



Fiji Student In-house Insurance

Fiji  
フィジー  
留学生  
共済保険

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## [Precautions]

These Precautions include items that may be unfavorable to the contractor, so please pay especial attention to these Precautions. Please apply after you have confirmed the details about compensation and insurance amount of the plan you are considering.

(This does not include all the details about your contract)

1. In case the insured person goes to a hospital or the like without contacting FBIL in advance, the insurance money shall not be paid.
2. Any of the following shall be excluded from compensation of insurance coverage: Injuries or illness for which medical treatment or medication is currently being administered by a doctor (including mental illness), chronic diseases that currently need precise examinations, periodic medical examinations, medical treatment or medication (including atopies and allergies), and death or disease resulting from the chronic diseases..
3. FBIL shall pay up to 50% of the compensation of the insurance coverage for accidents suffered by the insured person during personally-organized tours, such as the Fiji locally-organized optional tour. In that event, the compensation for treatment fees and benefactor traveling costs of Plan A and Plan A+65 shall be limited to 10,000,000 JPY. Accidents during tours using the services of travel agencies not licensed by the Fiji government or illegal taxis that have not obtained a Class-II license shall be excluded from compensation of the insurance coverage.
4. Injuries suffered while partaking in the sport events and competitions organized by officially registered groups shall be excluded from compensation of insurance coverage.
5. Insurance claims for personal effects damage shall be calculated after considering the depreciation (straight line method for 5 years). And a deductible amount of 30,000 JPY per item shall be applied. In case the damage per 1 unit, 1 set or 1 pair of the items covered by the insurance is over 100,000 JPY, FBIL will deem the damage to be of 100,000 JPY.
6. The insurance period shall commence from the moment of boarding the aircraft that departs from the international airport at the country of residence for the overseas studies until the moment of disembarkation from the aircraft that arrives to the international airport at the country of residence. However, should the insured person choose to travel to a country other than their country of residence before and/or after the overseas studies, the insurance period starts once the insured person has arrived at the Fiji international airport and ends once the insured person has departed from Fiji international airport. The insured person traveling to this different country before and/or after the overseas studies may choose to insure themselves with another insurance company.
7. During the duration of overseas studies, should the insured person choose to travel outside of Fiji for any purpose and return to resume their studies, then the period from when the insured person boards the aircraft from the Fiji international airport until the disembarkation from the aircraft upon arrival into Fiji will not be covered under this policy.
8. When FBIL is to pay insurance money or return insurance premiums, such payment will be made in the currency of the Republic of Fiji, through Fiji dollar cash checks (which can only be cashed by showing personal identification at the local banks of the Republic of Fiji).
9. In case a refund is paid by FBIL to the insurance contractor due to cancellation of the agreement or the like, FBIL may charge the insurance contractor for the fees necessary for the refund of insurance premiums (100 Fiji dollars).
10. FBIL will not issue an insurance certificate for this insurance agreement with the insurance contractor. In case of issuing an insurance certificate, FBIL may charge the insurance contractor for the costs necessary to issue the insurance certificate (The cost is 20 Fiji dollars).
11. In case mutual aid money or insurance money from other insurance contracts has been paid, FBIL shall pay the remaining amount after deducting the total

amount of the insurance money and mutual aid money already paid; provided, however, that any payment by FBIL shall be limited to the limit of payment liability under this insurance contract.

12. The insurance managed by FBIL is provided as the In-house Insurance for International Students at a price to those who are interested from among applicants to the Study Abroad Program FBIL arranges. This is an agreement between the insured person (the international student) and FBIL, who operates the local school. The terms of the agreement are in accordance with the laws of the Republic of Fiji; and the homeland of the agreement is the Republic of Fiji. Disputes that arise in connection with the agreement must be brought to a court within the Republic of Fiji.

## **Ordinary Insurance Terms of the In-house Insurance for International Students**

### **Chapter 1 Basic clauses**

#### **Article 1 - About the terms and the insurance agreement**

The insurance managed by the Free Bird Institute Limited (hereinafter referred to as "FBIL") is provided as the In-house Insurance for International Students at a price to those who are interested from among applicants to the Study Abroad Program FBIL arranges. It does not abide by the insurance business law of the insured person's (FBIL international student) country of residence prior to departing bound to Fiji. This insurance has been created in accordance to the laws and regulations of the Republic of Fiji for the purpose of compensating for insurable events that the insured person may suffer during the period of overseas studies. Therefore, the purchase of this insurance is restricted to those who purchase the Study Abroad Program and their benefactors. These terms and this insurance agreement apply so as to allow FBIL and the FBIL student (the insured person) execute an insurance agreement.

### **Chapter 2 Compensation clauses**

#### **Article 2 - Cases when insurance money is payable**

FBIL shall pay the insurance money in accordance with these terms and the special provisions concomitant to this insurance agreement.

#### **Article 3 - Cases when insurance money is not payable**

- (1) Cases in which FBIL shall not pay the insurance money are as stipulated in the special provisions concomitant to this insurance agreement.
- (2) Notwithstanding the provisions of (1), in case any of the following cases is satisfied, FBIL shall not pay the insurance money for those insurable events.
- ① In case the insurance contractor, the insured person or the individual who is to receive the insurance money is a terrorist or the like at the moment when the insurable event occurred or when the insurance money becomes payable by FBIL.
  - ② As for the notification matters in Article 6 (Notification obligations)(1), in case of insurable events that may occur at trip destinations for aircraft transfer and trip destinations other than the Republic of Fiji.
  - ③ In case the person goes to a hospital or the like without contacting FBIL in advance.
  - ④ In cases of injury or illness for which medical treatment or medication is currently being administered by a doctor (including mental illness), chronic diseases that currently need precise examinations, periodic medical examinations, medical treatment or medication (including atopies and allergies), and accidents due to circumstances that originated from the chronic diseases.

#### **Article 4 - Presumption of death**

In case the aircraft or ship transporting the insured person goes missing or suffers a misfortune and the insured person is not found within 30 days after and including the day when the aircraft or ship went missing or suffered the misfortune, the insured person is deemed to have died of injury on the day when the aircraft went missing or suffered the misfortune.

### **Chapter 3 Basic clauses**

#### **Article 5 - Start and end of insurance liability**

- (1) The insurance liability of FBIL is from the moment of departing from the international airport at the country of residence for the overseas studies until the moment of arriving at the international airport at the country of residence.
- (Note) From departure to arrival means from the moment of boarding the aircraft to the moment of disembarkation at the last day. However, in case the person travels to a different country before and/or after their overseas studies, it is only up to the moment of disembarkation from the aircraft at the international airport at Fiji and the moment of boarding the aircraft at the international airport at Fiji.
- (Note) In case of traveling to the country of residence or a different country for purposes other than aircraft transfer (stopovers) during the period of overseas studies, the period from the moment of boarding the aircraft departing from the international airport at Fiji until the moment of disembarkation from the aircraft that arrives from the trip destination to the international airport at Fiji is excluded from insurance liability.

(2) Regardless whether arrival at the international airport at the country of residence of the insured person or departure from the international airport at Fiji are scheduled by the end of the insurance liability set forth in the provisions of (1) and (2), in case of delays due to any of the circumstances listed below, the end of insurance liability shall be extended for the time of a normal delay for the said circumstances but limited to 96 hours.

- ① Delay, flight cancellation or service suspension of the aircraft where the insured person is boarded or scheduled to board
- ② Impossibility of boarding due to inadequacies in the processing of boarding operations for the aircraft
- ③ Insured person's having received medical treatment.
- ④ The accompanying family (Note 1) of the insured person having been hospitalized.

(Note 1) Relatives within the fourth-degree of kinship that share the same itinerary as the insured person.

(3) Notwithstanding the provisions of (1) and (2), FBIL shall not pay the insurance money for damages, etc. resulting from any of the insurable events listed below.

- ① Insurable events arising prior to the receipt of insurance premium
- ② Insurable events arising before the start or after the end of the overseas studies itinerary of the insured person

#### Article 6 - Notification obligations

(1) The insurance contractor or the insured person must provide the facts of the notification matters accurately to FBIL when executing the insurance agreement.

(2) FBIL may cancel this insurance agreement by providing written notice to the insured person in case the insurance contractor or the insured person did not provide the facts of the notification matters or provided information that differs from the facts intentionally or by serious fault.

(3) The provisions of (2) do not apply in any of the following cases.

- ① In case the facts set forth in (2) cease to exist
- ② In case FBIL knew the facts set forth in (2) at the time of executing the insurance agreement or in case it did not know them due to a serious fault  
(Note)

③ In case the insurance contractor or the insured person proposed a correction of the notification matters to FBIL in written prior to the occurrence of the insurable event and FBIL approved it. Note however that, in case FBIL received such proposal for correction, FBIL is deemed to have approved it only when FBIL has executed the insurance agreement, even if the facts of such proposed correction were communicated at the moment of execution of the insurance agreement.

④ In case 30 days have passed after FBIL learns that there is a cause for cancellation pursuant to the provisions of (2), or in case 5 years have passed after the execution of the insurance contract

⑤ In case the facts set forth in (2), from among the notification matters, are about the trip destination of the insured person; provided, however, that, in this case, insurable events occurred at the trip destination requested for notification by FBIL shall be processed as described in Article 3 (Cases when insurance money is not payable) Number (2).

(Note) Including cases when the individual representing FBIL in the execution of the insurance agreement prevented the provision of facts or suggested not to provide the facts or provide information that differs from the facts.

(4) Even in case cancellation pursuant to the provisions of (2) takes place after the occurrence of damage, etc., FBIL shall not pay the insurance money, regardless of the provisions of Article 12 (Effect of cancellation of insurance contract). In this case, FBIL may request the return of insurance money if it has already been paid.

(5) The provisions of (4) do not apply for damages, etc. that result from insurable events unrelated to the facts set forth in (2).

#### Article 7 - Invalidity of the insurance agreement

(1) The insurance agreement becomes invalid under the facts listed below.

- ① In case the insurance contractor executed the insurance agreement for the purpose of illegally acquiring or allowing a third party to illegally acquire the insurance money

#### Article 8 - Invalidation of the insurance agreement

The insurance agreement loses its effect in case the insured person dies after the execution of the insurance agreement.

#### Article 9 - Rescission of the insurance agreement

In case FBIL executed the insurance agreement under fraud or compulsion from the insurance contractor, the insured person or the individual who is to receive the insurance money, FBIL may rescind this insurance agreement by notifying the insurance contractor in written.

#### Article 10 - Cancellation of the insurance agreement by the insurance contractor

The insurance contractor may cancel this insurance agreement by providing written notice to FBIL.

#### Article 11 - Cancellation due to serious circumstances

FBIL may cancel this insurance agreement by providing written notice to the insurance contractor in case any of the following circumstances is satisfied.

- ① The insurance contractor, the insured person or the individual who is to receive the insurance money causes or tries to cause damage, etc. in order to compel FBIL to pay the insurance money pursuant to this insurance agreement.
- ② The insured person or the individual who is to receive the insurance money carry out or tries to carry out a fraud regarding the claim of the insurance money pursuant to this insurance agreement.

#### Article 12 - Effect of the cancellation of the insurance agreement

The cancellation of the insurance agreement is effective only towards the future.

#### Article 13 - Return of insurance premiums in cases of invalidity and invalidation

(1) In case of invalidity of the insurance agreement, FBIL shall return the whole amount of the insurance premiums. However, in case of invalidity of the insurance

- agreement due to the provisions of Article 7 (Invalidity of the insurance agreement) (1) ①, insurance premiums shall not be returned.
- (2) In case of invalidation of the insurance agreement, FBIL shall return the amount of insurance premiums calculated on a per diem basis for the unused period.

#### Article 14 - Return of insurance premiums in case of rescission

In case FBIL rescinds the insurance agreement in accordance to the provisions of Article 9 (Rescission of the insurance agreement), FBIL shall not return the insurance premiums.

#### Article 15 - Return of insurance premiums in case of cancellation

- (1) In case FBIL cancels the insurance agreement in accordance to the provisions of Article 6 (Notification obligations) (2) or Article 11 (Cancellation due to serious circumstances) ①, FBIL shall return the amount of insurance premiums calculated on a per diem basis for the unused period.
- (2) In case the insurance contractor cancels the insurance agreement in accordance to the provisions of Article 10 (Cancellation of the insurance agreement by the insurance contractor), FBIL shall return the remaining amount after deducting the insurance premiums for the used period.
- (3) In case FBIL cancels this insurance agreement (Note) in accordance to the provisions of Article 11 (Cancellation due to serious circumstances) ① and ②, FBIL shall return the amount of insurance premiums calculated on a per diem basis for the unused period.
- (Note) Limited to the contents that relate to the insured person.

#### Article 16 - Claim for insurance money

- (1) Claim rights for the insurance money towards FBIL originate and may be used from the respective moments set forth in the special provisions concomitant to this insurance agreement.
- (2) In case the insured person or the person who is to receive the insurance money claims for the payment of the insurance money, they must submit the documents requested by FBIL from among the documents for the claim of insurance money set forth in the special provisions concomitant to this insurance agreement.
- (3) In case of circumstances that do not allow the insured person to claim for the insurance money and when the representative of the insured person who is to receive the insurance money is not present, any of the individuals listed below may act as the representative of the insured person and claim for the insurance money by presenting documents that prove the said circumstances to FBIL and obtaining its approval.
- ① A spouse that cohabits and shares life with the insured person
  - ② A relative within the third-degree of kinship that cohabits and shares daily life with the insured person, in case there is no such a person as described in ① or in case of circumstances that do not allow the person described in ① to claim for the insurance money
  - ③ A spouse different from the one described in ① (Note) or a relative within the third-degree of kinship different from the one described in ②, in case there are no such persons as those described in ① and ② or in case of circumstances that do not allow the persons described in ① and ② to claim for the insurance money
- (4) After FBIL has paid the insurance money upon the claim for insurance money from the representative of the insured person described in (3), FBIL shall not pay any insurance money for repeated claims for insurance money.
- (5) FBIL may request the insurance contractor, the insured person or the individual who is to receive the insurance money to provide documents or proof other than those described in (2) or to cooperate with the investigations conducted by FBIL with regard to the details of the accident, the amount for damages, the degree of injury and the like. In this case, they must promptly submit the documents or proof requested by FBIL and provide the necessary support.
- (6) In case the insurance contractor, the insured person or the individual who is to receive the insurance money violate the provisions of (5) for no fair reason, or in case they enter information that differs from the facts in the documents mentioned in (2), (3) or (5) or forge or alter the said documents or proof, FBIL shall pay the insurance money after deducting the amount for damages incurred by FBIL due to such acts.

#### Article 17 - Period for payment of insurance money

- (1) FBIL shall pay the insurance money within 60 days after and including the day of completion of claim and after having confirmed the following matters necessary for FBIL's payment of the insurance money.
- ① Facts for the confirmation of the cause of the accident, the situation in which the accident occurred, confirmation of damage or injury and the insured person, as necessary matters for the confirmation of circumstances that allow the payment of the insurance money
  - ② Confirmation of facts that constitute the circumstances stipulated in this insurance agreement that do not allow payment of the insurance money, as necessary matters for the confirmation of circumstances that do not allow the payment of the insurance money
  - ③ The amount for damages (Note 2) or the degree of injury, the relationship between the accident and the damage or injury and the course and details of the medical treatment, as necessary matters for the confirmation of the calculation of the insurance money
  - ④ Confirmation of facts that constitute the circumstances for the cancellation, invalidity, invalidation or rescission stipulated in this insurance agreement, as necessary matters for the confirmation of the effect of the insurance agreement
  - ⑤ In addition to the matters from ① to ④, confirmation of the existence of other insurance agreements and the contents, confirmation of the existence of damage claim rights or other credits that the insured person has or may already have acquired against damage and the contents, and other matters that need to be confirmed in order to determine the amount of insurance money to be paid by FBIL
- (Note 1) The day when the insured person or the individual who is to receive the insurance money complete the procedures stipulated in (2) and (3) of the preceding paragraph.
- (Note 2) Including the insurance value.
- (2) Notwithstanding the provisions of (1), in case the special inquiries or investigations listed below are indispensable for the confirmations described in (1), FBIL shall pay the insurance money from and including the day of completion of claim (Note 1) until the number of days (Note 2) listed below have passed. In this case, FBIL will notify the matters that need to be confirmed and the period to complete such confirmations to the insured person or the individual who is to receive the insurance money.
- ① Inquiries of the results of searches and investigations conducted by the police, prosecutors, fire brigade and other public institutions (Note 3) to confirm the matters mentioned in (1) ① to ④ 180 days

- ② Inquiries of the results of diagnoses, appraisals and the like conducted by medical institutions, testing institutions and other specialized institutions to confirm the matters mentioned in (1) ① to ④ 90 days
- ③ Inquiries of the results of diagnoses conducted by medical institutions, examinations and the like conducted by specialized institutions for the confirmation of residual disabilities to confirm the details and degree of residual disabilities, from among the matters mentioned in (1) ③ 120 days
- ④ Investigations to confirm the matters mentioned in (1) ① to ⑤ at areas affected by disasters 60 days
- ⑤ Investigations at the country of residence of the insured person in case there are no alternative means to carry out the confirmations for the matters mentioned in (1) ① to ⑤ at the country of residence of the insured person 180 days

(Note 1) The day when the insured person or the individual who is to receive the insurance money complete the procedures stipulated in (2) and (3) of the preceding paragraph.

(Note 2) The largest number of days in case multiple cases apply.

(Note 3) Including inquiries based on the law of the Republic of Fiji and other inquiries based on other laws and regulations.

- (3) In case the insurance contractor, the insured person or the individual who is to receive the insurance money prevent or does not attend to the confirmations necessary for the matters listed in (1) and (2) (Note), the resulting delay period shall not be added to the periods described in (1) or (2).

(Note) Including cases when necessary support was not provided.

#### Article 18 - Payment currency and exchange rate

- (1) Cases when FBIL is to pay insurance money or return insurance premiums, this payment will be made in the currency of the Republic of Fiji, through Fiji dollar cash checks (which can only be cashed by showing personal identification at the local banks of the Republic of Fiji).

- (2) In the case described in (1), if ① below is applicable, the money shall be converted to the payment currency (Note) at the exchange rate of the WESTPAC Bank on the previous day to the day when the amount of the insurance money was determined, and then sent by international remittance to the bank account specified by the insured person. Moreover, the fees for international remittance and the exchange loss or profit generated through automatic currency exchange shall be borne by the insured person. In case a refund must be paid by FBIL to the insurance contractor due to cancellation or the like, FBIL may charge the insurance contractor for the fees necessary for the return of insurance premiums (100 Fiji dollars).

- ① Cases when the insured person or the beneficiary of the death insurance is not in Fiji when FBIL is to pay the insurance money and requests payment by international remittance

(Note) The currency of the country of residence of the beneficiary of the insurance money.

#### Article 19 - Prescription

Claim rights for the insurance money prescribe in case 3 years have passed counting from the following day to the moment stipulated in Article 16 (Claim for insurance money) (1).

#### Article 20 - Change of insurance contractor

- (1) After execution of the insurance agreement, the insurance contractor may transfer their rights and obligations related to the Ordinary Insurance Terms and the special provisions that apply to this insurance agreement to a third party with the approval of FBIL.
- (2) In case of a transfer in accordance to the provisions of (1), the insurance contractor must give written notice of this intention to FBIL and require its approval.
- (3) In case the insurance contractor dies after execution of the insurance agreement, their rights and obligations related to the Ordinary Insurance Terms and the special provisions that apply to this insurance agreement are transferred to their legal successor at the time of their death.

#### Article 21 - Cases of several insurance contractors

- (1) In case there are 2 or more insurance contractors for this insurance agreement, FBIL may request them to nominate 1 representative. In this case, the representative shall represent the other insurance contractors.
- (2) In case the representative described in (1) is not determined or in case their location is uncertain, the actions taken by FBIL for 1 of the remaining insurance contractors shall affect all of the other insurance contractors.
- (3) In case there are 2 or more insurance contractors, each insurance contractor shall be jointly liable for the obligations related to the Ordinary Insurance Terms and the special provisions that apply to this insurance agreement.

#### Article 22 - Application of the terms in case of several insured persons

In case there are 2 or more insured persons, the provisions of these terms apply to each of the insured persons.

#### Article 23 - Lawsuit filing

Lawsuits in connection with this agreement must be brought to a court within the Republic of Fiji.

#### Article 24 - Governing law

Matters not stipulated in these terms are to be decided under the law of the Republic of Fiji.

## **Special provisions for the payment of insurance money (Common)**

#### Article 1 - Upper limit of insurance money

As a general rule, FBIL shall pay up to 50% of the compensation for accidents suffered by the insured person during personally-organized tours, such as the Fiji locally-organized optional tour. In that event, the compensation for treatment fees and benefactor traveling costs of Plan A and Plan A+65 shall be limited to 10,000,000 JPY.

## Article 2 - Cases when insurance money is not payable

(1) FBIL shall not pay insurance money for accidents resulting from circumstances that fall into any of the following cases.

