss item		Description	Payment basis	Required documents
Actual cost	Medical treatment cost	Costs needed to receive medical treatment from doctors, cost of Judo reposition or other similar treatment, cost of certificate of medical diagnosis, medical expense statement, etc.	Actual necessary and reasonable cost	Certificate of medical diagnosis/medical expense statement Certificate of treatment in case of Judo reposition etc.
	Nursing fee	Attendance by nurse or home keeper	Actual necessary and reasonable cost	Certificate of necessity of nursing issued by a doctor Bills and receipts issued by the nurse or home keeper. Acknowledgement of attendance/nursing
		Attendance expense for a close relative	4,100 yen per hospitalized day If attendance of a relative is necessary for attending a hospital, 2,050 yen per day	
	Miscellaneous cost	Cost of ice, utilities, communication etc. during hospitalization	1,100 yen per hospitalized day	
	Documenta-tion fee	Costs of traffic accident certificate, certificate of seal impression and resident's card	Actual necessary and reasonable cost (Issuance charge)	
	Cost of attending a hospital	Traveling expenses needed for attending a hospital, and traveling expense needed for hospitalization or being discharged from the hospital	Actual necessary and reasonable cost	Statement of travel expenses or attending the hospital Receipts
	Other costs actually spent	Rescue & search cost, spa medical treatment expenses, cost of prosthetic limb, glasses	Actual necessary and reasonable cost The cost of glasses or contact lens covered shall be limited to 50,000 yen.	Receipts

Loss by absence from work	Loss caused by being absent from work due to injury caused by car accident	5,700 yen per day If higher loss of income can be proved, the actual amount of income lost or 19,000 yen, whichever is lower, shall be paid for each day.	Certificate of loss by absence from work (The certificate of withholding tax for the previous year must be attached.) Copy of tax return Certificate of vocation, etc.
Solatium	Compensation for mental and physical distress	4,200 yen per day	

- Loss by aftereffect disability

Loss item	Description	Payment basis	Required documents
Loss of profit	Income loss that may arise in the future because of worker's diminished working capacity	Computed based on the income, the loss rate of working ability in accordance with the level of disability, loss period and other factors	Certificate of medical diagnosis of aftereffect disability Certificate of withholding tax for the previous year or other document evidencing the income of the worker
Solatium	Compensation for mental and physical distress	320,000 yen to 16 million yen depending on level of disability	
Initial cost etc.	Cost of wheelchair, nursing bed etc.	Aftereffect disability requiring nursing care Level 1 5 million yen Level 2 2,050,000 yen	

- Fatal accident

Loss item	Description	Payment basis	Required documents
Funeral expense	Cost of vigil, farewell service, altar etc.	600,000 yen If it is evidenced by supporting documents that the cost exceeds 600,000 yen, the actually necessary and reasonable cost or 1 million yen, whichever is lower, shall be paid.	Receipts Statements
Loss of profit	The amount equal to income that should have been earned in the future if the worker did not die by the car accident, subtracting the living expenses that would have been spent by the deceased	Computed based on the income, years that would have been worked by the deceased, the number of dependent families, and other factors	Death certificate (Certificate of post mortem examination) Certificate of withholding tax for the previous year or other document evidencing the income of the worker Certified copy of the complete family register (removal from the register) without omission
Solatium for the deceased		3,500,000 yen	
Solatium for the bereaved family Depending on the number of beneficiaries of solatium for the bereaved family (parents, spouse, and children of deceased), the following solatium shall be paid. (Note) If the deceased had a dependent family, 2 million yen shall be added to the above amount.		One beneficiary 5,500,000 yen Two beneficiaries 6,500,000 yen Three or more beneficiaries 7,500,000 yen	

* These provisions apply to accidents occurring on and after April 1, 2002.

3. Employment insurance (Article 9 of SPECIAL REGULATIONS)

<Purpose>

The purpose of this insurance program is to secure the living of workers and the stability of employment by providing applicable benefits to workers during their unemployment, or when a situation arises in which continuance of employment becomes difficult, and, by providing benefits to workers who participate in vocational training, to promote workers' employment, including assisting them in finding jobs, as well as to prevent unemployment, correct employment conditions, expand employment opportunities and develop and improve worker abilities, thereby contributing to the stabilization of employment conditions and the enhancement of worker welfare. (Article 1 of the Employment Insurance Law)

<Applicable businesses>

This insurance program applies to any business in which workers are employed. (Article 5 of the Employment Insurance Law)

<Unemployment benefits>

Benefits paid to workers are classified into: benefit paid to unemployed workers seeking employment, benefit for expediting employment, benefit for vocational training and benefit for securing continuance of employment (Article 10 of the Employment Insurance Law)

(1) Benefit paid to unemployed workers seeking employment

- Base benefit

If a worker has become unemployed, and if such worker was insured under this insurance program for six months or longer during one year immediately before such unemployment, the worker is entitled to receive the base benefit during the period specified in the table below. The base benefit shall be in the range of 45% of 80% (depending on the number of insured months) of his/her daily wage immediately before unemployment, but shall not be lower than 1,696 yen nor exceed 7,980 yen per day in any case.

