

**EXPO2005 GUIDELINES
FOR
OFFICIAL PARTICIPANTS**

**Information on Medical Insurance System for
Official Participants**

(February 2005)



Japan Association for the 2005 World Exposition

The Japan Association for the 2005 World Exposition will issue guidelines for use by official participants for all aspects of the exposition, from preparation of module-based buildings to the operation of pavilions.

Guidelines will be numbered sequentially as follows: GL1-1, GL1-2, GL1-3...followed by GL2-1, GL2-2, GL2-3, etc, where each serial number is based on and derived from one of the Special Regulations of Expo 2005 Aichi, Japan, e.g., all guidelines headed with GL1 are based on Special Regulation No.1, those headed with GL2 on Special Regulation No.2, and so on.

Guidelines will be issued as needed rather than in numerical order. For example, GL4-1, Design Guidelines on Modular Buildings for Official Participants, will be issued as a first priority as it contains information required at an early stage for official participants to plan their respective exhibition projects. Official participants are requested to follow these guidelines in their preparations, and are invited to contact the following location for any inquiries or clarifications of the guidelines.

Official Participation Group

Japan Association for the 2005 World Exposition

Address: Iino Building 7F

2-1-1 Uchisaiwaicho, Chiyoda-ku

Tokyo 100-0011 Japan

E-mail : ofipat@expo2005.or.jp

Tel : +81-3-5521-1612

Fax : +81-3-5521-1613

Information on the Medical Insurance System for Official Participants

We are pleased to provide you with information on the medical insurance system (overseas travel insurance) for Official Participants of the 2005 World Exposition, Aichi, Japan (hereinafter referred to as the “Exhibition”) and their personnel and related persons. The following is an outline of the insurance system; further details can be obtained by contacting the insurance agencies below:

(Insurance agencies)

1) Sanshin Toei Kabushiki Kaisha

Toei Bldg., 2-20-8 Nishiki, Naka-ku, Nagoya 480-0003

Tel: 052-221-8517

2) Toyoda Tsusho Kabushiki Kaisha

Century Toyoda Bldg., 4-9-8 Meieki, Nakamura-u, Nagoya 450-8575

Tel: 052-584-5470

Should you desire personal consultation with either of the insurance agencies, you are requested to make an appointment in advance by telephone etc.

(Division in charge within the Association)

Budget Management Group, Insurance Team

Japan Association for the 2005 World Exposition

Address: 1533-1 Ibaragabasama, Nagakute-cho, Aichi 480-1101

e-mail : zaimu@expo2005.or.jp

Tel : 0561-61-7362

Fax : 0561-61-7607

(Insurance outline)

1. Policy contractor and beneficiary

In principle, the policy contractor and beneficiary must be the national government, the consular office or governmental representative of each Official Participant. Insurance policies must be contracted by Official Participants, each as a unit.

2. The insured

In principle, the insured must be personnel of Official Participants, or other related persons, for whom it is difficult to arrange for a similar insurance policy in their home country and who are not eligible for a Japanese health insurance scheme. However, conditions for the insured may be altered in consultation between concerned Official Participants and an insurance agency. Please ask for detailed information at the time of your interview with either of the insurance agencies.

Conditions for the insured (examples):

- Those who are related to the Official Participant's government
- Those whose stay in Japan is scheduled to begin before the opening of the Exhibition
- Those whose stay in Japan is scheduled for a period of 6 months or longer
- Those whose scheduled post is at or above a specified level
- Those who are scheduled to work as performers, operating staff etc. for events commissioned by Official Participants

3. Documents and information required for insurance policy contracting

- (1) Official Participants wishing to take out insurance policies are requested to submit the following documents and information by post to the Association's Budget Management Group, Insurance Team at least two weeks before the desired date of policy contract signing.
 - 1) Names of Official Participant and governmental representative
 - 2) Contact address of person in charge (postal address, telephone number, e-mail address etc.)
 - 3) Total number of insured persons

- 4) Photocopies of passports of insured persons (enter in margin each person's relationship with representative)

Information items 1), 2) and 3) may be provided in any format, but must be provided together on the same sheet, which will be a cover and attached to passport photocopies. The passport photocopies will be checked against the originals for verification upon the passport holders' arrival in Japan.

- (2) Insurance agencies will check the submitted documents and information to determine eligibility for the insurance policy and will propose, if necessary, alternative details of the insurance policy.

4. Insurance premium payment

- (1) In principle, the insurance premium must be paid in Japanese currency (yen).
- (2) In principle, the insurance policy must be signed upon consultation between the governmental representative or the person in charge and the concerned personnel in the Insurance Management Center, to be opened within the Association's administrative building, or the insurance agency. The consultation may be held in English at the Insurance Management Center. Official Participants are requested to make an appointment in advance by telephone etc.

- 1) Sanshin Toei Kabushiki Kaisha

Toei Bldg., 2-20-8 Nishiki, Naka-ku, Nagoya 480-0003

Tel: 052-221-8517

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5. Insurance claim procedures

- (1) In principle, documents required by the insurance agency for insurance claim procedures (medical certificate, medical care description, transportation expense vouchers, etc.) must be acquired and compiled upon the responsibility of the insurance policy contractor and the insured.
- (2) Medical expenses payable to medical institutions must be temporarily covered by the concerned insurance policy contractors or the insured until the completion of insurance claim procedures.

(3) Documents necessary for insurance claims (*) must be submitted within ten days following finalization of total medical expenses. Please note that all payments will be in Japanese currency (yen).

(* Detailed information on documents necessary for insurance claims will be provided upon report of an accident etc. to the Insurance Management Center.)

6. Insurance money (amount of compensation)

The upper limit of the insurance money paid for the death or aftereffects of an insured person will be either 10 million yen or an amount ten times the person's annual income, whichever is less.

In principle, the person's annual income may be declared orally, but if the concerned insurance agency deems it necessary, objective documents certifying the person's annual income will be required.

7. Medical institutions

In principle, only medical care provided by physicians holding a Japanese national medical license may be covered by the insurance policy. Expenses for massage or chiropractic treatment may be reimbursed only if such treatment is prescribed by a physician. Quasi-medical acts (by unqualified persons) not legally recognized in Japan will not be covered by the insurance policy for reimbursement.

8. Understanding the provisions of the insurance contract

Those who wish to take out insurance policies are advised to carefully read the provisions of the overseas travel insurance policy proposed by the insurance agencies before signing the contract. Please note, in particular, that the following will not be covered by the insurance policy.

- Whiplash and lumbago (lower back pain) with no objective symptoms
- Dental diseases
- Incidents deriving from warfare or Acts of God
- Mislaid or lost personal effects

- Among personal effects, in particular, no reimbursement for mislaid or lost cash, mass-transit period pass and contact lenses

(For a lost passport, up to 50,000 yen will be paid as re-issuance expense.)

9. Insurance money

Amounts of compensation vary slightly from one insurance agency to another; the table below is an example.

Item	Death/ after-effects	Medical care for injury	Medical care for disease	Premium (in JP Yen)		
				3 mo.	7 mo.	1 yr.
Type A	¥3,000,000	¥2,000,000	¥2,000,000	15,510	43,640	79,210
Type B	¥5,000,000	¥3,000,000	¥3,000,000	22,160	46,980	85,180
Type C	¥10,000,000	¥6,000,000	¥6,000,000	24,750	54,690	99,480

* Compensation for damage to other persons, property damage, rescue operation cost etc. may be added to the insurance policy as voluntary supplementary clauses.