- ① Intentional or serious fault by the insurance contractor or insured person (Note 1)
- ② Intentional or serious fault by the individual who is to receive the insurance money; provided, however that in case that individual is the beneficiary of a part of the insurance money, the non-payable amount of the insurance money is limited to the amount that that individual is entitled to receive.
- ③ Suicidal acts, criminal acts or fights by the insured person
- ④ Accidents that occurred while the insured person was under the influence of sake, drugs, sleeping medicines, cannabis, opium, stimulants, thinner, etc.
- ⑤ Brain disease, illness or insanity of the insured person
- ⑥ Pregnancy, child delivery, premature delivery or miscarriage by the insured person
- ⑦ Surgical operation or other medical treatment performed to the insured person; provided, however, that in case the injury resulting from surgical operations or other medical treatments is due to the treatment of injuries for which FBIL has the obligation to pay insurance money, that insurance money shall be paid.
- ⑧ Execution of sentence on the insured person
- ⑨ Costs that arise as a result of wars, exercise of force from foreign countries, revolutions, takeovers, coups d'etat, civil strifes, armed insurgencies, government enforced restrictions and other similar incidents
- ⑩ Accidents due to properties such as radioactivity, explodability and other harmful properties of nuclear fuel materials or substances contaminated by nuclear fuel materials
- ⑪ Accidents incidental to the circumstances described in ⑨ or ⑩, or accidents that occurred due to the disturbance of order incidental to them
- ⑫ Irradiation or radioactive contamination other than that described in ⑩
- ⑬ Accidents that occurred while the insured person was taking part in sport attractions or the like that involve danger (water sports, motor sports, mountain climbing (Note 2), skydiving, paragliding, hang gliding, horse riding, and other practices involving danger)
- ⑭ Accidents suffered while partaking in sport events and competitions organized by officially registered groups
- ⑮ Accidents during trips using the services of travel agencies not licensed by the Fiji government or illegal taxis that have not obtained a Class-II license
- ⑯ Accidents suffered while driving rental cars or the like (Note 3)
- ⑰ Any claims made in relation to medical costs incurred for a disease that has been declared by the World Health Organization (WHO) as a Global Pandemic within 21 days (exclusive) of arrival into Fiji shall not be payable under this policy. These costs include (but not limited to) medical costs, transportation, repatriation, consultation, etc that is incurred should the insured be tested positive or being diagnosed with this disease by a medical practitioner. These medical and associated costs will only be payable if the insured tests positive or is being diagnosed of this disease after 21 days of arrival into Fiji.

(Note 1) Including luggage theft, loss or drop into water of cellphones, cameras, computers and the like.

(Note 2) Using climbing tools such as axes, irons, ropes, hammers and the like, rock climbing (including free climbing).

(Note 3) Excluding those whose main driving force is exclusively human, golf carts for passengers and snowmobiles in use for leisure

(2) FBIL shall not pay the insurance money even in case the insured person claims to suffer from traumatic cervical syndrome (Note), back pain or other conditions if there is no sufficient medical objective findings to support them, regardless when the cause of the condition originated.

(Note) What is popularly known as "whiplash".

## Article 3 - Other physical disabilities or disease impact

(1) In case the injury becomes serious due to the impact of physical disabilities or diseases already existing prior to suffering the injury or due to the impact of injuries or diseases occurring after suffering the injury but that have no relationship with the insurable event, FBIL shall pay the equivalent amount when such impacts are not confirmed.

(2) In case the injury becomes serious due to the fact that the insured person neglected medical treatment for no fair reason or due to the fact that the insurance contractor or the individual who is to receive the insurance money for death by injury did not arranged medical treatment for the insured person, money will also be paid by the method described in (1).

## Article 4 - Cancellation request of the insurance agreement by the insured person

(1) In case the insured person is a different individual from the insurance contractor, the insured person may request the insurance contractor the cancellation of this insurance agreement (Note) in any of the following situations.

- ① In case they had not given their consent to become the insured person under this insurance agreement
- ② In case the insurance contractor or the individual who is to receive the insurance money had conducted any of the acts described in Article 11 (Cancellation due to serious circumstances) ① or ② in the Ordinary Insurance Terms
- ③ In case there is a significant change in the situation that leads them to give their consent to become the insured person of this insurance agreement (Note) due to special circumstances (Note), such as the end of family relationship between the insurance contractor and the insured person.

(2) When the insurance contractor receives the cancellation request described in (1) from the insured person in the cases described in (1) ① to ③, they must cancel this insurance agreement (Note) by notifying FBIL in written.

(Note) Limited to the contents that relate to the insured person.

(3) In the circumstances described in (1) ①, the insured person may cancel this agreement (Note) by notifying FBIL in written; provided, however, that this shall be restricted to cases when they submit documents that prove they are the insured person, such as a health insurance card or the like.

(Note) Limited to the contents that relate to the insured person.

(4) In case this insurance agreement (Note) is canceled in accordance to the provisions of (3), FBIL must notify this in written to the insurance contractor without

delay.

(Note) Limited to the contents that relate to the insured person.

#### Article 5 - Return of insurance premiums in case of cancellation

(1) In case the insurance contractor cancels this insurance agreement (Note) in accordance to the provisions of (2) in the preceding article, FBIL shall return the remaining amount after deducting the insurance premiums for the used period.

(Note) Limited to the contents that relate to the insured person.

(2) In case the insured person cancels this insurance agreement (Note) in accordance to the provisions of (3) in the preceding article, FBIL shall return the remaining amount after deducting the insurance premiums for the used period to the insurance contractor.

(Note) Limited to the contents that relate to the insured person.

#### Article 6 - Notification of accident

(1) In case the insured person suffers an accident, the insurance contractor, the insured person or the individual who is to receive the insurance money must notify the circumstances in which the accident occurred and the degree of injury to FBIL within 30 days from and including the day when the insurable event occurred. In these cases, when FBIL requests written notice or explanation, or the submission of medical certificate or postmortem certificate of the insured person, these requests must be addressed.

(2) In case aircraft or ship transporting the insured person goes missing or suffers a misfortune, the insurance contractor or the individual who is to receive the insurance money must notify the circumstances of the missing or misfortune to FBIL in written within 30 days from and including the day when the aircraft or ship went missing or suffered the misfortune.

(3) In case the insurance contractor, the insured person or the individual who is to receive the insurance money violate the provisions of (1) or (2) for no fair reason, or in case they do not provide the facts they know for such notification or explanation, or in case they provide information that differs from the facts, FBIL shall pay the insurance money after deducting the amount for damages incurred by FBIL due to such acts.

#### Article 7 - Request of medical certificate, etc. by a doctor designated by FBIL

(1) In case FBIL receives the notification described in Article 6 (Notification of accident) or the claims described in the preceding article and Article 16 (Claim for insurance money) in the Ordinary Insurance Terms, it may request the insurance contractor, the insured person or the individual who is to receive the insurance money to submit a medical certificate or postmortem certificate of the insured person by a doctor designated by FBIL, to the necessary extent for the confirmation of the degree of injury or payment of the insurance money.

(2) The expenses (Note 2) necessary for the medical certificate or postmortem certificate (Note 1) will be borne by FBIL.

(Note 1) Refers to the medical confirmation of the fact of death regarding the corpse.

(Note 2) Does not include loss of income.

#### Article 8 - Amount of insurance money to be paid when other insurance agreements, etc. exist

In case there are other insurance agreements that set forth obligations to pay insurance money or mutual aid money for the costs in case of paying insurance money, or there are compensations, etc. for the accident in question, FBIL must pay the following amounts as insurance money if the total amount subject to payment liability surpasses the amounts specified in the "Cost Limit" of each special provision.

① In case no insurance money or mutual aid money has been paid for the relevant accident from other insurance contract

The amount subject to payment liability under this insurance agreement

② In case other insurance contracts and insurance money or mutual aid money has been paid for the relevant accident

The remaining amount after subtracting the total amount of insurance money or mutual aid money already paid by other insurance agreements or by compensations, etc. for the accident in question from the amount of costs for the claim of insurance money. But still, the top limit shall be the amount subject to payment liability under this insurance contract.

#### Article 9 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

**Table 1 Residual disabilities and insurance payment ratios**

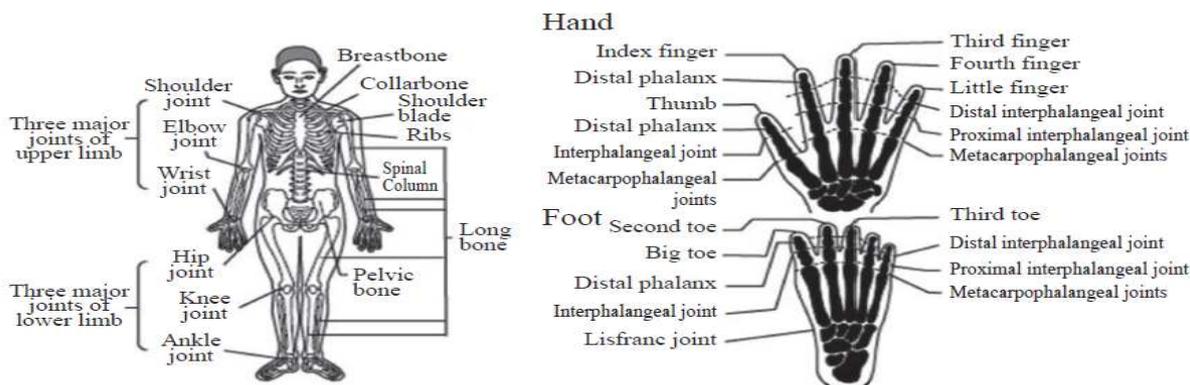
Grade	Residual disability	Ratio
Grade 1	<ol style="list-style-type: none"> <li>(1) Individuals who have lost sight in both eyes</li> <li>(2) Those in which the individuals have lost the ability to chew and language functions</li> <li>(3) Those in which the individuals were left with significant dysfunction of the nervous system or mental disorders and need constant care</li> <li>(4) Those in which the individuals were left with significant dysfunction of the thoracoabdominal organs and need constant care</li> <li>(5) Those in which the individuals have lost both upper limbs up to the elbow joints or above</li> <li>(6) Those in which the individuals have lost the use of both upper limbs</li> <li>(7) Those in which the individuals have lost both lower limbs up to the knee joints or above</li> <li>(8) Those in which the individuals have lost the use of both lower limbs</li> </ol>	100%
Grade 2	<ol style="list-style-type: none"> <li>(1) Those in which the individuals have lost sight in 1 eye and the corrected eyesight (Eyesight measurement is according to the universal eyesight test chart. The same applies below.) of the other one is 0.02 or below</li> <li>(2) Those in which the individuals' corrected eyesight for both eyes is 0.02 or below</li> <li>(3) Those in which the individuals were left with significant dysfunction of the nervous system or mental disorders and need care at any time</li> <li>(4) Those in which the individuals were left with significant dysfunction of the thoracoabdominal organs and need care at any time</li> <li>(5) Those in which the individuals have lost both upper limbs up to the wrist joints or above</li> <li>(6) Those in which the individuals have lost both lower limbs up to the ankle joints or above</li> </ol>	89%
Grade 3	<ol style="list-style-type: none"> <li>(1) Those in which the individuals have lost sight in 1 eye and the corrected eyesight of the other one is 0.06 or below</li> <li>(2) Those in which the individuals have lost the ability to chew or language functions</li> <li>(3) Those in which the individuals were left with significant dysfunction of the nervous system or mental disorders and cannot engage in lifetime labors</li> <li>(4) Those in which the individuals were left with significant dysfunction of the thoracoabdominal organs and cannot engage in lifetime labors</li> <li>(5) Those in which the individuals have lost all fingers and thumbs of both hands (For thumbs, up to the interphalangeal joint; for fingers, up to the proximal interphalangeal joint or above.)</li> </ol>	78%
Grade 4	<ol style="list-style-type: none"> <li>(1) Those in which the individuals' corrected eyesight for both eyes is 0.06 or below</li> <li>(2) Those in which the individuals were left with significant chewing and language dysfunctions</li> <li>(3) Those in which the individuals have lost the hearing in both ears</li> <li>(4) Those in which the individuals have lost 1 upper limb up to the elbow joint or above</li> <li>(5) Those in which the individuals have lost 1 lower limb up to the knee joint or above</li> <li>(6) Those in which the individuals have lost the use of all fingers and thumbs of both hands (Specifically, those in which the individuals have lost up to half of the distal phalanges or above, or those in which the individuals have been left with significant motion disorders of the metacarpophalangeal joints or the proximal interphalangeal joints (For thumbs, the interphalangeal joints. The same applies below.)).</li> <li>(7) Those in which the individuals have lost the feet up to the Lisfranc joints or above</li> </ol>	69%
Grade 5	<ol style="list-style-type: none"> <li>(1) Those in which the individuals have lost sight in 1 eye and the corrected eyesight of the other one is 0.1 or below</li> <li>(2) Those in which the individuals were left with significant dysfunction of the nervous system or mental disorders and cannot engage in labors other than particularly simple tasks</li> <li>(3) Those in which the individuals were left with significant dysfunction of the thoracoabdominal organs and cannot engage in labors other than particularly simple tasks</li> <li>(4) Those in which the individuals have lost 1 upper limb up to the wrist joint or above</li> <li>(5) Those in which the individuals have lost 1 lower limb up to the ankle joint or above</li> <li>(6) Those in which the individuals have lost the use of 1 upper limb</li> <li>(7) Those in which the individuals have lost the use of 1 lower limb</li> <li>(8) Those in which the individuals have lost all toes (The whole toes. The same applies below.).</li> </ol>	59%
Grade 6	<ol style="list-style-type: none"> <li>(1) Those in which the individuals' corrected eyesight for both eyes is 0.1 or below</li> <li>(2) Those in which the individuals were left with significant chewing or language dysfunctions</li> <li>(3) Those in which the individuals have lost the hearing in both ears to the point that they cannot understand a loud voice if it is not from close to the ears</li> <li>(4) Those in which the individuals have lost the hearing in 1 ear and with the other one cannot understand normal speech at a distance of 40 cm or farther</li> <li>(5) Those in which the individuals were left with a significant deformation in the spinal column or motion disorders</li> <li>(6) Those in which the individuals have lost use of 2 of the 3 large joints of 1 upper limb</li> <li>(7) Those in which the individuals have lost use of 1 of the 3 large joints of 2 lower limb</li> <li>(8) Those in which the individuals have lost the 5 fingers or 4 fingers, including the thumb, of 1 hand, if considering here that the thumb is a finger</li> </ol>	50%
Grade 7	<ol style="list-style-type: none"> <li>(1) Those in which the individuals have lost sight in 1 eye and the corrected eyesight of the other one is 0.6 or below</li> <li>(2) Those in which the individuals cannot understand normal speech with both ears at a distance of 40 cm or farther</li> <li>(3) Those in which the individuals have lost the hearing in 1 ear and with the other one cannot understand normal speech at a</li> </ol>	42%

	<p>distance of 1m or farther</p> <p>(4) Those in which the individuals were left with dysfunction of the nervous system or mental disorders and cannot engage in labors other than simple tasks</p> <p>(5) Those in which the individuals were left with dysfunction of the thoracoabdominal organs and cannot engage in labors other than simple tasks</p> <p>(6) Those in which the individuals have lost 3 fingers, including the thumb, or 4 fingers, other than the thumb, of 1 hand, if considering here that the thumb is a finger</p> <p>(7) Those in which the individuals have lost use of the 5 fingers or 4 fingers, including the thumb, of 1 hand, if considering here that the thumb is a finger</p> <p>(8) Those in which the individuals have lost 1 foot up to the Lisfranc joint or above</p> <p>(9) Those in which the individuals were left with pseudoarthrosis in 1 upper limb and with significant motion disorders</p> <p>(10) Those in which the individuals were left with pseudoarthrosis in 1 lower limb and with significant motion disorders</p> <p>(11) Those in which the individuals have lost the use of all toes of the feet (Specifically, those in which the individuals have lost up to half of the distal phalanxes or above of the big toes (1st toes) and up to the distal interphalangeal joints of the other toes, or those in which the individuals have been left with significant motion disorders of the metatarsophalangeal joints or the proximal interphalangeal joints (For the big toes (1st toes), the interphalangeal joints. The same applies below.)).</p> <p>(12) Those in which the individuals' appearance was left with significantly repulsive looks</p> <p>(13) Those in which the individuals lost both testicles</p>	
Grade 8	<p>(1) Those in which the individuals have lost sight in 1 eye or the corrected eyesight of 1 eye is 0.02 or below</p> <p>(2) Those in which the individuals were left with motion disorders of the spinal column</p> <p>(3) Those in which the individuals have lost 2 fingers, including the thumb, or 3 fingers, other than the thumb, of 1 hand, if considering here that the thumb is a finger</p> <p>(4) Those in which the individuals have lost use of 3 fingers, including the thumb, or 4 fingers, other than the thumb, of 1 hand, if considering here that the thumb is a finger</p> <p>(5) Those in which the individuals have 1 lower limb shortened by 5 cm or more</p> <p>(6) Those in which the individuals have lost use of 1 of the 3 large joints of 1 upper limb</p> <p>(7) Those in which the individuals have lost use of 1 of the 3 large joints of 1 lower limb</p> <p>(8) Those in which the individuals were left with pseudoarthrosis in 1 upper limb</p> <p>(9) Those in which the individuals were left with pseudoarthrosis in 1 lower limb</p> <p>(10) Those in which the individuals have lost all toes of 1 foot</p>	34%
Grade 9	<p>(1) Those in which the individuals' corrected eyesight for both eyes is 0.6 or below</p> <p>(2) Those in which the individuals' corrected eyesight of 1 eye is 0.06 or below</p> <p>(3) Those in which the individuals were left with hemianopia, visual field constriction or visual field deformation in both eyes</p> <p>(4) Those in which the individuals were left with remarkable defects in the eyelids of both eyes</p> <p>(5) Those in which the individuals were left with defects in the nose or related significant dysfunctions</p> <p>(6) Those in which the individuals were left with chewing and language dysfunctions</p> <p>(7) Those in which the individuals cannot understand normal speech with both ears at a distance of 1m or farther</p> <p>(8) Those in which the individuals have lost the hearing in 1 ear to the point that they cannot understand a loud voice if it is not from close to the ear and cannot understand normal speech with the other ear at a distance of 1 m or farther</p> <p>(9) Those in which the individuals have lost the hearing in 1 ear</p> <p>(10) Those in which the individuals were left with dysfunction of the nervous system or mental disorders and the labors they can handle are equally limited</p> <p>(11) Those in which the individuals were left with dysfunction of the thoracoabdominal organs and the labors they can handle are considerably limited</p> <p>(12) Those in which the individuals have lost the thumb or 2 fingers of 1 hand</p> <p>(13) Those in which the individuals have lost use of 2 fingers, including the thumb, or 3 fingers, other than the thumb, of 1 hand, if considering here that the thumb is a finger</p> <p>(14) Those in which the individuals have lost 2 or more toes, including the big toe (1st toe), of 1 foot</p> <p>(15) Those in which the individuals have lost use of all toes of 1 foot</p> <p>(16) Those in which the individuals' appearance was left with considerably repulsive looks</p> <p>(17) Those in which the individuals were left with significant disorders of the reproductive organs</p>	26%
Grade 10	<p>(1) Those in which the individuals' corrected eyesight of 1 eye is 0.1 or below</p> <p>(2) Those in which the individuals were left with frontal diplopia</p> <p>(3) Those in which the individuals were left with chewing or language dysfunctions</p> <p>(4) Those in which the individuals were left with dental prostheses on 14 or more teeth</p> <p>(5) Those in which the individuals find it difficult to understand normal speech with both ears at a distance of 1 m or farther</p> <p>(6) Those in which the individuals have lost the hearing in 1 ear to the point that they cannot understand a loud voice if it is not from close to the ear</p> <p>(7) Those in which the individuals have lost the use of the thumb or 2 fingers of 1 hand</p> <p>(8) Those in which the individuals have 1 lower limb shortened by 3cm or more</p> <p>(9) Those in which the individuals have lost the big toe (1st toe) or the other 4 toes of 1 foot</p> <p>(10) Those in which the individuals were left with significant dysfunctions in 1 of the 3 large joints of 1 upper limb</p>	20%