* Duration of base benefit payment

	Period insured	Less than one year	One year - less than five years	Five years - less than 10 years	10 years - less than 20 years	20 years and longer
Age	Under 30 years old	90 days	90 days	120 days	180 days	180 days
30 - under 35		90 days	90 days	180 days	210 days	240 days
35 - under 45		90 days	90 days	180 days	240 days	270 days
45 - under 60		90 days	180 days	240 days	270 days	330 days
60 - under 65		90 days	150 days	180 days	210 days	240 days
Person having difficulty in finding a job	Under 45	150 days	300 days			
	45 - under 65		360 days			

- Benefit paid for skill training

If an insured worker who is qualified to receive benefits (hereinafter "qualified worker") participates in a government-financed vocational training program or a similar authorized program, he/she is entitled to receive this benefit during such vocational training period (which shall not exceed two years). The benefit paid for skill training includes: training program attendance benefit (600 yen per day), special vocational training program attendance benefit (2,000 yen per month), and commuting allowance (actual expense of commuting or 42,500 yen

per month, whichever is lower).

- Lodging benefit

If a qualified worker moves to and lives in a dormitory or the like, separated from a family financially dependent on such worker, in order to participate in a government-financed vocational training program directed by the director of the Public Employment Security Office, said worker is entitled to receive a lodging benefit of 10,700 yen per month during such lodging period.

- Sickness and injury allowance

If a qualified worker who became unemployed and appeared at the Public Employment Security Office to register for job-seeking has become unable to work due to illness or injury, said worker is entitled to the sickness and injury allowance during such disabled period, in place of the base benefit.

Specially insured persons in short-term employment

If a specially insured persons in short-term employment becomes unemployed and has been insured under this insurance program for six months or longer during the one year immediately before unemployment, said worker is entitled to a special lump sum payment that shall be equal to the aggregate amount of the base benefit for fifty days.

Insured day laborers

An insured day laborers shall be issued an Insured Day Laborer's Pocket Book by the Public Employment Security Office. Said worker will get an applicable insurance stamp on the pocket book at each occasion of receiving a daily wage from an employer, depending on the amount of received wage. A worker who has insurance stamps for 26 days in the pocket book during the two months immediately before unemployment is entitled to the allowance for the days of unemployment in accordance with the classification specified in the table below.

Class	Daily benefit	Number of employment insurance stamps required
Class 1	7,500 yen	24 or more Class-1 stamps
Class 2	6,200 yen	24 or more Class-1 and Class 2 stamps combined. Or the average of 24 insurance stamps (Class-1, Class-2 and Class-3 combined) is equal or higher than the daily benefit for Class 2
Class 3	4,100 yen	Other cases

(2) Benefit for expediting employment

- Re-employment allowance (Article 56 of the Employment Insurance Law)

If a qualified worker finds a new steady job before the expiry of the unemployment benefit payment period, and if the director of the Public Employment Security Office deems it necessary, in accordance with the requirements under the relevant ordinance of Ministry of Health, Labor and Welfare, the re-employment allowance shall be provided to such worker, in an amount equal to the base benefit, for a period determined based on the remaining days of worker's unemployment benefit payment period, which shall be longer than 14 days but shall not exceed 120 days.

- Outfit allowance for full-time employment (Article 57 of the Employment Insurance Law)

If a qualified worker; qualified recipient specially insured in short-term employment; or qualified recipient insured in day labor who also falls under the designation set forth by government ordinances as a person who is physically challenged or has difficulty in finding a job for a similar reason finds a steady job, and if the director of the Public Employment Security Office deems it

necessary, in accordance with the requirements of the relevant government ordinance, such qualified worker is entitled to a outfit allowance for full-time employment that is equal to the base benefit applicable to said worker after such employment, for up to 30 days.

- Relocation expenses (Article 58 of the Employment Insurance Law)

If the director of the Public Employment Security Office deems it necessary, in accordance with the requirements set forth by the Minister of Health, Labor and Welfare, relocation expenses shall be paid to a qualified worker who must change residence or dwelling place to take up the job position referred to by the Public Employment Security Office, or to receive government-financed vocational training etc.

- Wide area job-seeking activities expenses (Article 59 of the Employment Insurance Law)

If a qualified worker seeks jobs in a wide geographic area through reference by the Public Employment Security Office, and if the director of the Public Employment Security Office deems it necessary, in accordance with the requirements set forth by the Minister of Health, Labor and Welfare, the wide area job-seeking activities expenses shall be paid to such worker.