	(11) Those in which the individuals were left with significant dysfunctions in 1 of the 3 large joints of 1 lower limb	
Grade 11	<ul style="list-style-type: none"> <li>(1) Those in which the individuals are left with significant adjustment dysfunctions or motion disorders in the eyeballs of both eyes</li> <li>(2) Those in which the individuals were left with significant motion disorders of the eyelids of both eyes</li> <li>(3) Those in which the individuals were left with remarkable defects in the eyelid of 1 eye</li> <li>(4) Those in which the individuals were left with dental prostheses on 10 or more teeth</li> <li>(5) Those in which the individuals cannot understand a low voice with both ears at a distance of 1 m or farther</li> <li>(6) Those in which the individuals cannot understand normal speech with 1 ear at a distance of 40 cm or farther</li> <li>(7) Those in which the individuals were left with deformations in the spinal column</li> <li>(8) Those in which the individuals have lost the index finger, middle finger or ring finger of 1 hand</li> <li>(9) Those in which the individuals have lost the use of 2 or more toes, including the big toe (1st toe), of 1 foot</li> <li>(10) Those in which the individuals were left with dysfunction of the thoracoabdominal organs and their performance of labors has been considerably impaired</li> </ul>	15%
Grade 12	<ul style="list-style-type: none"> <li>(1) Those in which the individuals are left with significant adjustment dysfunctions or motion disorders in the eyeball of 1 eye</li> <li>(2) Those in which the individuals were left with significant motion disorders of the eyelid of 1 eye</li> <li>(3) Those in which the individuals were left with dental prostheses on 7 or more teeth</li> <li>(4) Those in which the individuals were left with defects in the large part of the auditory capsule</li> <li>(5) Those in which the individuals were left with significant deformations in the clavicle, sternum, ribs, shoulder blades or pelvic bone</li> <li>(6) Those in which the individuals were left with dysfunctions in 1 of the 3 large joints of 1 upper limb</li> <li>(7) Those in which the individuals were left with dysfunctions in 1 of the 3 large joints of 1 lower limb</li> <li>(8) Those in which the individuals were left with deformations in the long bones</li> <li>(9) Those in which the individuals have lost the little finger of 1 hand</li> <li>(10) Those in which the individuals have lost use of the index finger, middle finger or ring finger of 1 hand</li> <li>(11) Those in which the individuals have lost the 2nd toe, or those in which individuals have lost 2 toes, including the 2nd toe, or those in which individuals have lost the other 3 toes counting from the 3rd toe</li> <li>(12) Those in which the individuals have lost use of the big toe (1st toe) or the other 4 toes of 1 foot</li> <li>(13) Those in which the individuals were left with stubborn neurological symptoms locally</li> <li>(14) Those in which the individuals' appearance was left with repulsive looks</li> </ul>	10%
Grade 13	<ul style="list-style-type: none"> <li>(1) Those in which the individuals' corrected eyesight of 1 eye is 0.6 or below</li> <li>(2) Those in which the individuals were left with hemianopia, visual field constriction or visual field deformation in 1 eye</li> <li>(3) Those in which the individuals were left with diplopia other than frontal</li> <li>(4) Those in which the individuals were left with defects in one part of the eyelids or eyelash loss in both eyes</li> <li>(5) Those in which the individuals were left with dental prostheses on 5 or more teeth</li> <li>(6) Those in which the individuals were left with dysfunctions of the thoracoabdominal organs</li> <li>(7) Those in which the individuals have lost use of the little finger of 1 hand</li> <li>(8) Those in which the individuals have lost part of the phalanx of the thumb of 1 hand</li> <li>(9) Those in which the individuals have 1 lower limb shortened by 1cm or more</li> <li>(10) Those in which the individuals have lost 1 or 2 toes counting from the 3rd toe of 1 foot</li> <li>(11) Those in which the individuals have lost use of the 2nd toe, or those in which individuals have lost use of 2 toes, including the 2nd toe, or those in which individuals have lost use of the other 3 toes counting from the 3rd toe</li> </ul>	7%
Grade 14	<ul style="list-style-type: none"> <li>(1) Those in which the individuals were left with defects in one part of the eyelids or eyelash loss in 1 eye</li> <li>(2) Those in which the individuals were left with dental prostheses on 3 or more teeth</li> <li>(3) Those in which the individuals cannot understand a low voice with 1 ear at a distance of 1 m or farther</li> <li>(4) Those in which the individuals were left with an unpleasant scar of the size of an open palm on an exposed surface of an upper limb</li> <li>(5) Those in which the individuals were left with an unpleasant scar of the size of an open palm on an exposed surface of a lower limb</li> <li>(6) Those in which the individuals have lost part of the phalanx of a finger of 1 hand</li> <li>(7) Those in which the individuals have lost the ability to bend and stretch the distal interphalangeal joints of fingers of 1 hand</li> <li>(8) Those in which the individuals have lost use of 1 or 2 toes counting from the 3rd toe of 1 foot</li> <li>(9) Those in which the individuals were left with neurological symptoms locally</li> </ul>	4%

(Note 1) "or above" in the provisions regarding disorders or dysfunctions in the upper and lower limbs, fingers and thumbs, and toes refers to the portion close to the heart from the joint in question.

**Table 2 Explanatory diagram of joints, etc.**



**Table 3 List of infectious diseases**

Cholera, pest, smallpox, typhus, Lassa fever, malaria, recurrent fever, yellow fever, severe acute respiratory syndrome, Ebola hemorrhagic fever, Crimean-Congo hemorrhagic fever, Marburg disease, coccidioidomycosis, dengue fever, gnathostomiasis, West Nile fever, lyssavirus infection, renal symptomatic hemorrhagic fever, hantavirus pulmonary syndrome, highly pathogenic avian influenza, niva virus infection, dysentery, tick-borne encephalitis, typhoid fever, Rift Valley fever, leptospirosis

**Table 4 List of documents for the claim of insurance money**

	Circumstances set forth in Article 2 (Cases when insurance money is payable)						
	Injury Death	Disease Death	Injury Residual disability	Personal effects damage	Treatment Relief Cost	Indemnification liability	Emergency costs due to accident
1. Written Claim for Insurance Money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Injury (Accident) Circumstances Report in a form prescribed by FBIL	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		
3. Accident Certificate by a public institution (or by a third party in inevitable cases)	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Medical Certificate by a doctor (only for medical expenses outside the Republic of Fiji that are not cashless)		<input type="radio"/>			<input type="radio"/>		
5. Certificates from hospitals or clinics listing the hospitalization date and number of days of hospitalization	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		
6. Receipts or statements that proves the payment of costs within the Cost Limit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Medical certificate of death and postmortem certificate, or medical certificate by a doctor that proves the critical condition and the date it developed	<input type="radio"/>	<input type="radio"/>					
8. Transcript of family register or similar documents that prove the relationship with the insured person, etc.	<input type="radio"/>	<input type="radio"/>					
9. Documents that prove the degree of damage to household goods or the building						<input type="radio"/>	
10. Documents that prove appearance in court				<input type="radio"/>		<input type="radio"/>	
11. Documents that prove that the benefactor who is to provide relief is a relative of the insured person					<input type="radio"/>		



- ① The insurance money payment ratio of the grade that corresponds to the serious residual disability to the upper level of Grade 3, in cases when 2 or more types of residual disabilities listed in grades 1 to 5 in Table 1 appear
- ② The insurance money payment ratio of the grade that corresponds to the serious residual disability to the upper level of Grade 2, in cases other than ① and when 2 or more types of residual disabilities listed in grades 1 to 8 in Table 1 appear
- ③ The insurance money payment ratio of the grade that corresponds to the serious residual disability to the upper level of Grade 1, in cases other than ① and ②, and when 2 or more types of residual disabilities listed in grades 1 to 13 in Table 1 appear; provided, however, that in case the total ratio of the insurance money payment ratios for each of the residual disabilities is below the insurance money payment ratio above, this total ratio shall be used as the insurance money payment ratio.
- ④ The insurance money payment ratio to the grade where the serious residual disability belongs, in cases other than ① to ③

(5) In case the degree of a preexisting residual disability is aggravated due to an injury on the same part, the amount obtained by multiplying the amount of insurance money for post-injury disability by the following ratio shall be paid as the insurance money for post-injury disability.

$$\begin{array}{l}
 \text{Insurance money payment ratio to the} \\
 \text{degree that corresponds to the residual} \\
 \text{disability after aggravation listed in} \\
 \text{Table 1}
 \end{array}
 -
 \begin{array}{l}
 \text{Insurance money payment ratio to the} \\
 \text{Grade that corresponds to the preexisting} \\
 \text{residual disability}
 \end{array}
 =
 \text{Ratio to be applied}$$

(6) The amount of insurance money for post-injury disability that FBIL must pay in accordance with the provisions in (1) to (5) is limited to the insured amount for post-injury disability during the insurance period.

**Article 2 - Claim for insurance money**

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment the insured person develops the residual disability or from the moment after 180 days have passed after and including the day when the insurable event occurred, whichever comes first.
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
  - ① Signed certificate of the insured person
  - ② Medical certificate by a doctor that proves the degree of residual disability
  - ③ Injury Circumstances Report in a form prescribed by FBIL
  - ④ Accident certificate by a public institution (Note 1)
  - ⑤ Documents that prove the delegation of claim of insurance money for post-injury disability and signed certificate of the delegate (Note 2)
  - ⑥ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms (Note 1) It shall be a third party in inevitable cases.  
(Note 2) Cases when the claim of insurance money for post-injury disability is delegated to a third party.

**Article 3 - Subrogation**

Even in case when FBIL has paid the insurance money for post-injury disability, the damage claim rights that the insured person or their legal successors have against a third party for the injury in question shall not be transferred to FBIL.

**Article 4 - Provisions applied mutatis mutandis**

Matters not covered in these special provisions must follow the Ordinary Insurance Terms, as long as the intention of these special provisions is preserved.

## **Special provisions for the payment of insurance money for death by disease**

**Article 1 - Cases when insurance money is payable**

- (1) In case the insured person dies due to a disease and such death falls into any of the following circumstances, FBIL shall pay the full insured amount for death by disease as insurance money for disease death to the beneficiary of the insurance money for death, in accordance with these special provisions and the Ordinary Insurance Terms.
  - ① In case of death during the liability period
  - ② In case of death within 30 days after and including the day when the liability period ended as a direct result of any of the diseases listed below; provided, however, that this shall be limited to cases when medical treatment had started by 72 hours after the end of the liability period and had continued thereafter.
    - a. Diseases that developed during the liability period
    - b. Diseases that developed within 72 hours after the end of the liability period; provided, however, that this shall be limited to diseases whose cause originated during the liability period.
  - ③ In case of death within 30 days after and including the day when the liability period ended as a direct result of an infectious disease listed in the Table and contracted during the liability period
- (2) In case the legal successor(s) of the insured person is the beneficiary of the insurance money for death and they are 2 or more individuals, FBIL shall pay the

- insurance money for injury and death to the beneficiaries of the insurance money for injury and death in proportion to the participation of the legal successors.
- (3) In case the beneficiaries of the insurance money for death are 2 or more, FBIL shall pay the insurance money for death by disease to the beneficiaries of the insurance money for injury and death evenly.
- (4) The time when the cause of the disease originated, the time when the disease developed, the confirmation of development of the disease, the time when medical treatment started, etc. mentioned in (1) are determined by medical diagnosis by a doctor.
- (5) Notwithstanding the provisions of (1), FBIL shall not pay the insurance money for death by disease cases resulting from the circumstances listed below.
- ① Diseases that arise from injuries suffered by the insured person
  - ② Diseases that arise from pregnancy, child delivery, premature delivery or miscarriage
  - ③ Dental diseases

#### Article 2 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment when the insured person dies.
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
- ① Signed certificate of the beneficiary (Note 1) of the insurance money for death
  - ② Medical certificate of death or postmortem certificate
  - ③ Transcript of family register of the insured person
  - ④ Transcript of family register of the legal successor(s) (Note 2)
  - ⑤ Medical certificate by a doctor that proves that the disease that caused the death developed during the liability period or within the 72 hour after the end of the liability period, and that medical treatment for that disease had started by 72 hours after the end of the liability period and had continued thereafter, and the time when the cause of the disease in question originated (Note 3)
  - ⑥ Medical certificate by a doctor that proves that the infectious disease that caused the death was contracted during the liability period
  - ⑦ Documents that prove the delegation of claim of insurance money for death by disease and signed certificate of the delegate (Note 4)
  - ⑧ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms
- (Note 1) In case the beneficiary of the insurance money for death is not specified, it will be the legal successor of the insured person.
- (Note 2) Cases when the beneficiary of the insurance money for death is not specified.
- (Note 3) Cases that fall into Article 2 (Cases when insurance money is payable) (1) ②.
- (Note 4) Cases when the claim of insurance money for death by disease is delegated to a third party.

#### Article 3 - Subrogation

Even in case when FBIL has paid the insurance money for death by disease, the damage claim rights that the legal successors of the insured person have against a third party for the case of death by disease in question shall not be transferred to FBIL.

#### Article 4 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation of treatment & relief costs**

#### Article 1 - Cases when insurance money is payable

- (1) FBIL shall pay the insurance money for treatment & relief costs to the insured person (Note 2) for the costs incurred by the insured person (Note 1) due to the following circumstances, in accordance with these special provisions and the Ordinary Insurance Terms.
- ① Cases when the insured person suffers injury during the liability period and, as a direct result, needs medical treatment (Note 3)
  - ② Cases when the insured person starts medical treatment by 72 hours after the end of the liability period (Note 4) as a direct result of any of the diseases listed below
    - a. Diseases that developed during the liability period
    - b. Diseases that developed within 72 hours after the end of the liability period; provided, however, that this shall be limited to diseases whose cause originated during the liability period.
    - c. Infectious diseases listed in Table 3 and contracted during the liability period
  - ③ Cases when the insured person is hospitalized and falls into the following circumstances.
    - a. Cases when the hospitalization (Note 5) continues for 3 days or longer as a direct result of an injury suffered during the liability period
    - b. Cases when the hospitalization (Note 5) continues for 3 days or longer as a direct result of a disease developed during the liability period (Note 6), provided, however, that this shall be limited to cases when medical treatment had started during the liability period.
  - ④ Cases when the insured person falls into the following circumstances
    - a. Cases when the aircraft or ship transporting the insured person goes missing or suffers a misfortune during the liability period, or cases when the insured person suffers a misfortune during mountain climbing (Note 7), provided, however, that cases when the occurrence of misfortune during mountain climbing (Note 7) is not clear, it shall be assumed when the insurance contractor or the relatives of the insured person or individuals on their behalf request to the police or other public institution, salvage companies or airline companies or rescue brigades to conduct a search of the insured person, after 48 hours have passed from 12:00 AM of the following day to the scheduled day for descent and the insured person has not yet returned.
    - b. Cases when the death or survival of the insured person cannot be confirmed due to an abrupt and unexpected accident caused by external factors during the liability period, or cases when the police or other public institutions have determined that the situation calls for urgent

search and rescue activities

- ⑤ Cases when the insured person dies and this case falls into the following circumstances.
- a. Cases of death within 180 days from and including the day when the accident that caused the injury occurred, as a direct result of the injury suffered during the liability period
  - b. Cases of death within 30 days after and including the day when the liability period ended, as a direct result of the development of the disease during the liability period; provided, however, that this shall be limited to cases when medical treatment had started during the liability period and had continued thereafter.

(Note 1) Including the relatives of the insured person and the insurance contractor, in case any of the situations in ③ to ⑤ is satisfied.

(Note 2) The bearer of such costs, in case any of the situations in ③ to ⑤ is satisfied.

(Note 3) Including repairs of hands and feet prostheses.

(Note 4) For diseases listed in c., up to 30 days after and including the day when the liability period ended.

(Note 5) In case of transfer to another hospital or clinic, the period of time necessary for the transfer is considered hospitalization time; provided, however, that this shall be limited to cases when the doctor deemed the transfer necessary for treatment purposes.

(Note 6) Not including diseases caused by pregnancy, child delivery, premature delivery or miscarriage, and dental diseases.

(Note 7) Refers to cases using axes, irons, ropes, hammers and other climbing tools.

(2) The time when the cause of the disease originated, the time when the disease developed, the confirmation of development of the disease, the time when medical treatment started, etc. mentioned in (1) are determined by medical diagnosis by a doctor.

(3) Notwithstanding the provisions of (1) ②, FBIL shall not pay the insurance money for treatment & relief costs necessary for the treatment of any of the diseases listed below.

- ① Diseases that arise from pregnancy, child delivery, premature delivery or miscarriage
- ② Dental diseases

## Article 2 - Cost limit

(1) The costs mentioned in (1) in the preceding article refer to the following items.

- ① The amount that the insured person actually spent for medical treatment (Note 1), from among the costs listed below that the insured person had to bear for falling into (1) ① or ② in the preceding article; provided, however, that this shall be limited for costs that were necessary within 180 days from and including the day when the accident that caused the injury occurred, for cases when they fall into (1) ① of the said article; and within 180 days after and including the day when the medical treatment started (Note 2), for cases when they fall into (1) ② of the said article.
  - a. Doctor consultation fees, treatment fees and surgery fees
  - b. Drug expenses from treatment or prescription, treatment material fees and medical equipment usage fees
  - c. Repair fees for hands and feet prostheses
  - d. X-ray examination fees, miscellaneous examination fees and operating room fees
  - e. Occupational nurse (Note 3) expenses; provided, however, that tips and allowances shall not be included.
  - f. Hospitalization expenses in case of hospitalization at hospitals or clinics
  - g. Accommodation fees, in cases when hospitalized treatment is necessary but the treatment was provided at accommodation facilities instead due to unavoidable circumstances such as hospitals or clinics being far away or not having available beds, and when the doctor prescribed rest at accommodation facilities
  - h. Accommodation fees, in cases when hospitalized treatment is not necessary but the doctor prescribed rest at accommodation facilities after the treatment; provided, however, that, amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - i. Emergency transfer expenses taken as emergency measures for taking the insured person to a hospital or clinic; provided, however, that charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.
  - j. Transportation expenses for hospitalization or hospital visits
  - k. Transfer expenses (Note 4) for transfers to other hospitals or clinics due to the fact that there are no specialists in the current hospital or clinic or that medical treatment at the current hospital or clinic is difficult; provided, however, that, in case of transfers to hospitals or clinics outside the Republic of Fiji (Note 5), the fares for return to the country of origin refunded to the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - l. Expenses for interpreters necessary for the treatment
  - m. Costs for the medical certificate by a doctor needed to claim the insurance money for treatment&relief costs
  - n. Costs necessary for disinfection of places contaminated or which are suspected to be contaminated with pathogens in case such ordinances were provided by public institutions based on laws and regulations
- ② The amount that the insured person actually spent, from among the costs listed below that were necessary for the hospitalization, in cases of hospitalization as a direct result of falling into the situations (1) ① or ② in the preceding article; provided, however, that this shall be limited to 200,000 JPY for injuries resulting from 1 accident or per 1 disease (Note 6).
  - a. International telephone charges and other communication fees
  - b. Expenses for the purchase of personal items necessary for hospitalization (Note 7)
- ③ The amount that the insured person actually spent from among the costs listed below, in cases when the insured person fell into any of the situations in (1) ① or ② in the preceding article and, as a direct result, abandoned the initial itinerary of overseas studies; provided, however, that, amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of costs.
  - a. Transportation and accommodation expenses necessary for the insured person to retake the initial itinerary of overseas studies

- b. Transportation and accommodation expenses necessary for the insured person to return directly to their country of origin (Note 8)
- ④ The amount that the insured person, etc. actually spent, from among the costs listed below that the insured person, etc. had to bear for falling into (1) ③ to ⑤ in the preceding article
  - a. Costs paid upon requests from individuals who conduct search (Note 9) activities for insured persons who suffered a misfortune, from among the costs that were necessary for these activities
  - b. Round-trip fares for the transportation of benefactors by ships, aircrafts or the like to the site; provided, however, that this shall be limited to the amount for 3 benefactors, and in cases when the insured person falls into the situation in (1) ④ b. in the preceding article, the costs for the transportation of benefactors to the site after the death or survival of the insured person has been confirmed or after the urgent search (Note 9) or rescue activities have finished are excluded.
  - c. Accommodation fees for the benefactors for the itinerary to and at the site; provided, however, that this shall be limited to the amount for 3 benefactors and the amount for 14 days per 1 benefactor. Moreover, in cases when the insured person falls into the situation in (1) ④ b. in the preceding article, the costs for the transportation of benefactors to the site after the death or survival of the insured person has been confirmed or after the urgent search (Note 9) or rescue activities have finished are excluded.
  - d. Transfer expenses necessary for the transfer of an insured person under continued treatment from the local site to their address or to a hospital or clinic in the country to where their address belongs (Note 4); provided, however, that the fares for return to the country of origin refunded to the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person and the costs that must be paid in accordance with ① or ③ shall be deducted from the amount of these costs.
  - e. Traveling procedure expenses (Note 10) of the benefactors, and transportation fees spent by the benefactors or the insured person at the site, expenses for the purchase of personal items necessary for hospitalization or relief and international telephone charges and other communication fees, etc, provided, however, that this shall be limited to 200,000 JPY, and the costs in ② shall be excluded.
  - f. Treatment costs for the corpses of insured persons who have died, such as cremation costs, body preservation treatment costs, etc, provided, however, that this shall be limited to 1,000,000 JPY, and does not include costs unrelated to the treatment of corpses, such as funeral expenses such as expenses for flowers or praying, venue rental fees, etc.
  - g. Transport costs necessary to send the corpses of insured persons who have died from the local site to their address; provided, however, that, the fares for return to the country of origin refunded to the legal successor of the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person shall be deducted from the amount of these costs.

(Note 1) Including repairs of hands and feet prostheses, in the case of (1)① in the preceding article.

(Note 2) In case of complications and sequelae, the day when the medical treatment for the diseases that caused them started.

(Note 3) Including individuals whose work is to accompany the insured person when the doctor has determined it to be necessary for the treatment.

(Note 4) Including the costs in case the doctor or occupational nurse must accompany them for treatment purposes; provided, however, that, charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.

(Note 5) The place of residence, in case the insured person resides outside the Republic of Fiji.

(Note 6) Including complications and sequelae.

(Note 7) Limited to 50,000 JPY.

(Note 8) Including transportation and accommodation expenses for the insured person to return directly to the country of origin where their place of residence belongs, in case the insured person resides outside the Republic of Fiji.

(Note 9) Refers to the search, rescue or transfer.

(Note 10) Refers to passport stamp fees, visa fees, vaccination fees etc.

- (2) Notwithstanding the provisions of the preceding article, in cases when the insured person, etc. receives a claim for the costs in (1) ① to ④ from an institution partnering with FBIL and the insured person, etc. requests FBIL to pay the insurance money for treatment&relief costs to such institution, FBIL will assume that the insured person, etc. paid those costs and shall pay the insurance money for treatment&relief costs calculated according to the provisions to such institution.
- (3) The costs mentioned in (1) are socially reasonable costs that would normally be borne for the insurable events and other similar accidents. Moreover, costs that would not have existed if this insurance agreement would have not been executed are excluded.
- (4) Notwithstanding the provisions of (1), insurance money for treatment&relief costs shall not be paid for amounts in (1) ① to ③ that the insured person actually spent for necessary treatments by practitioners of chiropractic, acupuncture or moxa cautery when these treatments were necessary as a direct result of any of the situations in (1) ① or ② in the preceding article.

#### Article 3 - Payment amount of insurance money

- (1) The amount of insurance money for treatment&relief costs payable by FBIL is limited to the insured amount for treatment&relief costs per 1 case (Note) of the circumstances set forth in Article 2 (Cases when insurance money is payable) (1) ① to ⑤.

(Note) In cases when the cause of such circumstances is a disease, complications and sequelae are included and count as 1 case.

- (2) In the cases described in (1), and when the insured person falls into any of the following items, the amount of insurance money for treatment&relief costs payable by FBIL is limited to the amount of insurance money for treatment&relief costs per 1 case of the circumstances set forth below.

① Cases when the circumstances in Article 1 (Cases when insurance money is payable)(1) ③ a. or ⑤ a. apply as a direct result of an injury described in (1) ① in the same article

② Cases when the circumstances in Article 1(1) ③ b. or ⑤ b. or c. apply as a direct result of a disease described in (1) ② in the same article

③ Cases when the circumstances in Article 1 ③ (1) ① apply as a direct result of the missing, misfortune or accident cases described in (1) ④ in the same article

#### Article 4 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the respective moments listed below.
- ① From the moment the insured person stops needing medical treatment or from the moment after 180 days have passed after and including the day when the insurable event occurred, whichever comes first, for cases described in Article 1 (Cases when insurance money is payable)(1) ①
  - ② From the moment the insured person stops needing medical treatment or from the moment after 180 days have passed after and including the day when the medical treatment started (Note), whichever comes first, for cases described in Article 1 (1) ②
  - ③ From the moment each bearer bears their respective costs, for any of the cases described in Article 1 (1) ③.
- (Note) In case of complications and sequelae, the day when the medical treatment for the diseases that caused them started.
- (2) The documents for the claim of insurance money (Note 1) subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
- ① Injury Circumstances Report determined by FBIL
  - ② Accident certificate by a public institution (Note 2)
  - ③ Medical certificate by a doctor that proves the degree of the injury or disease
  - ④ Medical certificate by a doctor that proves that disease had developed during the liability period or within 72 hours after the end of the liability period and medical treatment had started by 72 hours after the end of the liability period, and the degree of the disease, the time when the cause of the disease originated, or that an infectious disease had been contracted during the liability period and medical treatment had started by 30 days after and including the day when the liability period ended as a direct result of the said infectious disease, and the degree of the infectious disease
  - ⑤ Documents that prove that the insured person falls into any of the situations in Article 1 (Cases when insurance money is payable)(1) ③ to ⑤
  - ⑥ Bills of expenditure and documents that prove such expenditures or invoices from institutions partnering with FBIL, for each the costs listed in Article 2 (Cost Limit)(1) ① to ④ that are intended for receiving payment of the insurance money for treatment&relief costs
  - ⑦ Signed certificate of the insured person
  - ⑧ Medical certificate of death or postmortem certificate
  - ⑨ Transcript of family register of the insured person
  - ⑩ Documents that prove the delegation of claim of insurance money for treatment&relief costs and signed certificate of the delegate (Note 3)
  - ⑪ Written consent to FBIL to make inquiries and request explanations to a doctor about the details, etc. of the symptoms and treatment of the insured person
  - ⑫ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for ⑫ the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms
- (Note 1) Including documents in case the insured person requests FBIL to pay the insurance money for treatment&relief costs to institutions partnering with FBIL, in accordance with the provisions of Article 2 (2)
- (Note 2) It shall be a third party in inevitable cases.
- (Note 3) Cases when the claim of insurance money for treatment&relief costs is delegated to a third party.

#### Article 5 - Subrogation

- (1) In cases when the insured person, etc. or the legal successors of the insured person acquire damage claim rights or other credits (Note) due to the fact that the costs in Article 1 (Cases when insurance money is payable) (1) ① to ⑤ have arisen, those credits shall be transferred to FBIL when this Company has paid the insurance money for treatment&relief costs for those expenses; provided, however, that these transfers shall be limited to the following amounts.
- ① Cases when FBIL has paid the full amount of costs as treatment&relief costs  
The whole amount of all credits acquired by the insured person or by the legal successors of the insured person
  - ② Cases other than ①  
The amount obtained after deducting the amount of costs for which the insurance money for treatment&relief costs has not been paid from the amount of the credits acquired by the insured person, etc. or by the legal successors of the insured person
- (Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insured person, etc. or the legal successors of the insured person continue to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.
- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money for treatment&relief costs must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 6 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation of injury treatment costs**

#### Article 1 - Cases when insurance money is payable

- (1) In case the insured person suffers injury during the overseas studies itinerary and, as a direct result, needs medical treatment (Note 1), FBIL shall pay any of the amounts listed below as insurance money for injury treatment costs to the insured person, in accordance to these special provisions or the Ordinary Insurance Terms; provided, however, that this shall be a socially reasonable amount that would normally be borne for the insurable events and other similar accidents. And amounts that would not have existed if this insurance agreement would not have been executed are excluded. Additionally, this is limited to costs necessary within 180 days from and including the day when the accident that caused the injury occurred.

- ① The amount that the insured person actually spent for medical treatment, from among the costs listed below
  - a. Doctor consultation fees, treatment fees and surgery fees
  - b. Drug expenses from treatment or prescription, treatment material fees and medical equipment usage fees
  - c. Repair fees for hands and feet prostheses
  - d. X-ray examination fees, miscellaneous examination fees and operating room fees
  - e. Occupational nurse (Note 2) expenses; provided, however, that tips and allowances shall not be included.
  - f. Hospitalization expenses in case of hospitalization at hospitals or clinics
  - g. Accommodation fees, in cases when hospitalized treatment is necessary but the treatment (Note 1) was provided at accommodation facilities instead due to unavoidable circumstances such as hospitals or clinics being far away or not having available beds, and when the doctor prescribed rest at accommodation facilities
  - h. Accommodation fees, in cases when hospitalized treatment is not necessary but the doctor prescribed rest at accommodation facilities after the treatment (Note 1), provided, however, that amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - i. Emergency transfer expenses taken as emergency measures for taking the insured person to a hospital or clinic. Provided however that, charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.
  - j. Transportation expenses for hospitalization or hospital visits
  - k. Transfer expenses (Note 3) for transfers to other hospitals or clinics due to the fact that there are no specialists in the current hospital or clinic or that medical treatment at the current hospital or clinic is difficult; provided, however, that, in case of transfers to hospitals or clinics outside the Republic of Fiji (Note 4), the fares for return to the country of origin refunded to the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - l. Expenses for interpreters necessary for the treatment
  - m. Costs for the medical certificate by a doctor needed to claim the insurance money for injury treatment costs
- ② The amount that the insured person actually spend, from among the costs listed below that were necessary for hospitalization; provided, however, that this shall be limited to 200,000 JPY for injuries resulting from 1 insurable event.
  - a. International telephone charges and other communication fees
  - b. Expenses for the purchase of personal items necessary for hospitalization (Note 5)
- ③ The amount that the insured person actually spent from among the costs listed below, in cases when the insured person received medical treatment (Note 1) and, as a direct result, abandoned the initial itinerary of overseas studies; provided, however, that amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of costs.
  - a. Transportation and accommodation expenses necessary for the insured person to retake the initial itinerary of overseas studies
  - b. Transportation and accommodation expenses necessary for the insured person to return directly to their country of origin (Note 6) (Note 1) Including repairs of hands and feet prostheses.  
(Note 2) Including individuals whose work is to accompany the insured person outside the Republic of Fiji when the doctor has determined it to be necessary for the treatment.  
(Note 3) Including the costs in case the doctor or occupational nurse must accompany them for treatment purposes; provided, however, that charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.  
(Note 4) The place of residence, in case the insured person resides outside the Republic of Fiji.  
(Note 5) Limited to 50,000 JPY.  
(Note 6) Including transportation and accommodation expenses for the insured person to return directly to the country of origin where their place of residence belongs, in case the insured person resides outside the Republic of Fiji.

(2) The payment of insurance money for injury treatment costs in (1) is limited to the amount of insurance money for injury treatment costs for injuries resulting from 1 insurable event.

(3) In case there are other insurance agreements, etc. that set forth obligations to pay insurance money or mutual aid money for the costs in (1), FBIL must pay the following amounts as insurance money for injury treatment costs if the total amount subject to payment liability surpasses the amounts specified in (1).

① In case no insurance money or mutual aid money has been paid from other insurance contract, etc.

The amount subject to payment liability under this insurance agreement

② In case insurance money or mutual aid money has been paid from other insurance contract, etc. The remaining amount after subtracting the total amount of insurance money or mutual aid money already paid by other insurance agreements, etc. from the amount of costs in (1). But still, the top limit shall be the amount subject to payment liability under this insurance contract.

(4) Notwithstanding the provisions of (1), in cases when the insured person receives a claim for the costs listed in (1) ① or ③ from an institution partnering with FBIL and the insured person requests FBIL to pay the insurance money for injury treatment costs to such institution, FBIL will assume that the insured person paid those costs and shall pay the insurance money for injury treatment costs calculated according to the provisions in (1) to (3) to such institution.

(5) Notwithstanding the provisions of (1), insurance money for injury treatment costs shall not be paid for amounts in (1) that the insured person actually spent for necessary treatments by practitioners of chiropractic, acupuncture or moxa cautery outside the Republic of Fiji when these treatments were necessary as an immediate result of injuries suffered by the insured person.

#### Article 2 - Claim for insurance money

(1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment the insured person stops needing medical treatment or from the moment after 180 days have passed after and including the day when the insurable event occurred, whichever comes first.

(2) The documents for the claim of insurance money (Note 1) subject to these special provisions are the Written Claim for Insurance Money and the documents listed

below.

- ① Injury Circumstances Report determined by FBIL
- ② Accident certificate by a public institution (Note 2)
- ③ Medical certificate by a doctor that proves the degree of injury
- ④ Receipts or invoices from institutions partnering with FBIL that prove the payments in Article 2 (Cases when insurance money is payable)(1) ① to ③
- ⑤ Signed certificate of the insured person
- ⑥ Documents that prove the delegation of claim of insurance money for injury treatment costs and signed certificate of the delegate (Note 3)
- ⑦ Written consent to FBIL to make inquiries and request explanations to a doctor about the details, etc. of the symptoms and treatment of the insured person
- ⑧ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms (Note 1) Including documents in case the insured person, etc. request FBIL to pay the insurance money for injury treatment costs to institutions partnering with FBIL, in accordance with the provisions of Article 2 (4). (Note 2) It shall be a third party in inevitable cases. (Note 3) Cases when the claim of insurance money for injury treatment costs is delegated to a third party.

#### Article 3 - Subrogation

- (1) In cases when the insured person or their legal successors acquire damage claim rights or other credits (Note) due to the fact that the costs in Article 1 (Cases when insurance money is payable) (1) ① to ③ have arisen, those credits shall be transferred to FBIL when FBIL has paid the insurance money for injury treatment costs for those expenses; provided, however, that these transfers shall be limited to the following amounts.
  - ① Cases when FBIL paid the full amount of costs as insurance money for injury treatment costs  
The full amount of the credits acquired by the insured person or their legal successors
  - ② Cases other than ①  
The amount obtained after deducting the amount of costs for which the insurance money for injury treatment costs has not been paid from the amount of the credits acquired by the insured person or by their legal successors (Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insured person or their legal successors continue to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.
- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money for injury treatment costs must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 4 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## Special provisions for the compensation of disease treatment costs

#### Article 1 - Cases when insurance money is payable

- (1) In case the insured person falls into any of the following items, FBIL shall pay the amounts listed in (2) as insurance money for disease treatment costs to the insured person, in accordance with these special provisions and the Ordinary Insurance Term; provided, however, that this shall be limited to the costs necessary within the 180 days after and including the day (Note) of the start of medical treatment.
  - ① Cases when starting medical treatment by 72 hours after the end of the liability period as a direct result of any of the diseases listed below
    - a. Diseases that developed during the liability period
    - b. Diseases that developed within 72 hours after the end of the liability period; provided, however, that, this shall be limited to diseases whose cause originated during the liability period.
  - ② In case medical treatment started by 30 days after and including the day when the liability period ended as a direct result of an infectious disease listed in the Table and contracted during the liability period  
(Note) In case of complications and sequelae, the day when the medical treatment for the diseases that caused them started.
- (2) "Amounts listed in (2)" in (1) refers to the amounts listed below; provided, however, that, the amounts shall be socially reasonable amounts that would normally be borne for the insurable events and other similar accidents. Moreover, amounts that would not have existed if this insurance agreement would have not been executed are excluded.
  - ① The amount that the insured person actually spent for medical treatment, from among the costs listed below
    - a. Doctor consultation fees, treatment fees and surgery fees
    - b. Drug expenses from treatment or prescription, treatment material fees and medical equipment usage fees
    - c. X-ray examination fees, miscellaneous examination fees and operating room fees
    - d. Occupational nurse (Note 1) expenses; provided, however, that, tips and allowances shall not be included.
    - e. Hospitalization expenses in case of hospitalization at hospitals or clinics
    - f. Accommodation fees, in cases when hospitalized treatment is necessary but the treatment was provided at accommodation facilities instead due to unavoidable circumstances such as hospitals or clinics being far away or not having available beds, and when the doctor prescribed rest at

accommodation facilities

- g. Accommodation fees, in cases when hospitalized treatment is not necessary but the doctor prescribed rest at accommodation facilities after the treatment; provided, however, that, amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - h. Emergency transfer expenses taken as emergency measures for taking the insured person to a hospital or clinic; provided, however, that charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.
  - i. Transportation expenses for hospitalization or hospital visits
  - j. Transfer expenses (Note 2) for transfers to other hospitals or clinics due to the fact that there are no specialists in the current hospital or clinic or that medical treatment at the current hospital or clinic is difficult.; provided, however, that, in case of transfers to hospitals or clinics outside the Republic of Fiji (Note 3), the fares for return to the country of origin refunded to the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person shall be deducted from the amount of these costs.
  - k. Expenses for interpreters necessary for the treatment
  - l. Costs for the medical certificate by a doctor needed to claim the insurance money for disease treatment costs
  - m. Costs necessary for disinfection of places contaminated or which are suspected to be contaminated with pathogens in case such ordinances were provided by public institutions based on laws and regulations
- ② The amount that the insured person actually spend, from among the costs listed below that were necessary for hospitalization; provided, however, that, this shall be limited to 200,000 JPY for 1 disease (Note 4).
- a. International telephone charges and other communication fees
  - b. Expenses for the purchase of personal items necessary for hospitalization (Note 5)
- ③ The amount that the insured person actually spent from among the costs listed below, in cases when the insured person received medical treatment and, as a direct result, abandoned the initial itinerary of overseas studies; provided, however, that, amounts that the insured person has been refunded or amounts that have been determined to be borne by the insured person shall be deducted from the amount of costs.
- a. Transportation and accommodation expenses necessary for the insured person to retake the initial itinerary of overseas studies
  - b. Transportation and accommodation expenses necessary for the insured person to return directly to their country of origin (Note 6)
- (Note 1) Including individuals whose work is to accompany the insured person outside the Republic of Fiji when the doctor has determined it to be necessary for the treatment.
- (Note 2) Including the costs in case the doctor or occupational nurse must accompany them for treatment purposes; provided, however, that, charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.
- (Note 3) The place of residence, in case the insured person resides outside the Republic of Fiji.
- (Note 4) Including complications and sequelae.
- (Note 5) Limited to 50,000 JPY.
- (Note 6) Including transportation and accommodation expenses for the insured person to return directly to the country of origin where their place of residence belongs, in case the insured person resides outside the Republic of Fiji.
- (3) The time when the cause of the disease originated, the time when the disease developed, the confirmation of development of the disease, the time when medical treatment started, etc. mentioned in (1) are determined by medical diagnosis by a doctor.
- (4) Notwithstanding the provisions of (1), FBIL shall not pay the insurance money for disease treatment costs necessary for the treatment of any of the diseases listed below.
- ① Diseases that arise from injuries suffered by the insured person
  - ② Diseases that arise from pregnancy, child delivery, premature delivery or miscarriage
  - ③ Dental diseases
- (5) The payment of insurance money for disease treatment costs in (1) is limited to the amount of insurance money for disease treatment costs for 1 disease (Note).  
(Note) Including complications and sequelae.
- (6) In case there are other insurance agreements, etc. that set forth obligations to pay insurance money or mutual aid money for the costs in (1), FBIL must pay the following amounts as insurance money for disease treatment costs if the total amount subject to payment liability surpasses the amounts specified in (1).
- ① In case no insurance money or mutual aid money has been paid from other insurance contract, etc.  
The amount subject to payment liability under this insurance agreement
  - ② In case insurance money or mutual aid money has been paid from other insurance contract, etc.  
The remaining amount after subtracting the total amount of insurance money or mutual aid money already paid by other insurance agreements, etc. from the amount of costs in (1). But still, the top limit shall be the amount subject to payment liability under this insurance contract.
- (7) Notwithstanding the provisions of (1), in cases when the insured person receives a claim for the costs listed in (2) ① or ③ from an institution partnering with FBIL and the insured person requests FBIL to pay the insurance money for disease treatment costs to such institution, FBIL shall assume that the insured person paid those costs and shall pay the insurance money for disease treatment costs calculated according to the provisions in (1) to (6) to such institution.
- (8) Notwithstanding the provisions of (2), insurance money for injury treatment costs in shall not be paid for amounts in (2) that the insured person actually spent for necessary treatments by practitioners of chiropractic, acupuncture or moxacautery outside the Republic of Fiji when these treatments were necessary as a direct result of the insured person's falling into any of the cases in (1).

#### Article 2 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment the insured person stops needing medical treatment or from the moment after 180 days have passed after and including the day when the treatment started (Note), whichever comes first.  
(Note) In case of complications and sequelae, the day when the medical treatment for the diseases that caused them started.

(2) The documents for the claim of insurance money (Note 1) subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.

- ① Medical certificate by a doctor that proves that the disease had developed during the liability period or within 72 hours after the end of the liability period and medical treatment had started by 72 hours after the end of the liability period, and the degree of the disease, the time when the cause of the disease originated.
- ② Medical certificate by a doctor that proves that an infectious disease had been contracted during the liability period and medical treatment had started by 30 days after and including the day when the liability period ended as a direct result of that infectious disease, and the degree of the infectious disease
- ③ Receipts or invoices from institutions partnering with FBIL that prove the payments in Article 2 (Cases when insurance money is payable)(2) ① to
- ④ Signed certificate of the insured person
- ⑤ Documents that prove the delegation of claim of insurance money for disease treatment costs and signed certificate of the delegate (Note 2)
- ⑥ Written consent to FBIL to make inquiries and request explanations to a doctor about the details, etc. of the symptoms and treatment of the insured person
- ⑦ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms (Note 1) Including documents in case the insured person, etc. request FBIL to pay the insurance money for disease treatment costs to institutions partnering with FBIL, in accordance with the provisions of Article 1 (7). (Note 2) Cases when the claim of insurance money for disease treatment costs is delegated to a third party.

#### Article 3 - Subrogation

(1) In cases when the insured person or their legal successors acquire damage claim rights or other credits (Note) due to the fact that the costs in Article 1 (Cases when insurance money is payable) (2) ① to ③ have arisen, those credits shall be transferred to FBIL when FBIL has paid the insurance money for disease treatment costs for those expenses; provided, however, that these transfers shall be limited to the following amounts.

① Cases when FBIL paid the full amount of costs as insurance money for disease treatment costs  
The full amount of the credits acquired by the insured person or their legal successors

② Cases other than ①

The amount obtained after deducting the amount of costs for which the insurance money for disease treatment costs has not been paid from the amount of the credits acquired by the insured person or their legal successors

(Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.

(2) In the case of (1) ②, the credits that the insured person or their legal successors continue to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.

(3) The insurance contractor, the insured person and the individual who is to receive the insurance money for disease treatment costs must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 4 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and other special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## Special provisions for the compensation of benefactor costs, etc.

#### Article 1 - Cases when insurance money is payable

(1) FBIL shall pay the amount of insurance money for benefactor costs, etc. to the insurance contractor, the insured person or the relatives of the insured person for the costs incurred by them due to the insured person's falling into any of the following circumstances, in accordance with these special provisions and the Ordinary Insurance Terms.

① Cases when the insured person dies and this case falls into the following circumstances.

a. Cases of death within 180 days from and including the day when the accident that caused the injury occurred, as a direct result of the injury suffered during the liability period

b. Cases of death during the liability period, as a direct result of disease, or pregnancy, child delivery, premature delivery or miscarriage

c. Cases of death within 30 days after and including the day when the liability period ended, as a direct result of the development of the disease during the liability period; provided, however, that, this shall be limited to cases when medical treatment had started during the liability period and had continued thereafter.

d. Cases when the insured person carried out suicidal acts during the liability period and then dies within 180 days after and including the day of those acts.

② Cases when the insured person is hospitalized and falls into the following circumstances.

a. Cases when the hospitalization (Note 1) continues for 3 days or longer as a direct result of an injury suffered during the liability period

b. Cases when the hospitalization (Note 1) continues for 3 days or longer as a direct result of a disease developed during the liability period (Note 2), provided, however, that this shall be limited to cases when medical treatment had started during the liability period.

③ Cases when the aircraft or ship transporting the insured person goes missing or suffers a misfortune during the liability period, or cases when the insured person suffers a misfortune during mountain climbing (Note 3).

④ Cases when the death or survival of the insured person cannot be confirmed due to an abrupt and unexpected accident caused by external factors

during the liability period, or cases when the police or other public institutions have determined that the situation calls for urgent search and rescue activities

(Note 1) In case of transfer to another hospital or clinic, the period of time necessary for the transfer is considered hospitalization time; provided, however, that this shall be limited to cases when the doctor deemed the transfer necessary for treatment purposes.

(Note 2) Not including diseases caused by pregnancy, child delivery, premature delivery or miscarriage, and dental diseases.

(Note 3) Refers to cases using axes, irons, ropes, hammers and other climbing tools.

(2) The time when the disease developed, the confirmation of development of the disease, the time when medical treatment started, etc. mentioned in (1) ① or ② are determined by medical diagnosis by a doctor.

(3) Cases when the occurrence of misfortune during mountain climbing (Note) as described in (1) ③ is not clear, it shall be recognized when the insurance contractor or the relatives of the insured person or individuals on their behalf request to any of the entities listed below to conduct a search of the insured person, after 48 hours have passed after 12:00 AM of the following day to the scheduled day for descent and the insured person has not returned.

① The police or other public institution

② Salvage companies or airline companies

③ Rescue brigades

(Note) Refers to cases using axes, irons, ropes, hammers and other climbing tools.

(4) Notwithstanding the provisions of (1), in cases when the insurance contractor, etc. (Note) receives a claim for the costs in ① to ⑥ in the following article from an institution partnering with FBIL and the insurance contractor, etc. (Note) requests FBIL to pay the insurance money for benefactor costs, etc. to such institution, FBIL shall assume that the insurance contractor, etc. (Note) paid those costs as the costs in (1) and shall pay the insurance money for benefactor costs, etc. to such institution. (Note) Refers to the insurance contractor, the insured person or the relatives of the insured person.

## Article 2 - Cost limit

The costs mentioned in (1) in the preceding article refer to the following contents.

① Search and rescue costs

Refers to costs paid upon requests from individuals who conduct search (Note 1) activities for insured persons who suffered a misfortune, from among the costs that were necessary for these activities.

② Air fares and other transportation fees

Refers to round-trip fares for the transportation of benefactors by ships, aircrafts or the like to the site, and is limited to the amount for 3 benefactors; provided, however, that, in the cases of (1) ④ in the preceding article, the costs for the transportation of benefactors to the site after the death or survival of the insured person has been confirmed or after the urgent search (Note 1) or rescue activities have finished shall be excluded.

③ Accommodation fees

Refers to accommodation fees for the benefactors for the itinerary to and at the site, and is limited to the amount for 3 benefactors and the amount for 14 days per 1 benefactor; provided, however, that, in the cases of (1) ④ in the preceding article, the costs for the transportation of benefactors to the site after the death or survival of the insured person has been confirmed or after the urgent search (Note 1) or rescue activities have finished shall be excluded.

④ Transfer costs

Refers to transport costs necessary to send the corpses of insured persons who have died from the local site to their addresses, or transfer expenses necessary for the transfer of an insured person under continued treatment from the local site to their address or to a hospital or clinic in the country to where their address belongs (Note 2), provided, however, that the costs listed below shall be excluded from the amount of these costs.

a. The fares for return to the country of origin refunded to the insured person or the fares for return to the country of origin that have been determined to be borne by the insured person.

b. Costs payable based on Article 1 (Cases when insurance money is payable) (1) ① or ③ in the Special provisions for the compensation of injury treatment costs, or on Article 1 (Cases when insurance money is payable) (2) ① or ③ in the Special provisions for the compensation of disease treatment costs

⑤ Corpse treatment costs

Refers to treatment costs for the corpses of insured persons who have died, such as cremation costs, body preservation treatment costs, etc., and is limited to 1 million JPY. Note however, that this is limited to 1 million JPY, and does not include costs unrelated to the treatment of corpses, such as funeral expenses such as expenses for flowers or praying, venue rental fees, etc.

⑥ Miscellaneous fees

Refers to traveling procedure expenses (Note 3) of the benefactors, and transportation fees spent by the benefactors or the insured person at the site, expenses for the purchase of personal items necessary for hospitalization or relief and international telephone charges and other communication fees, etc., and is limited to 200,000 JPY; provided, however, that, costs payable based on Article 2 (1) ② in the Special provisions for the compensation of injury treatment costs, or Article 2 (2) ② in the Special provisions for the compensation of disease treatment costs shall be excluded.

(Note 1) Refers to the search, rescue or transfer.

(Note 2) Including the costs in case the doctor or occupational nurse must accompany them for treatment purposes; provided, however, that, charter fees for transportation through unscheduled flight that require charter flights shall be covered by the Cost Limit only in cases when the doctor determines that transportation by scheduled flights is difficult considering the needs of medical treatment.

(Note 3) Refers to passport stamp fees, visa fees, vaccination fees etc.

## Article 3 - Limit of payable amount by FBIL

The amount of insurance money for benefactor costs, etc. that FBIL must pay in connection with this insurance agreement is limited to the insured amount for benefactor costs, etc. during the insurance period.

#### Article 4 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment the insurance contractor, the insured person or the relatives of the insured person bore costs
- (2) The documents for the claim of insurance money (Note 1) subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
  - ① Documents that prove the occurrence of the insurable event
  - ② Bills of expenditure and documents that prove such expenditures or invoices from institutions partnering with FBIL, for each the costs listed in Article 2 (Cost Limit) ① to ⑥ that are intended for receiving payment of the insurance money for benefactor costs, etc.
  - ③ Documents that prove the delegation of claim of insurance money for benefactor costs, etc. and signed certificate of the delegate (Note 2)
  - ④ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms (Note 1) Including documents in case the insurance contractor, the insured person or the relatives of the insured person request FBIL to pay the insurance money for benefactor costs, etc. to the institution partnering with FBIL in accordance with the provisions of Article 1 (Cases when insurance money is payable) (4).  
(Note 2) Cases when the claim of insurance money for benefactor costs, etc. is delegated to a third party.

#### Article 5 - Subrogation

- (1) In cases when the insurance contractor, the insured person or the relatives of the insured person acquire damage claim rights or other credits (Note) due to the fact that the costs in Article 1 (Cases when insurance money is payable) (1) ① to ④ have arisen, those credits shall be transferred to FBIL when FBIL has paid the insurance money for benefactor costs, etc. for those expenses; provided, however, that these transfers shall be limited to the following amounts.
  - ① Cases when FBIL paid the full amount of costs as insurance money for benefactor costs, etc.  
(Note) The full amount of credits acquired by the insurance contractor, the insured person or the relatives or the insured person
  - ② Cases other than ①  
The amount obtained after deducting the amount of costs for which the insurance money for benefactor costs, etc. has not been paid from the amount of the credits acquired by the insurance contractor, the insured person or the relatives of the insured person  
(Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insurance contractor, the insured person or the relatives of the insured person continue to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.
- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money for benefactor costs, etc. must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 6 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation against indemnification risks**

#### Article 1 - Cases when insurance money is payable

- (1) FBIL shall pay the insurance money for indemnification liability in accordance with these special provisions and the Ordinary Terms against damages that the insured person suffers due to legal damage compensation liabilities resulting from physical disabilities or destruction or loss of property caused to a third person in an unexpected accident during the overseas studies itinerary.
- (2) In case the insured person mentioned in (1) is a legally incompetent person, the individual with parental rights, etc. (Note) on that person becomes the insured person; provided, however, that, the amount of insurance money for indemnification liability that FBIL is to pay shall be limited to the damages that the individual with parental rights, etc. (Note) suffers due to legal damage compensation liabilities resulting from physical disabilities or destruction or loss of property caused to a third person by the legally incompetent person in an unexpected accident during the overseas studies itinerary.  
(Note) Refers to the individual with parental rights on the insured person mentioned in (1) or other legal supervisors.

#### Article 2 - Cases when insurance money is not payable

FBIL shall not pay the insurance money for indemnification liability in cases when the insured person suffers damage due to damage compensation liabilities that fall into any of the following items.

- ① Damage compensation liabilities that arise directly from the performance of duties by the insured person
- ② Damage compensation liabilities that arise from the possession, use or management of movable assets provided exclusively for the performance of duties by the insured person
- ③ Damage compensation liabilities that arise from the immovable assets that the insured person possesses, uses or manages
- ④ Damage compensation liabilities that arise from physical disabilities suffered by servants of the insured person while engaging in the business or operations of the insured person; provided, however, that the insurance money shall be paid for the case of domestic servants of the insured person.
- ⑤ The damage compensation liabilities aggravated by any agreement that may be related to damage compensation between the parties, if any
- ⑥ Damage compensation liabilities towards the insured person and their relatives living with them (Note 1), and their relatives sharing the same overseas studies itinerary
- ⑦ Damage compensation liabilities towards the individuals that have legitimate rights on the property possessed, used or managed by the insured

person when they get destroyed or lost; provided, however, that insurance money shall be paid in case of the damages listed below.

- a. Damages caused to the rooms of accommodation facilities (Note 2) where the insured person stayed
  - b. Damages caused to the rooms in housing facilities (Note 3) where the insured person stayed; provided, however, that, cases when they have rented a whole unit at a building or condominium shall be excluded.
  - c. Damage caused to the travel goods or living goods directly rented by the insurance contractor or the insured person from a rental agency
- ⑧ Damage compensation liabilities that arise from the insured person's insanity
  - ⑨ Damage compensation liabilities that arise from violent acts or attacks by the insured person or directed by them
  - ⑩ Damage compensation liabilities that arise from the possession, use or management of aircrafts, ships (Note 4), vehicles (Note 5) or firearms (Note 6)
  - ⑪ Damage compensation liabilities that arise from the discharge, outflow, overflow or leakage of pollutants (Note 7), provided, however, that the insurance money shall be paid in cases when the discharge, outflow, overflow or leakage of pollutants is an unexpected and sudden event.
  - ⑫ Damage compensation liabilities for penalties, fines or punitive damages
- (Note 1) Including relatives that residing away temporarily for the purposes of the overseas studies.
- (Note 2) Including movable assets inside the room, and such as safety box keys and room keys outside the room.
- (Note 3) Including movables inside the room.
- (Note 4) Excluding those whose main driving force is exclusively human, yachts and water motorcycles.
- (Note 5) Excluding golf carts for passengers and snowmobiles in use for leisure
- (Note 6) Excluding air guns
- (Note 7) Refers to heated and harmful materials in solid, liquid or gaseous state, or substances that cause pollution, including smoke, steam, soot, odors, acid, alkali, chemical products and waste (including materials for reuse).

#### Article 3 - Limit of insurance money to be paid

The insurance money for indemnification liability to be paid by FBIL is limited to the following.

- ① The damage compensation money payable to the victim by the insured person
- ② The legal costs spent by the insured person with the written consent of FBIL, and costs necessary for the remuneration of attorneys or for arbitration, compromise or mediation
- ③ The costs spent by the insured person in order to cooperate with the solution proposed by FBIL for the damage claim as specified in Article 5 (Solution by FBIL)

#### Article 4 - Payment amount of insurance money

The amount of insurance money for indemnification liability to be paid by FBIL is limited to the total of the amounts listed below.

- ① The amount by which the damage compensation money exceeds the deductible amount, per 1 insurable event; provided, however, that the payment shall be limited to the amount of insurance money for indemnification liability, per 1 insurable event.

#### Article 5 - Solution by FBIL

FBIL may act on behalf of the insured person and undertake the solution for the damage claim by the victim at its own expense, if it deems it necessary. In these cases, the insured person must cooperate with the requests of FBIL for this purpose.

#### Article 6 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL originate and may be used from the moment the sentence is determined or from the moment compromise, mediation or written agreement is reached between the insured person and the victim in relation to the amount for legal damage compensation liabilities that the insured person has towards the victim.
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
  - ① Accident Circumstances Report determined by FBIL
  - ② Settlement letter or equivalent documents
  - ③ Documents that prove the damage
  - ④ Documents that prove the delegation of claim of insurance money for indemnification liability and signed certificate of the delegate, for cases when the claim of insurance money for indemnification liability is delegated to a third party
  - ⑤ Documents that show the payment of damage compensation money and the consent of the victim
  - ⑥ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Terms

#### Article 7 - Subrogation

- (1) In cases when the insured person acquires damage claim rights or other credits (Note) due to the fact that damage has occurred, those credits shall be transferred to FBIL when FBIL has paid the insurance money for indemnification liability for that damage; provided, however, that these transfers shall be limited to the following amounts.
  - ① Cases when FBIL paid the full amount for damages as insurance money  
The full amount of the credits acquired by the insured person
  - ② Cases other than ①  
The amount obtained after deducting the amount for damages for which the insurance money has not been paid from the amount of the credits acquired by the insured person

(Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insured person continues to have without having transferred them to FBIL shall have the priority for reimbursement over

the credits transferred to FBIL.

- (3) The insurance contractor and the insured person must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 8 - Statutory lien

- (1) The victim has a lien over the claim rights (Note) for insurance money of the insured person against FBIL.

(Note) Excluding the claim rights for insurance money for the costs in Article 3 (Limit of insurance money to be paid) ② to ③.

- (2) FBIL shall pay the insurance money in case it falls into any of the following situations.

- ① Cases when payment is provided by FBIL to the insured person, after the insured person has indemnified the victim for the damages (Note 1)
- ② Cases when payment is provided by FBIL directly to the victim on instructions of the insured person, before the insured person indemnifies the victim for the damages
- ③ Cases when payment is provided by FBIL directly to the victim upon the victim's exercising their lien described in (1), before the insured person indemnifies the victim for the damages
- ④ Cases when payment is provided by FBIL to the insured person upon consent by the victim that FBIL pay the insurance money to the insured person, before the insured person indemnifies the victim for the damages (Note 2)

(Note 1) Limited to the amount indemnified by the insured person.

(Note 2) Limited to the amount for which the victim has given their consent.

- (3) Claim rights for insurance money (Note) may not be transferred to a third party other than the victim. Moreover, the claim rights (Note) may not be used for pledge purposes or otherwise seized; provided, however, that cases when the insured person may request payment of the insurance money to FBIL in accordance to the provisions in (2) ① to ④ shall be excluded.

(Note) Excluding the claim rights for insurance money for the costs in Article 3 (Limit of insurance money to be paid) ② to ③.

#### Article 9 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## Special provisions for the compensation against personal effects damage

#### Article 1 - Cases when insurance money is payable

- (1) FBIL shall pay the insurance money for personal effects damage in accordance with these special provisions and the Ordinary Terms against damages covered by insurance that the insured person suffers due to unexpected accidents that occur during the overseas studies itinerary.

#### Article 2 - Insurance scope and items covered

- (1) The items covered by insurance are limited to the personal items listed in each of the numbers below that the insured person carries during the overseas studies itinerary.

① The items that the insured person owns

② The items that the insured persons has borrowed for free from another person for the overseas studies before the start of the overseas studies itinerary

- (2) The personal items in (1) are not covered by insurance while they are in the housing facilities (Note 1) where the insured person resides.

- (3) Notwithstanding the provisions in (1), the items listed below are not covered by insurance.

① Currency, checks, stock certificates, bills and other securities, stamps and other equivalent items.

② Deposit certificates or savings certificates (Note 2), passport, credit cards, driver's licenses and other equivalent items

③ Manuscripts, design documents, designs, books and other equivalent items

④ Ships (Note 3), automobiles, motorized bicycles and their accessories

⑤ Equipment that the insured person uses during exercise, etc., and equipment used for windsurfing, surfing and other equivalent exercises

⑥ Dental or limb prostheses, contact lenses and similar items

⑦ Animals and plants

⑧ Equipment or fixtures used for products, etc. or operation purposes

⑨ Intangible items from data, software or programs, etc.

⑩ Other items

(Note 1) Within the premises in the case of a detached house; and within the room in the case of a housing complex.

(Note 2) Including passbooks and cash dispenser cards.

(Note 3) Including yachts, motor boats and boats.

- (4) Insurance money for personal effects damage is calculated after considering the depreciation (uniformly for 5 years). And a deductible amount of 30,000 JPY per item shall be applied.

#### Article 3 - Determination of the amount for damages

- (1) The amount for damages payable by FBIL as insurance money for personal effects damage is determined by the insurance value (Note).

(Note) Refers to the value of the items covered by insurance at the place and time where the damages occur.

- (2) In cases when the spoilage of the items covered by insurance may be repaired, the repair fee necessary to return the items covered to their original condition right before the occurrence of damage shall be the amount for damage, and depreciation in value shall not be included in this amount for damage.

(Note) Refers to price loss.

- (3) In case the items covered by insurance are per 1 set or 1 pair and only one part gets damaged, the amount for damages shall be calculated based on the full value

of the covered item and according to the provisions in (1) and (2).

- (4) In case the insurance contractor or the insure person bear the costs set forth in Article 5 (Occurrence of damage) (3), the amount for damages shall be the total amount of those costs and the amount calculated according to the provisions in (1) to (3).
- (5) In case the amount for damages calculated according to the provisions in (1) to (4) surpasses the insurance value (Note) of the items covered by insurance that have suffered damage, that insurance value (Note) shall be the amount for damages.

(Note) Refers to the value of the items covered by insurance at the place and time where the damages occur.

- (6) In case the damage per 1 unit, 1 set or 1 pair of the items covered by insurance is over 100,000 JPY, FBIL shall deem the damage to be of 100,000 JPY.

#### Article 4 - Payment amount of insurance money

- (1) The amount of insurance money for personal effects damage payable by FBIL is the remaining amount after subtracting the deductible amount per 1 insurable event from the amount for damages in the previous article; provided, however, that the amount of insurance money for personal effects damage shall be the limit for the payments during the insurance period.
- (2) Notwithstanding the provisions in the exceptional clause in (1), the insurance money for personal effects damage payable for damages suffered by theft, robbery and non-arrival of deposited baggage to airline companies is limited during the insurance period to the limited amount for theft, etc. or the amount of insurance money for personal effects damage, whichever is lower.

#### Article 5 - Occurrence of damage

- (1) The insurance contractor or the insured person must take the following actions when it is discovered that the items covered by insurance suffered the damages specified in Article 1 (Cases when insurance money is payable).
- ① To prevent the occurrence and aggravation of damage.
  - ② To notify the name and address of any individual that may give testimony of the time and place of occurrence of the damage, circumstances of the damage, degree of the damage and other related matters within 30 days after and including the day when the insurable event that caused the damage occurred, to FBIL. In these cases, requirements by FBIL to provide written notice must be satisfied.
  - ③ In case of being entitled to receive indemnification for damages from another person, to carry out the necessary procedures for the preservation or exercise of those rights.
  - ④ To notify FBIL about the existence or not of other insurance contracts and their contents (Note) without delay.
  - ⑤ In addition to ① to ④, to submit the documents or proof that FBIL particularly requires without delay, and cooperate with the investigations of the damage carried out by FBIL.

(Note) Including the facts in case insurance money or mutual aid money has been already paid by other insurance agreements, etc.

- (2) In case the insurance contractor or the insured person violate the provisions in (1) ① to ⑤ for no fair reason, FBIL shall pay the insurance amount for personal effects damage after deducting the amounts listed below.
- ① When having violated (1) ①, the confirmed amount for which the occurrence or aggravation of damage was prevented
  - ② When having violated (1) ②, ④ or ⑤, the amount for damages that FBIL suffered by such act
  - ③ When having violated (1) ③, the confirmed amount acquired by receiving indemnification for damages from another person
- (3) FBIL shall pay the costs listed below.
- ① Costs deemed necessary or useful from among those which are necessary to prevent the occurrence or aggravation of the damage in (1) ①
  - ② Costs necessary for the procedures in (1) ③

#### Article 6 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL originate and may be used from the moment when the damages due to accidents described in Article 1 (Cases when insurance money is payable) occur.
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
- ① Accident Circumstances Report determined by FBIL
  - ② Accident certificate by the police or a third party duly acting on their behalf
  - ③ Documents that prove the degree of damage to the items covered by insurance
  - ④ Documents that prove the delegation of claim of insurance money for personal effects damage and signed certificate of the delegate, for cases when the claim of insurance money for personal effects damage is delegated to a third party
  - ⑤ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Terms

#### Article 7 - Investigation of damaged items

In case the items covered by insurance suffer damage, FBIL may carry out the investigations it deems necessary about the items covered or in relation to the damage.

#### Article 8 - Amount of insurance money to be paid when other insurance agreements, etc. exist

- (1) In cases when there are other insurance contracts, etc. and the total amount of their respective payment liabilities (Note) surpasses the amount for damages, FBIL shall pay the following amounts as insurance money for personal effects damage.
- ① In case no insurance money or mutual aid money has been paid from other insurance contract, etc.  
The amount subject to payment liability under this insurance agreement (Note)
  - ② In case insurance money or mutual aid money has been paid from other insurance contract, etc.  
The remaining amount after subtracting the total amount of insurance money or mutual aid money already paid by other insurance agreements, etc. from the amount for damages. But still, the top limit shall be the amount subject to payment liability (Note) under this insurance contract.

(Note) Refers to the insurance money or mutual aid money payable, calculated as if there were no other insurance contracts, etc.

- (2) In case deductible amounts apply to each of the insurance agreements or mutual aid agreements, the amount for damages described in (1) shall be the amount after subtracting the lowest of those deductible amounts.

#### Article 9 - Belongingness of remaining items

In case FBIL has paid the insurance money for personal effects damage the remaining items covered by insurance are of the property of the insured person, unless FBIL makes express its intention to acquire them.

#### Article 10 - Subrogation

- (1) In cases when the insured person acquires damage claim rights or other credits (Note) due to the fact that damage has occurred, those credits shall be transferred to FBIL when FBIL has paid the insurance money for that damage; provided, however, that these transfers shall be limited to the following amounts.

① Cases when FBIL paid the full amount for damages as insurance money

The full amount of the credits acquired by the insured person

② Cases other than ①

The amount obtained after deducting the amount for damages for which the insurance money has not been paid from the amount of the credits acquired by the insured person

(Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.

(2) In the case of (1) ②, the credits that the insured person continues to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.

- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money for personal effects damage must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 11 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation of costs for delay, etc. of deposited baggage to aircrafts.**

#### Article 1 - Cases when insurance money is payable

- (1) FBIL shall pay the costs (Note 2) incurred by the insured person due to the fact that the deposited baggage has not been delivered to the scheduled destination within 6 hours after the aircraft (Note 1) transporting the insured person as a passenger had arrived at the scheduled destination as insurance money for costs for delay, etc. of deposited baggage to aircrafts in accordance with these special provisions and the Ordinary Terms.

(Note 1) Limited to aircrafts that operate through routes determined by regular air carriers.

(Note 2) Limited to costs incurred at the scheduled destination.

- (2) The amount of insurance money for costs for delay, etc. of deposited baggage in (1) payable to FBIL is limited to 100,000 JPY per 1 delay of deposited baggage.

#### Article 2 - Cost limit for costs for delay, etc. of deposited baggage

The costs described in (1) in the preceding article refer to the following costs incurred by the insured person at the scheduled destination within 96 hours after the aircraft transporting the insured person had arrived at the planned destination; provided, however, that costs arising from purchases or lendings after the baggage has been delivered to the insured person shall be excluded.

① Purchase costs for clothing

This refers to the costs for buying indispensable pieces of clothing such as underwear, sleepwear or the like at the destination in case the deposited baggage contained these clothes, or for lendings, but does not include tips or allowances to other persons.

② Purchase costs for daily necessities

This refers to the costs for buying daily necessities (Note) such as toiletries, razors, combs or the like in case the deposited baggage contained these items, or for lendings, but does not include tips or allowances to other persons.

③ Purchase costs for personal items

This refers to the costs for buying bags or the like to carry the clothes or daily necessities bought and personal items apart from those in ① or ② that are by all means necessary, or for lendings, but does not include tips or allowances to other persons.

(Note) Excluding the pieces of clothing described in ①.

#### Article 3 - Notification of accident

- (1) In case an insurable event occurs, the insurance contractor, the insured person or the individual who is to receive the insurance money for costs for delay, etc. of deposited baggage must notify the occurrence of the insurable event and the circumstances of the delay, etc. to FBIL within 30 days from and including the day when the insurable event occurred. In these cases, requirements by FBIL to provide written notice or explanation must be satisfied.

- (2) In the case of (1), the insurance contractor, the insured person or the person who is to receive the insurance money for costs for delay, etc. of deposited baggage must notify FBIL about the existence or not of other insurance agreements, etc. and their contents (Note) without delay. (Note) Including the facts in case insurance money or mutual aid money has been already paid by other insurance agreements, etc.

- (3) The insurance contractor, the insured person or the person who is to receive the insurance money for costs for delay, etc. of deposited baggage must submit the

documents or proof that FBIL particularly considers necessary without delay, and cooperate with the investigations of the damage carried out by FBIL.

- (4) In case the insurance contractor, the insured person or the individual who is to receive the insurance money for costs for delay, etc. of deposited baggage violate the provisions of (1), (2) or (3) for no fair reason, or in case they do not provide the facts they know for such notification or explanation, or in case they provide information that differs from the facts, FBIL shall pay the insurance money for costs for delay, etc. of deposited baggage after deducting the amount for damages incurred by FBIL due to such acts.

#### Article 4 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment when the insured person incurs the costs described in Article 1 (Cases when insurance money is payable).
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
- ① Accident Circumstances Report determined by FBIL
  - ② Accident certificate by the airline company or a third party duly acting on their behalf
  - ③ Receipts or statements that proves the payment of the costs in Article 3 (Cost limit for costs for delay, etc. of deposited baggage)
  - ④ Documents that prove the delegation of claim of insurance money for costs for delay, etc. of deposited baggage and signed certificate of the delegate, for cases when the claim of insurance money for costs for delay, etc. of deposited baggage is delegated to a third party
  - ⑤ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Terms

#### Article 5 - Subrogation

- (1) In cases when the insured person acquires damage claim rights or other credits (Note) due to the fact that the costs in Article 1 (Cases when insurance money is payable) (1) have arisen, those credits shall be transferred to FBIL when FBIL has paid the insurance money for costs for delay, etc. of deposited baggage; provided, however, that these transfers shall be limited to the following amounts.
- ① Cases when FBIL paid the full amount of costs as insurance money  
The full amount of the credits acquired by the insured person
  - ② Cases other than ①  
The amount obtained after deducting the amount of costs for which the insurance money has not been paid from the amount of the credits acquired by the insured person
- (Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insured person continues to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.
- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money for costs for delay, etc. of deposited baggage must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 6 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation of aircraft delay costs, etc.**

#### Article 1 - Cases when insurance money is payable

- (1) Subject to Article 2 of the "Special provisions for the payment of insurance money (Common) of this policy, in case, during the insurance period, the insured person suffers the damages set forth in Article 2 (Departure delay costs, etc.) or Article 4 (Transfer delay costs, etc.) during the overseas studies itinerary, FBIL shall pay the insurance money (Note) in accordance with these special provisions and the Ordinary Terms.
- (2) Notwithstanding the provisions of (1), FBIL shall not pay for the insurance money for aircraft delay costs, etc cases resulting from the government decisions or restrictions.

(Note) Refers to the insurance money for departure delay/cancellation/non-boarding costs or the insurance money for transfer delay costs.

#### Article 2 - Departure delay costs, etc.

- (1) FBIL shall pay the insurance money for departure delay/cancellation/non-boarding costs to the insured person for the damages suffered by the insured person due to the costs incurred in cases when the aircraft to be boarded by the insured person has a departure delay, etc. (Note 1) or boarding is not possible (Note 2), or when the aircraft boarded by the insured person changes its landing point (Note 3), and the insured person cannot make use of an alternative aircraft (Note 5) within 6 hours from the scheduled departure time (Note 4) of that aircraft.
- (Note 1) Refers to a departure delay, flight cancellation or service suspension of 6 hours or more after the scheduled departure time.
- (Note 2) Refers to impossibility of boarding due to flaws in the processing of boarding operations by the air carrier.
- (Note 3) Refers to arrivals at points other than the scheduled arrival point.
- (Note 4) Refers to the time of landing when there has been a change of landing point.
- (Note 5) Including the used aircraft in case of change of landing point.
- (2) Payment of insurance money for departure delay/cancellation/non-boarding costs is limited to 20,000 JPY per 1 departure delay, etc. (Note 1), non-boarding (Note 2) or change of landing point (Note 3).
- (Note 1) Refers to a departure delay, flight cancellation or service suspension of 6 hours or more after the scheduled departure time.
- (Note 2) Refers to impossibility of boarding due to flaws in the processing of boarding operations by the air carrier.

(Note 3) Refers to arrivals at points other than the scheduled arrival point.

#### Article 3 - Cost limit for departure delay costs, etc.

(1) The costs mentioned in (1) in the preceding article refer to the following items.

① The costs incurred by the insured person at the departure point (Note 1) during the time until the alternative aircraft (Note 2) is ready to be used, such as accommodation fees, meal fees, transportation fees (Note 3) and international telephone charges and other communication fees; provided, however, that amounts that the insured person has been refunded, amounts that have been determined to be borne by the insured person or amounts payable in accordance to ② shall be deducted from the amount of these costs.

② Costs for refunds not received from contracted travel service providers or arrangement institutions under the terms of cancellation fees, penalty fees, travel operations handling fees or other names for travel services that the insured person had scheduled at the destination but did not receive, and the costs to pay for these charges.

(Note 1) Including the landing point actually used for landing in case of a change in landing point.

(Note 2) Including the used aircraft in case of change of landing point.

(Note 3) Refers to costs such as taxi fares or the like to move to the accommodation facilities or costs in case of using other alternative transportation means to that aircraft.

(Note 4) Refers to the institution that provides or arranges for the travel services.

(2) The costs mentioned in (1) are socially reasonable costs that would normally be borne for the insurable events and other similar accidents. Moreover, costs that would not have existed if this insurance agreement would have not been executed are excluded.

#### Article 4 - Transfer delay costs

(1) FBIL shall pay the insurance money for transfer delay costs to the insured person for the damages suffered by the insured person due to the costs incurred in cases of aircraft transfers, when the insured person cannot board the departing unit (Note 3) due to a delay (Note 2) of the arriving unit (Note 1), and cannot make use of an alternative aircraft within 6 hours from the arrival time of the arriving unit (Note 1).

(Note 1) Refers to the aircraft boarded by the insured person that arrives at the transfer point.

(Note 2) Including cases when the aircraft to be boarded by the insured person cannot has a departure delay or flights is canceled or service is suspended, or when the aircraft boarded by the insured person eventually arrives late at the transfer point due to a change of landing point.

(Note 3) Refers to the aircraft to be boarded by the insured person that departs from the transfer point.

(2) The payment of insurance money for the transfer delay costs described in (1) is limited to 20,000 JPY per 1 delay of arriving units.

(Note) Refers to the aircraft boarded by the insured person that arrives at the transfer point.

(3) "1 delay of arriving units" in (2) refers to a series of delays of arriving units (Note) that arise due to the same cause.

(Note) Refers to the aircraft boarded by the insured person that arrives at the transfer point.

#### Article 5 - Cost limit for transfer delay costs

(1) The costs mentioned in (1) in the preceding article refer to the following items.

① The costs incurred by the insured person at the transfer point during the time until an alternative aircraft (Note 2) to the departing unit (Note 1) is ready to be used, such as accommodation fees, meal fees, transportation fees (Note 3) and international telephone charges and other communication fees; provided, however, that amounts that the insured person has been refunded, amounts that have been determined to be borne by the insured person or amounts payable in accordance to ② shall be deducted from the amount of these costs.

② Costs for refunds not received from contracted travel service providers or arrangement institutions under the terms of cancellation fees, penalty fees, travel operations handling fees or other names for travel services that the insured person had scheduled at the destination but did not receive, and the costs to pay from that point on.

(Note 1) Refers to the aircraft to be boarded by the insured person that departs from the transfer point.

(Note 2) Including the used aircraft in case of change of landing point.

(Note 3) Refers to costs such as taxi fares or the like to move to the accommodation facilities or costs in case of using other alternative transportation means to that aircraft.

(Note 4) Refers to the institution that provides or arranges for the travel services.

(2) The costs mentioned in (1) are socially reasonable costs that would normally be borne for the insurable events and other similar accidents. Moreover, costs that would not have existed if this insurance agreement would have not been executed are excluded.

#### Article 6 - Notification of accident

(1) In case an insurable event occurs, the insurance contractor, the insured person or the individual who is to receive the insurance money must notify the occurrence of the insurable event and the circumstances of the delay, etc. to FBIL within 30 days from and including the day when the insurable event occurred. In these cases, requirements by FBIL to provide written notice or explanation must be satisfied.

(2) In the case of (1), the insurance contractor, the insured person or the person who is to receive the insurance money must notify FBIL about the existence or not of other insurance agreements, etc. and their contents (Note) without delay.

(Note) Including the facts in case insurance money or mutual aid money has been already paid by other insurance agreements, etc.

(3) The insurance contractor, the insured person or the person who is to receive the insurance money must submit the documents or proof that FBIL particularly considers necessary without delay, and cooperate with the investigations of the damage carried out by FBIL.

(4) In case the insurance contractor, the insured person or the individual who is to receive the insurance money violate the provisions of (1), (2) or (3) for no fair reason, or in case they do not provide the facts they know for such notification or explanation, or in case they provide information that differs from the facts, FBIL shall pay the insurance money after deducting the amount for damages incurred by FBIL due to such acts.

#### Article 7 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment when the insured person incurs the costs described in Article 2 (Departure delay costs, etc.) (1) or Article 4 (Transfer delay costs) (1).
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
  - ① Accident Circumstances Report determined by FBIL
  - ② Delay certificate by the airline company or a third party duly acting on their behalf
  - ③ Receipts or statements that proves the payment of the costs in Article 3 (Cost limit for departure delay costs, etc.) or Article 5 (Cost limit for transfer delaycosts)
  - ④ Documents that prove the delegation of claim of insurance money and signed certificate of the delegate, for cases when the claim of insurance money is delegated to a third party
  - ⑤ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Insurance Terms

#### Article 8 - Cases when there are other benefits, etc.

In case the following benefits, etc. are paid in connection with the damages or costs stipulated in these special provisions for which insurance money is payable by FBIL, that amount shall be deducted from the costs borne by the insured person.

- ① Damage compensation money paid by third parties in connection with the costs incurred by the insured person
  - ② Other benefits paid to compensate for the damages suffered by the insured person (Note)
- (Note) Excluding insurance money or mutual aid money paid by other insurance contracts, etc.

#### Article 9 - Subrogation

- (1) In cases when the insured person acquires damage claim rights or other credits (Note) in relation to the costs in Article 2 (Departure delay costs, etc.) (1) or Article 4 (Transfer delay costs) (1), those credits shall be transferred to FBIL when FBIL has paid the insurance money for those costs; provided, however, that these transfers shall be limited to the following amounts.
  - ① Cases when FBIL paid the full amount of costs as insurance money  
The full amount of the credits acquired by the insured person
  - ② Cases other than ①  
The amount obtained after deducting the amount of costs for which the insurance money has not been paid from the amount of the credits acquired by the insured person

(Note) Including mutual compensation claim rights between the collectively responsible parties in case of joint tort.
- (2) In the case of (1) ②, the credits that the insured person continues to have without having transferred them to FBIL shall have the priority for reimbursement over the credits transferred to FBIL.
- (3) The insurance contractor, the insured person and the individual who is to receive the insurance money must cooperate in the preservation and exercise of the credits in (1) or (2) acquired by FBIL and also in the acquisition of proof and documents that FBIL deems necessary for these purposes. The necessary costs for this are to be borne by FBIL.

#### Article 10 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation of dental disease treatment costs**

#### Article 1 - Cases when insurance money is payable

FBIL shall pay the insurance money for dental disease treatment costs in accordance with these special provisions and the Ordinary Terms against dental disease treatment costs in case the insured person starts dental disease treatment after 12am of the following day to the day the waiting period has passed after and including the first day of the insurance period, as a direct result of a dental disease that developed during the overseas studies itinerary.

#### Article 2 - Cost limit for dental disease treatment costs

- (1) The dental disease treatment costs specified in Article 1 (Cases when insurance money is payable) refer to socially reasonable amounts for the costs listed below incurred by the insured person for the treatment of dental diseases; provided, however, that this shall be limited to the costs necessary within the 180 days after and including the day of the start of dental disease treatment.
  - ① Dentist consultation fees, treatment fees and surgery fees
  - ② Drug expenses from treatment or prescription, treatment material fees and medical equipment usage fees
  - ③ X-ray examination fees, miscellaneous examination fees and operating room fees
  - ④ Costs for the medical certificate by a dentist needed to claim the insurance money for this insurance agreement
- (2) Notwithstanding the provisions of (1), FBIL shall not pay the insurance money for costs necessary for the treatment of the dental diseases listed below.
  - ① Examinations that are not part of dental disease treatment
  - ② Other dental disease treatments that are explicitly excluded from payment of insurance money by FBIL.

#### Article 3 - Payment of insurance money

- (1) The amount of insurance money payable by FBIL is the amount of dental disease treatment costs described in the previous article; provided, however, that this

shall be limited to the payment of the amount for 1 tooth (Note) and payment of the amount of insurance money for dental disease treatment during the insurance period.

(Note) The equivalent per 1 tooth in case of 2 or more teeth.

#### Article 4 - Claim for insurance money

- (1) The claim rights for insurance money against FBIL subject to these special provisions originate and may be used from the moment the insured person stops needing dental disease treatment or from the moment after 180 days have passed after and including the day when the dental disease treatment started, whichever comes first.
- (2) The documents for the claim of insurance money subject to these special provisions are the Written Claim for Insurance Money and the documents listed below.
  - ① Medical certificate by a dentist that proves that the disease had developed during the overseas studies itinerary and dental disease treatment had started after 12:00 AM of the following day to the day the waiting period had passed after and including the first day of the insurance period, and the degree of the dental disease
  - ② Receipts that prove the amount of payment for the costs per 1 tooth (Note) listed in Article 2 (Cost limit for dental disease treatment costs)
  - ③ Signed certificate of the insured person
  - ④ Documents that prove the delegation of claim of insurance money and signed certificate of the delegate, for cases when the claim of insurance money is delegated to a third party
  - ⑤ Those set forth in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement as indispensable documents and proof for the confirmations necessary for the matters specified in Article 17 (Period for payment of insurance money) ① in the Ordinary Terms(Note) Refers to the costs per 1 tooth in case of 2 or more teeth.

#### Article 5 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Terms, as long as the intention of these special provisions is preserved.

## **Special provisions for the compensation against conditional war risks (A)**

#### Article 1 - Cases when insurance money is payable

- (1) FBIL shall pay the insurance money for death by injury set forth in these special provisions also for injuries suffered due to any of the circumstances listed below during the overseas studies itinerary.
  - ① Wars, exercise of force from foreign countries, revolutions, takeovers, civil strifes, armed insurgencies and other similar incidents
  - ② Accidents incidental to the circumstances described in ①, or accidents that occurred due to the disturbance of order incidental to them
- (2) In case the special provisions for the payment of insurance money for post-injury disability are incorporated into this insurance agreement by means of these special provisions, FBIL shall pay the insurance money for post-injury disability set forth in these special provisions also for injuries suffered due to any of the situations listed in (1) ① and ②, notwithstanding the provisions of Article 2 (Cases when insurance money is not payable) ⑨ and ⑩ in these special provisions.
- (3) In case the special provisions for the payment of insurance money for post-injury disability (Residual disability insurance money payment classification format) are incorporated into this insurance agreement by means of these special provisions, FBIL shall pay the insurance money for post-injury disability set forth in these special provisions also for injuries suffered due to any of the situations listed in (1) ① and ②, notwithstanding the provisions of Article 2 (Cases when insurance money is not payable) ⑨ and ⑩ in these special provisions.

#### Article 2 - Cancellation of these special provisions

In case the risks described in (1) ①, ② in the preceding article remarkably increase and the situation exceed the limit to carry on this insurance agreement, FBIL may cancel these special provisions by providing written notice to the insurance contractor at least 24 hours in advance.

(Note) The limit to carry on the insurance agreement refers to the limit specified in the writings, etc. provided by FBIL at the moment of execution of the insurance agreement.

#### Article 3 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms and the special provisions concomitant to this insurance agreement, as long as the intention of these special provisions is preserved.

## **Special provisions for the partial modification of the disclaimer of war risks, etc.**

- (1) In case the special provisions for the payment of insurance money for death by injury are incorporated into this insurance agreement by means of these special provisions, FBIL shall change and apply as follows.

"⑨ Wars, exercise of force from foreign countries, revolutions, takeovers, civil strifes, armed insurgencies and other similar incidents.; provided, however, that terrorist acts (refers to violent acts based on political, social, religious or ideological principles or affirmations by groups, individuals, or entities allied with them, who have these principles or affirmations) shall be excluded regardless whether they fall into the items above or not.

## **Special provisions for the non-issuance of insurance certificate**

#### Article 1 - Applicable conditions to these special provisions

FBIL will not issue an insurance certificate for this insurance agreement with the insurance contractor.

Article 2 - Non-issuance of insurance certificate

- (1) FBIL will not issue an insurance certificate with these special conditions.
- (2) Notwithstanding the provisions in (1), the insurance contractor may request FBIL to issue an insurance certificate for this insurance agreement in the course of the insurance period of this insurance agreement.
- (3) In case of issuing an insurance certificate, FBIL may charge the insurance contractor for the costs necessary to issue the insurance certificate for this insurance agreement in accordance to the request described in (2) (issuance fee is 20 Fiji dollars).

Article 3 - Special rule for the claim of insurance money

FBIL will not request the person with claim rights on the insurance money to submit an insurance certificate, even in case the person with claim rights on the insurance money requests payment of the insurance money based on these special provisions.

Article 4 - Provisions applied mutatis mutandis

Matters not covered in these special provisions must follow the Ordinary Insurance Terms of the In-house Insurance for International Students of this insurance agreement and other special provisions concomitant to this, as long as the intention of these special provisions is preserved.

## Overview of insurance

Type of insurance	Cases when insurance money is payable	Insurance money to be paid	Main cases when insurance money cannot be paid
Death by injury	<p>In the event the insured person may die due to an injury caused by an abrupt and unexpected accident caused by external factors during the overseas studies, within the 180 days after and including the day when the accident occurred.</p>	<p>FBIL will pay the full amount (*1) of the insurance money for death by injury to the legal successor of the insured person. In case a beneficiary of the insurance money for death has been designed, FBIL will pay to that person.</p> <p>(*1) In case FBIL has been paying insurance money for post-injury disability for an injury subject to insurance payment, then FBIL will pay the remaining amount after deducting the amount of insurance money for post-injury disability already paid from the amount of insurance money for death by injury.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>For example,</p> <ul style="list-style-type: none"> <li>❶ Deliberate or serious negligence by the insurance contractor, the insured person or the beneficiary of the insurance money.</li> <li>❷ Suicidal acts, criminal acts or fights</li> <li>❸ Wars and other disturbances.</li> <li>❹ Radiation exposure, radiation contamination.</li> <li>❺ Accidents suffered while driving rental cars or the like</li> <li>❻ Brain disease, insanity.</li> <li>❼ Whiplash or low back pain not supported by objective medical findings.</li> <li>❽ Pregnancy, child delivery, premature delivery, miscarriage or surgical operation or other medical procedures.</li> <li>❾ Accidents suffered while partaking in sport attractions or the like that involve danger, sport events and competitions organized by officially registered groups.</li> <li>❿ Injuries or the like occurring prior to the start or after the completion of the overseas studies</li> </ul> <p>(Note) Since special provisions for the partial modification of the disclaimer of war risks, etc. have been added, such as danger of war and the like, terrorist acts are also subject to payment.</p>
Post-injury disability	<p>In the event the insured person may be left with a post-injury disability due to an injury caused by an abrupt and unexpected accident caused by external factors during the overseas studies, during the 180 days after and including the day when the post-injury disability occurred.</p>	<p>FBIL will pay 100% to 4% of the amount of insurance money for post-injury disability according to the degree (Grade 1 to Grade 14) of the disability.</p> <p>The amount of insurance money for post-injury disability x 100% = the amount of insurance money for post-injury disability</p> <p>(Note) However, this is limited to the total amount of insurance money for post-injury disability calculated throughout the insurance.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>(Note) Since special provisions for the partial modification of the disclaimer of war risks, etc. have been added, such as danger of war and the like, terrorist acts are also subject to payment.</p>
Death by disease	<p>❶ In the event the insured person may die due to a disease during the overseas studies. ❷ In the event the insured person may die within the 30 days after and including the day of completion of the overseas studies and after having received treatment by doctor during the course of the 72 hours after the completion of the overseas studies due to a disease developed after the start of the overseas studies (Provided, however, that for diseases developed after the completion of the overseas studies, it shall be limited to those whose cause originated during the overseas studies).</p> <p>❸ In the event the insured person may die within the 30 days after and including the day of completion of the overseas studies by cause of the infectious diseases below (* Same as for treatment&amp;relief costs) acquired during the overseas studies.</p>	<p>FBIL will pay the full amount of the insurance money for death to the legal successor of the insured person. In case a beneficiary of the insurance money for death has been designed, FBIL will pay to that person.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>In addition to ❶ to ❹ above,</p> <ul style="list-style-type: none"> <li>- Disease by cause of pregnancy, child delivery, premature delivery, miscarriage.</li> <li>Dental diseases or the like.</li> </ul>

<p>Personal effects damage</p>	<p>In case the personal items carried during the overseas studies that are of the possession of the insured person or that the insured person borrowed from another person for the overseas studies prior to the start of the overseas studies (cameras, clothing, airplane tickets or the like) (*2) are accidentally lost due to theft, breakage, fire or the like.</p> <p>(*2) Cash, checks, passports, credit cards, commuter passes, contact lens, documents, surfing or windsurfing equipment or the like are not included. In addition, items in the housing facilities (Within the premises in the case of a detached house; and within the room in the case of a housing complex) and unaccompanied goods are not items covered by insurance either.</p>	<p>The amount per personal effect item (1 unit, 1 set or 1 pair) is limited to 100,000 JPY (50,000 JPY in total for the case of transport tickets or airplane tickets), and FBIL will pay the lower amount from among the market value considering depreciation (five years uniformly) or the repair fee. And a deductible amount of 30,000 JPY per item shall be applied.</p> <p>(Note) FBIL will pay reissue fees for theft of driver's license.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>In addition to ❶, ❸, ❹, ❺ above, for example,</p> <ul style="list-style-type: none"> <li>- Unqualified driving</li> <li>- Drunk driving (including driving under the influence of alcohol)</li> <li>- Driving under the influence of narcotics, etc.</li> <li>- Scratches (defects) or natural exhaustion, rust, discoloration, vermiculation of personal effect items</li> <li>- Misplacing or loss of personal effects items</li> <li>- Damage of equipment during mountain climbing, hang rider or the like</li> <li>- Spoilage of the appearance only and that does not affect the functions of the items</li> <li>- Exercise of public authority or the like such as foreclosure, destruction, etc.</li> </ul> <p>(However, FBIL will pay in cases where fire or evacuation measures are required, and when the lock of suitcases or the like is broken for the purpose of safety inspection at airports or the like)</p>
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<p>Treatment&amp;relief Costs</p>	<ul style="list-style-type: none"> <li>● Injury treatment costs section</li> </ul> <p>In case the person received treatment by a doctor due to an injury caused by an abrupt and unexpected accident caused by external factors during the overseas studies</p> <ul style="list-style-type: none"> <li>● Disease treatment costs section</li> </ul> <p>① In case the person received treatment by a doctor during the overseas studies or within 72 hours after having completed them due to a disease developed after the beginning of the overseas studies (limited though, to cases where the cause of the disease occurred during the overseas studies).</p> <p>② In case the person received treatment by a doctor up to 30 days after and including the day of the completion of the overseas studies due to a particular infectious disease(*) developed during the overseas studies.</p> <p>(*) A particular infectious disease refers to the following. Cholera, pest, smallpox, typhus, Lassa fever, malaria, recurrent fever, yellow fever, severe acute respiratory syndrome (SARS), Ebola hemorrhagic fever, Crimean-Congo hemorrhagic fever, Marburg disease, coccidioidomycosis, dengue fever, gnathostomiasis, West Nile fever, lyssavirus infection, renal symptomatic hemorrhagic fever, hantavirus pulmonary syndrome, highly pathogenic avian influenza, niva virus infection, dysentery, tick-borne encephalitis, typhoid fever, Rift Valley fever, leptospirosis</p>	<ul style="list-style-type: none"> <li>● Injury/disease treatment costs section</li> </ul> <p>FBIL will pay for socially reasonable amounts actually spent for 1 injury or disease, from the costs below and within the limits of the insurance money for treatment&amp;relief costs. (Provided, however, that, this shall be limited to costs that were necessary within 180 days after and including the day when the insurable event occurred, for the case of injury; and 180 days after and including the day when the medical treatment started, for the case of diseases.)</p> <ul style="list-style-type: none"> <li>● Injury treatment costs section</li> </ul> <p>In principle, when partaking in personally organized tours such as local optional tours, FBIL will make a compensation of up to 50%. It should be noted though, that the compensation of Plan A for that case is limited to 10,000,000 JPY.</p> <p>① Medical treatment / hospitalization costs paid to doctors or hospitals (Including emergency transfer expenses and room fees at hotels in case treatment is necessary and the doctor prescribes rest at a hotel)</p> <p>② Costs for translation services and transportation needed for the treatment</p> <p>③ Repair fees for hands or feet prostheses (only for cases of injury)</p> <p>④ a. Telecommunication costs such as international call charges or the like and b. Costs for the purchase of personal items (up to 50,000 JPY) necessary for hospitalization, and as long as the total amount of a. and b. is limited to 200,000 JPY.</p> <p>⑤ Transportation and accommodation expenses (Amounts refunded or which are to be borne by the person are deducted) necessary to retake the initial itinerary of overseas studies or to directly return to the country of origin after abandoning the overseas studies itinerary.</p> <p>⑥ Costs for the examination certificate by a doctor needed to claim the insurance money</p>	<ul style="list-style-type: none"> <li>● Injury treatment costs section</li> </ul> <p>In addition to ① to ⑤ and ⑦ to ⑩ above, injuries, etc. caused before the start or after the end of the overseas studies</p> <ul style="list-style-type: none"> <li>● Disease treatment costs section</li> </ul> <p>In addition to items ① to ④ and ⑦ above, diseases caused by pregnancy, child delivery, premature delivery or miscarriage, dental diseases, and diseases, etc. developed prior to the start of the overseas studies (pre-existing diseases).</p> <p>(Note 1) Insurance money cannot be paid for costs for chiropractic treatments by acupuncture or moxibustion practitioners received outside Japan.</p> <p>(Note 2) Injury treatment costs and disease treatment costs cannot be paid in cases where the person went, without giving prior notice, to a medical institution other than the hospital for transfer or designated hospital by the insurance staff; provided, however, that, cases when the insurable event occurs at a remote place and due to the emergency, the closest medical institution is used, shall be exceptions.</p>
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<p>Treatment&amp;relief Costs</p>	<p>● Relief costs section</p> <p>In the event, during the overseas studies, the insured person</p> <p>① May die due to an injury caused by accident during the overseas studies, within the 180 days after and including the day when the accident occurred</p> <p>② May get injured in an accident or continuously hospitalized for 3 days or longer due to a disease (*3)</p> <p>③ May die due to a disease</p> <p>④ May die due to a disease during the 30 days after and including the day of the completion of the overseas studies (*3)</p> <p>⑤ May be on a plane that has gone missing or suffered a misfortune</p> <p>⑥ Cannot be confirmed to be alive or death after an accident, or the police or other public institution determine the need for emergency search or rescue activities or other similar cases</p> <p>(*3) Limited to cases where treatment by a doctor started during the overseas studies.</p>	<p>● Relief costs section</p> <p>FBIL will pay the socially reasonable amount for the following costs that the insurance contractor, the insured person or the close relatives of the insured person effectively paid, per 1 case of injury, disease or accident and within the scope of the insurance money for treatment&amp;relief costs.</p> <p>① Search and rescue costs.</p> <p>② Round-trip airfares or other fees for the transportation of the benefactors to the site (for up to 3 benefactors)(*4)</p> <p>③ Accommodation expenses at hotel or the like for the benefactors (for up to 4 benefactors and up to 14 days per benefactor)(*4)</p> <p>④ Traveling procedure expenses and miscellaneous expenses at the site (up to a total of 200,000 JPY)</p> <p>① Transfer costs from the site (*5)</p> <p>② Corpse treatment costs (up to 1,000,000 JPY)</p> <p>(*4) Costs after the insured person is found alive are not covered.</p> <p>(*5) Amounts refunded, amounts to be borne by the person, and amounts to be paid in accordance to the injury/disease treatment costs section will be deducted.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>● Relief costs section</p> <p>In addition to ①, ③, ④, ⑦ above,</p> <p>- Suicidal acts (excluding cases of death), criminal acts, fights</p> <p>- Hospitalization due to pregnancy, child birth, premature birth, abortion</p> <p>- Hospitalization due to dental diseases,</p> <p>- Unqualified driving</p> <p>- Drunk driving (including driving under the influence of alcohol)</p> <p>- Driving under the influence of narcotics which lead to hospitalization (excluding cases of death due to unqualified and drunk driving)cases of death due to unqualified and drunk driving- Injuries or the like occurring prior to the start or after the completion of the overseas studies</p>
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<p>Indemnification liability</p>	<p>In case the person accidentally causes injury to another person or damages the belongings of others during the overseas studies and acquires legal damage compensation liabilities.</p> <p>(Note 1) Payment cannot be performed for damage compensation liability against the property of another person that the insured person is in position of, is using or has been entrusted to take care of.</p> <p>Example: In case the person borrowed a camera from a friend and they break it or lose it to a theft.</p> <p>(Note 2) The payment covers damage compensation liability against travel goods and daily use goods that the contractor or the insured person may rent directly from a rental business and movable assets inside hotel rooms and interiors (including safety boxes and keys), and also movable assets inside rooms of the residential facilities such as houses or the like and interiors (excluding cases where the whole room is rented).</p> <p>(Note 3) FBIL will also pay in cases where the insured person is a legally incompetent person and due to their acts the individual with parental rights, etc. acquires legal damage compensation liabilities.</p>	<p>FBIL will pay a damage compensation amount up to the amount of the Compensation Liability Insurance per accident. In addition, in some cases, we may also pay insurance money for costs necessary or useful for the prevention of occurrence or aggravation of damage and for the preservation, etc. of claim rights, costs for emergency measures spent with consent of this Company, and also for legal costs and costs necessary for the remuneration of attorneys, etc.</p> <p>(Note 1) The determination of the amount for indemnification needs to be authorized in advance by FBIL.</p> <p>(Note 2) The victim has a lien (*) over the claim of insurance money by the insured person against FBIL.</p> <p>(*) In indemnifiable accidents, "Lien" is a relief measure for the party who is the victim by which they can exercise their insurance claim rights and receive repayment ahead of other creditors, even if the insured person (aggressor) is in bankruptcy after the occurrence of the insurable event.</p> <p>(Note) In principle, when partaking in personally organized tours such as locally organized optional tours, we will make a compensation of up to 50%.</p>	<p>In addition to ③, ④, ⑥ above,</p> <p>(1) Intention of the insurance contractor or insured person (2) Indemnification liability attributable directly to the performance of duties (3) Indemnification liability arising from the possession, use or management of aircrafts, ships (*7), vehicles (*8), firearms (*9) (4) Indemnification liability for close relatives living together or taking part in the overseas studies (5) Indemnification liability for consigned goods and the like</p> <p>(*7) The payment does not cover yachts and water motorcycles.</p> <p>(*8) Items not covered by insurance money include rental cars; provided, however, that golf carts for passengers are covered for payment though.</p> <p>(*9) Air guns are not covered for payment.</p>
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<p>Emergency costs due to an accident during the overseas studies</p>	<p>Cases of unexpected accidents occurred during the overseas studies (*11) where the insured person had no choice but to cover the costs by themselves.</p> <p>(*11) Limited to cases where a certificate of such occurrence is produced by the respective public institution, transportation or accommodation organizations or medical institution.</p>	<p>FBIL will pay for the costs below when the insured person had to cover them by themselves (*12). Socially reasonable amounts that would normally be borne for</p> <p>① Transportation fees, ② Room fees at hotels, etc., ③ Meal fees, ④ Communication fees, etc. such as international telephone charges, ⑤ Traveling procedure expenses, ⑥ Travel service cancellation fees, ⑦ Expenses for the purchase of personal items; provided, however, that this shall be limited only in cases ③ Meal fees falls into a. or b., and ⑦ Expenses for the purchase of personal items falls into c. below.</p> <p>a. Departure delay of 6 hours or more, flight cancellation, suspension of service or impossibility of boarding due to flaws in the processing of boarding operations occur in relation to the aircraft to be boarded, or when an alternative unit cannot be taken within 6 hours after a change of landing point in relation to the boarded aircraft.</p> <p>b. When it is not possible to board on the scheduled transfer aircraft due to a delay, etc. of the boarded aircraft and an alternative unit cannot be taken within 6 hours after landing at the transfer point.</p> <p>c. When the baggage entrusted to the airline company for transport does not arrived at the destination within 6 hours after the aircraft boarded by the insured person landed, and they incurred costs within 96 hours after the aircraft landed at the destination</p> <p>(*12) The amount of insurance money for emergency costs due to accidents during the overseas studies is limited to the total amount of ① to ⑥ during the insurance period. (Provided, however, that, in the case of ③ Meals, the limit during the insurance period shall be 10% of the insurance money for emergency costs due to accidents during the overseas studies) Moreover, in the case of item ⑦ Expenses for the purchase of personal items, the limit during the insurance period is twice the amount of insurance money for emergency costs due to accidents during the overseas studies.</p> <p>(Note) In some cases, we may also pay insurance money for socially reasonable costs or useful costs, etc., from among the costs needed for the prevention of occurrence or aggravation of the costs mentioned above. (Note) In principle, when partaking in personally organized tours such as locally organized optional tours, FBIL will make a compensation of up to 50%.</p>	<p>In addition to ① to ⑤, and ⑦ above, for example,</p> <p>① Disease by cause of pregnancy, child delivery, premature delivery, miscarriage.</p> <p>② Legal violation by the policyholder, the insured person or the beneficiary of the insurance money.</p> <p>③ Earthquake, eruption or incidental tsunamis. ④ Dental diseases.</p> <p>⑤ Delay, cancellation or suspension of service of transportation facilities where operation time is not determined.</p> <p>⑥ Injuries suffered while practicing mountain climbing, skydiving, hang gliding, water sports, competitions or trials using riding equipment such as automobiles, aircraft maneuvering, etc.</p>
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## Table of Insurance Contract Types

Subjects		Plan A	Plan B	Plan C	
In-transit compensation	Death by injury	10,000,000 JPY	10,000,000 JPY	3,000,000 JPY	
	Death by disease	10,000,000 JPY	10,000,000 JPY	3,000,000 JPY	
	Treatment fees / Benefactor traveling costs	30,000,000 JPY	20,000,000 JPY	10,000,000 JPY	
	Post-injury disability	10,000,000 JPY	10,000,000 JPY	3,000,000 JPY	
	Personal effects damage	200,000 JPY	100,000 JPY	50,000 JPY	
	Delay of deposited baggage to aircraft	100,000 JPY	100,000 JPY	100,000 JPY	
	Aircraft delay costs	20,000 JPY	20,000 JPY	20,000 JPY	
Domestic compensation	Life insurance	Death by injury	10,000,000 JPY	10,000,000 JPY	3,000,000 JPY
		Death by disease	10,000,000 JPY	10,000,000 JPY	3,000,000 JPY
	Medical insurance	Treatment fees / Benefactor traveling costs	30,000,000 JPY	20,000,000 JPY	10,000,000 JPY
		Post-injury disability	10,000,000 JPY	10,000,000 JPY	5,000,000 JPY
		Dental treatment costs	100,000 JPY	No compensation	No compensation
	Damages insurance	Personal indemnification liability	20,000,000 JPY	10,000,000 JPY	5,000,000 JPY
		Personal effects damage	200,000 JPY	100,000 JPY	50,000 JPY
<p>(Note) The "In-transit compensation" is an insurance that covers round-trip flights between Japan and Fiji. Trips to other countries (including stopovers) and temporary return to the country of residence are not covered.</p> <p>(Note) Life insurance, medical insurance and domestic damages insurance are insurances that apply while staying in Fiji.</p>					

## Table of Insurance Premiums

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
1	3,360JPY	2,800JPY	2,120JPY	4,200JPY	3,640JPY
2	4,200JPY	3,500JPY	2,650JPY	5,250JPY	4,550JPY
3	5,040JPY	4,200JPY	3,180JPY	6,300JPY	5,460JPY
4	5,880JPY	4,900JPY	3,710JPY	7,350JPY	6,370JPY
5	6,720JPY	5,600JPY	4,240JPY	8,400JPY	7,280JPY
6	7,560JPY	6,300JPY	4,770JPY	9,450JPY	8,190JPY
7	8,400JPY	7,000JPY	5,300JPY	10,500JPY	9,100JPY
8	9,240JPY	7,700JPY	5,830JPY	11,550JPY	10,010JPY
9	10,080JPY	8,400JPY	6,360JPY	12,600JPY	10,920JPY
10	10,920JPY	9,100JPY	6,890JPY	13,650JPY	11,830JPY
11	11,760JPY	9,800JPY	7,420JPY	14,700JPY	12,740JPY
12	12,600JPY	10,500JPY	7,950JPY	15,750JPY	13,650JPY
13	13,440JPY	11,200JPY	8,480JPY	16,800JPY	14,560JPY
14	14,280JPY	11,900JPY	9,010JPY	17,850JPY	15,470JPY
15	15,120JPY	12,600JPY	9,540JPY	18,900JPY	16,380JPY
16	15,960JPY	13,300JPY	10,070JPY	19,950JPY	17,290JPY
17	16,800JPY	14,000JPY	10,600JPY	21,000JPY	18,200JPY
18	17,640JPY	14,700JPY	11,130JPY	22,050JPY	19,110JPY
19	18,480JPY	15,400JPY	11,660JPY	23,100JPY	20,020JPY
20	19,320JPY	16,100JPY	12,190JPY	24,150JPY	20,930JPY
21	20,160JPY	16,800JPY	12,720JPY	25,200JPY	21,840JPY
22	21,000JPY	17,500JPY	13,250JPY	26,250JPY	22,750JPY
23	21,840JPY	18,200JPY	13,780JPY	27,300JPY	23,660JPY
24	22,680JPY	18,900JPY	14,310JPY	28,350JPY	24,570JPY
25	23,520JPY	19,600JPY	14,840JPY	29,400JPY	25,480JPY
26	24,360JPY	20,300JPY	15,370JPY	30,450JPY	26,390JPY
27	25,200JPY	21,000JPY	15,900JPY	31,500JPY	27,300JPY
28	26,040JPY	21,700JPY	16,430JPY	32,550JPY	28,210JPY
29	26,880JPY	22,400JPY	16,960JPY	33,600JPY	29,120JPY
30	27,720JPY	23,100JPY	17,490JPY	34,650JPY	30,030JPY
31	28,560JPY	23,800JPY	18,020JPY	35,700JPY	30,940JPY
32	29,400JPY	24,500JPY	18,550JPY	36,750JPY	31,850JPY
33	30,240JPY	25,200JPY	19,080JPY	37,800JPY	32,760JPY
34	31,080JPY	25,900JPY	19,610JPY	38,850JPY	33,670JPY
35	31,920JPY	26,600JPY	20,140JPY	39,900JPY	34,580JPY
36	32,760JPY	27,300JPY	20,670JPY	40,950JPY	35,490JPY
37	33,600JPY	28,000JPY	21,200JPY	42,000JPY	36,400JPY
38	34,440JPY	28,700JPY	21,730JPY	43,050JPY	37,310JPY
39	35,280JPY	29,400JPY	22,260JPY	44,100JPY	38,220JPY
40	36,120JPY	30,100JPY	22,790JPY	45,150JPY	39,130JPY
41	36,960JPY	30,800JPY	23,320JPY	46,200JPY	40,040JPY
42	37,800JPY	31,500JPY	23,850JPY	47,250JPY	40,950JPY
43	38,640JPY	32,200JPY	24,380JPY	48,300JPY	41,860JPY
44	39,480JPY	32,900JPY	24,910JPY	49,350JPY	42,770JPY
45	40,320JPY	33,600JPY	25,440JPY	50,400JPY	43,680JPY
46	41,160JPY	34,300JPY	25,970JPY	51,450JPY	44,590JPY
47	42,000JPY	35,000JPY	26,500JPY	52,500JPY	45,500JPY
48	42,840JPY	35,700JPY	27,030JPY	53,550JPY	46,410JPY
49	43,680JPY	36,400JPY	27,560JPY	54,600JPY	47,320JPY
50	44,520JPY	37,100JPY	28,090JPY	55,650JPY	48,230JPY
51	45,360JPY	37,800JPY	28,620JPY	56,700JPY	49,140JPY
52	46,200JPY	38,500JPY	29,150JPY	57,750JPY	50,050JPY
53	47,040JPY	39,200JPY	29,680JPY	58,800JPY	50,960JPY
54	47,880JPY	39,900JPY	30,210JPY	59,850JPY	51,870JPY
55	48,720JPY	40,600JPY	30,740JPY	60,900JPY	52,780JPY
56	49,560JPY	41,300JPY	31,270JPY	61,950JPY	53,690JPY
57	50,400JPY	42,000JPY	31,800JPY	63,000JPY	54,600JPY
58	51,240JPY	42,700JPY	32,330JPY	64,050JPY	55,510JPY
59	52,080JPY	43,400JPY	32,860JPY	65,100JPY	56,420JPY
60	52,920JPY	44,100JPY	33,390JPY	66,150JPY	57,330JPY

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
61	53,760JPY	44,800JPY	33,920JPY	67,200JPY	58,240JPY
62	54,600JPY	45,500JPY	34,450JPY	68,250JPY	59,150JPY
63	55,440JPY	46,200JPY	34,980JPY	69,300JPY	60,060JPY
64	56,280JPY	46,900JPY	35,510JPY	70,350JPY	60,970JPY
65	57,120JPY	47,600JPY	36,040JPY	71,400JPY	61,880JPY
66	57,960JPY	48,300JPY	36,570JPY	72,450JPY	62,790JPY
67	58,800JPY	49,000JPY	37,100JPY	73,500JPY	63,700JPY
68	59,640JPY	49,700JPY	37,630JPY	74,550JPY	64,610JPY
69	60,480JPY	50,400JPY	38,160JPY	75,600JPY	65,520JPY
70	61,320JPY	51,100JPY	38,690JPY	76,650JPY	66,430JPY
71	62,160JPY	51,800JPY	39,220JPY	77,700JPY	67,340JPY
72	63,000JPY	52,500JPY	39,750JPY	78,750JPY	68,250JPY
73	63,840JPY	53,200JPY	40,280JPY	79,800JPY	69,160JPY
74	64,680JPY	53,900JPY	40,810JPY	80,850JPY	70,070JPY
75	65,520JPY	54,600JPY	41,340JPY	81,900JPY	70,980JPY
76	66,360JPY	55,300JPY	41,870JPY	82,950JPY	71,890JPY
77	67,200JPY	56,000JPY	42,400JPY	84,000JPY	72,800JPY
78	68,040JPY	56,700JPY	42,930JPY	85,050JPY	73,710JPY
79	68,880JPY	57,400JPY	43,460JPY	86,100JPY	74,620JPY
80	69,720JPY	58,100JPY	43,990JPY	87,150JPY	75,530JPY
81	70,560JPY	58,800JPY	44,520JPY	88,200JPY	76,440JPY
82	71,400JPY	59,500JPY	45,050JPY	89,250JPY	77,350JPY
83	72,240JPY	60,200JPY	45,580JPY	90,300JPY	78,260JPY
84	73,080JPY	60,900JPY	46,110JPY	91,350JPY	79,170JPY
85	73,920JPY	61,600JPY	46,640JPY	92,400JPY	80,080JPY
86	74,760JPY	62,300JPY	47,170JPY	93,450JPY	80,990JPY
87	75,600JPY	63,000JPY	47,700JPY	94,500JPY	81,900JPY
88	76,440JPY	63,700JPY	48,230JPY	95,550JPY	82,810JPY
89	77,280JPY	64,400JPY	48,760JPY	96,600JPY	83,720JPY
90	78,120JPY	65,100JPY	49,290JPY	97,650JPY	84,630JPY
91	78,960JPY	65,800JPY	49,820JPY	98,700JPY	85,540JPY
92	79,800JPY	66,500JPY	50,350JPY	99,750JPY	86,450JPY
93	80,640JPY	67,200JPY	50,880JPY	100,800JPY	87,360JPY
94	81,480JPY	67,900JPY	51,410JPY	101,850JPY	88,270JPY
95	82,320JPY	68,600JPY	51,940JPY	102,900JPY	89,180JPY
96	83,160JPY	69,300JPY	52,470JPY	103,950JPY	90,090JPY
97	84,000JPY	70,000JPY	53,000JPY	105,000JPY	91,000JPY
98	84,840JPY	70,700JPY	53,530JPY	106,050JPY	91,910JPY
99	85,680JPY	71,400JPY	54,060JPY	107,100JPY	92,820JPY
100	86,520JPY	72,100JPY	54,590JPY	108,150JPY	93,730JPY
101	87,360JPY	72,800JPY	55,120JPY	109,200JPY	94,640JPY
102	88,200JPY	73,500JPY	55,650JPY	110,250JPY	95,550JPY
103	89,040JPY	74,200JPY	56,180JPY	111,300JPY	96,460JPY
104	89,880JPY	74,900JPY	56,710JPY	112,350JPY	97,370JPY
105	90,720JPY	75,600JPY	57,240JPY	113,400JPY	98,280JPY
106	91,560JPY	76,300JPY	57,770JPY	114,450JPY	99,190JPY
107	92,400JPY	77,000JPY	58,300JPY	115,500JPY	100,100JPY
108	93,240JPY	77,700JPY	58,830JPY	116,550JPY	101,010JPY
109	94,080JPY	78,400JPY	59,360JPY	117,600JPY	101,920JPY
110	94,920JPY	79,100JPY	59,890JPY	118,650JPY	102,830JPY
111	95,760JPY	79,800JPY	60,420JPY	119,700JPY	103,740JPY
112	96,600JPY	80,500JPY	60,950JPY	120,750JPY	104,650JPY
113	97,440JPY	81,200JPY	61,480JPY	121,800JPY	105,560JPY
114	98,280JPY	81,900JPY	62,010JPY	122,850JPY	106,470JPY
115	99,120JPY	82,600JPY	62,540JPY	123,900JPY	107,380JPY
116	99,960JPY	83,300JPY	63,070JPY	124,950JPY	108,290JPY
117	100,800JPY	84,000JPY	63,600JPY	126,000JPY	109,200JPY
118	101,640JPY	84,700JPY	64,130JPY	127,050JPY	110,110JPY
119	102,480JPY	85,400JPY	64,660JPY	128,100JPY	111,020JPY
120	103,320JPY	86,100JPY	65,190JPY	129,150JPY	111,930JPY

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
121	104,160JPY	86,800JPY	65,720JPY	130,200JPY	112,840JPY
122	105,000JPY	87,500JPY	66,250JPY	131,250JPY	113,750JPY
123	105,840JPY	88,200JPY	66,780JPY	132,300JPY	114,660JPY
124	106,680JPY	88,900JPY	67,310JPY	133,350JPY	115,570JPY
125	107,520JPY	89,600JPY	67,840JPY	134,400JPY	116,480JPY
126	108,360JPY	90,300JPY	68,370JPY	135,450JPY	117,390JPY
127	109,200JPY	91,000JPY	68,900JPY	136,500JPY	118,300JPY
128	110,040JPY	91,700JPY	69,430JPY	137,550JPY	119,210JPY
129	110,880JPY	92,400JPY	69,960JPY	138,600JPY	120,120JPY
130	111,720JPY	93,100JPY	70,490JPY	139,650JPY	121,030JPY
131	112,560JPY	93,800JPY	71,020JPY	140,700JPY	121,940JPY
132	113,400JPY	94,500JPY	71,550JPY	141,750JPY	122,850JPY
133	114,240JPY	95,200JPY	72,080JPY	142,800JPY	123,760JPY
134	115,080JPY	95,900JPY	72,610JPY	143,850JPY	124,670JPY
135	115,920JPY	96,600JPY	73,140JPY	144,900JPY	125,580JPY
136	116,760JPY	97,300JPY	73,670JPY	145,950JPY	126,490JPY
137	117,600JPY	98,000JPY	74,200JPY	147,000JPY	127,400JPY
138	118,440JPY	98,700JPY	74,730JPY	148,050JPY	128,310JPY
139	119,280JPY	99,400JPY	75,260JPY	149,100JPY	129,220JPY
140	120,120JPY	100,100JPY	75,790JPY	150,150JPY	130,130JPY
141	120,960JPY	100,800JPY	76,320JPY	151,200JPY	131,040JPY
142	121,800JPY	101,500JPY	76,850JPY	152,250JPY	131,950JPY
143	122,640JPY	102,200JPY	77,380JPY	153,300JPY	132,860JPY
144	123,480JPY	102,900JPY	77,910JPY	154,350JPY	133,770JPY
145	124,320JPY	103,600JPY	78,440JPY	155,400JPY	134,680JPY
146	125,160JPY	104,300JPY	78,970JPY	156,450JPY	135,590JPY
147	126,000JPY	105,000JPY	79,500JPY	157,500JPY	136,500JPY
148	126,840JPY	105,700JPY	80,030JPY	158,550JPY	137,410JPY
149	127,680JPY	106,400JPY	80,560JPY	159,600JPY	138,320JPY
150	128,520JPY	107,100JPY	81,090JPY	160,650JPY	139,230JPY
151	129,360JPY	107,800JPY	81,620JPY	161,700JPY	140,140JPY
152	130,200JPY	108,500JPY	82,150JPY	162,750JPY	141,050JPY
153	131,040JPY	109,200JPY	82,680JPY	163,800JPY	141,960JPY
154	131,880JPY	109,900JPY	83,210JPY	164,850JPY	142,870JPY
155	132,720JPY	110,600JPY	83,740JPY	165,900JPY	143,780JPY
156	133,560JPY	111,300JPY	84,270JPY	166,950JPY	144,690JPY
157	134,400JPY	112,000JPY	84,800JPY	168,000JPY	145,600JPY
158	135,240JPY	112,700JPY	85,330JPY	169,050JPY	146,510JPY
159	136,080JPY	113,400JPY	85,860JPY	170,100JPY	147,420JPY
160	136,920JPY	114,100JPY	86,390JPY	171,150JPY	148,330JPY
161	137,760JPY	114,800JPY	86,920JPY	172,200JPY	149,240JPY
162	138,600JPY	115,500JPY	87,450JPY	173,250JPY	150,150JPY
163	139,440JPY	116,200JPY	87,980JPY	174,300JPY	151,060JPY
164	140,280JPY	116,900JPY	88,510JPY	175,350JPY	151,970JPY
165	141,120JPY	117,600JPY	89,040JPY	176,400JPY	152,880JPY
166	141,960JPY	118,300JPY	89,570JPY	177,450JPY	153,790JPY
167	142,800JPY	119,000JPY	90,100JPY	178,500JPY	154,700JPY
168	143,640JPY	119,700JPY	90,630JPY	179,550JPY	155,610JPY
169	144,480JPY	120,400JPY	91,160JPY	180,600JPY	156,520JPY
170	145,320JPY	121,100JPY	91,690JPY	181,650JPY	157,430JPY
171	146,160JPY	121,800JPY	92,220JPY	182,700JPY	158,340JPY
172	147,000JPY	122,500JPY	92,750JPY	183,750JPY	159,250JPY
173	147,840JPY	123,200JPY	93,280JPY	184,800JPY	160,160JPY
174	148,680JPY	123,900JPY	93,810JPY	185,850JPY	161,070JPY
175	149,520JPY	124,600JPY	94,340JPY	186,900JPY	161,980JPY
176	150,360JPY	125,300JPY	94,870JPY	187,950JPY	162,890JPY
177	151,200JPY	126,000JPY	95,400JPY	189,000JPY	163,800JPY
178	152,040JPY	126,700JPY	95,930JPY	190,050JPY	164,710JPY
179	152,880JPY	127,400JPY	96,460JPY	191,100JPY	165,620JPY
180	153,720JPY	128,100JPY	96,990JPY	192,150JPY	166,530JPY

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
181	154,560JPY	128,800JPY	97,520JPY	193,200JPY	167,440JPY
182	155,400JPY	129,500JPY	98,050JPY	194,250JPY	168,350JPY
183	156,240JPY	130,200JPY	98,580JPY	195,300JPY	169,260JPY
184	157,080JPY	130,900JPY	99,110JPY	196,350JPY	170,170JPY
185	157,920JPY	131,600JPY	99,640JPY	197,400JPY	171,080JPY
186	158,760JPY	132,300JPY	100,170JPY	198,450JPY	171,990JPY
187	159,600JPY	133,000JPY	100,700JPY	199,500JPY	172,900JPY
188	160,440JPY	133,700JPY	101,230JPY	200,550JPY	173,810JPY
189	161,280JPY	134,400JPY	101,760JPY	201,600JPY	174,720JPY
190	162,120JPY	135,100JPY	102,290JPY	202,650JPY	175,630JPY
191	162,960JPY	135,800JPY	102,820JPY	203,700JPY	176,540JPY
192	163,800JPY	136,500JPY	103,350JPY	204,750JPY	177,450JPY
193	164,640JPY	137,200JPY	103,880JPY	205,800JPY	178,360JPY
194	165,480JPY	137,900JPY	104,410JPY	206,850JPY	179,270JPY
195	166,320JPY	138,600JPY	104,940JPY	207,900JPY	180,180JPY
196	167,160JPY	139,300JPY	105,470JPY	208,950JPY	181,090JPY
197	168,000JPY	140,000JPY	106,000JPY	210,000JPY	182,000JPY
198	168,840JPY	140,700JPY	106,530JPY	211,050JPY	182,910JPY
199	169,680JPY	141,400JPY	107,060JPY	212,100JPY	183,820JPY
200	170,520JPY	142,100JPY	107,590JPY	213,150JPY	184,730JPY
201	171,360JPY	142,800JPY	108,120JPY	214,200JPY	185,640JPY
202	172,200JPY	143,500JPY	108,650JPY	215,250JPY	186,550JPY
203	173,040JPY	144,200JPY	109,180JPY	216,300JPY	187,460JPY
204	173,880JPY	144,900JPY	109,710JPY	217,350JPY	188,370JPY
205	174,720JPY	145,600JPY	110,240JPY	218,400JPY	189,280JPY
206	175,560JPY	146,300JPY	110,770JPY	219,450JPY	190,190JPY
207	176,400JPY	147,000JPY	111,300JPY	220,500JPY	191,100JPY
208	177,240JPY	147,700JPY	111,830JPY	221,550JPY	192,010JPY
209	178,080JPY	148,400JPY	112,360JPY	222,600JPY	192,920JPY
210	178,920JPY	149,100JPY	112,890JPY	223,650JPY	193,830JPY
211	179,760JPY	149,800JPY	113,420JPY	224,700JPY	194,740JPY
212	180,600JPY	150,500JPY	113,950JPY	225,750JPY	195,650JPY
213	181,440JPY	151,200JPY	114,480JPY	226,800JPY	196,560JPY
214	182,280JPY	151,900JPY	115,010JPY	227,850JPY	197,470JPY
215	183,120JPY	152,600JPY	115,540JPY	228,900JPY	198,380JPY
216	183,960JPY	153,300JPY	116,070JPY	229,950JPY	199,290JPY
217	184,800JPY	154,000JPY	116,600JPY	231,000JPY	200,200JPY
218	185,640JPY	154,700JPY	117,130JPY	232,050JPY	201,110JPY
219	186,480JPY	155,400JPY	117,660JPY	233,100JPY	202,020JPY
220	187,320JPY	156,100JPY	118,190JPY	234,150JPY	202,930JPY
221	188,160JPY	156,800JPY	118,720JPY	235,200JPY	203,840JPY
222	189,000JPY	157,500JPY	119,250JPY	236,250JPY	204,750JPY
223	189,840JPY	158,200JPY	119,780JPY	237,300JPY	205,660JPY
224	190,680JPY	158,900JPY	120,310JPY	238,350JPY	206,570JPY
225	191,520JPY	159,600JPY	120,840JPY	239,400JPY	207,480JPY
226	192,360JPY	160,300JPY	121,370JPY	240,450JPY	208,390JPY
227	193,200JPY	161,000JPY	121,900JPY	241,500JPY	209,300JPY
228	194,040JPY	161,700JPY	122,430JPY	242,550JPY	210,210JPY
229	194,880JPY	162,400JPY	122,960JPY	243,600JPY	211,120JPY
230	195,720JPY	163,100JPY	123,490JPY	244,650JPY	212,030JPY
231	196,560JPY	163,800JPY	124,020JPY	245,700JPY	212,940JPY
232	197,400JPY	164,500JPY	124,550JPY	246,750JPY	213,850JPY
233	198,240JPY	165,200JPY	125,080JPY	247,800JPY	214,760JPY
234	199,080JPY	165,900JPY	125,610JPY	248,850JPY	215,670JPY
235	199,920JPY	166,600JPY	126,140JPY	249,900JPY	216,580JPY
236	200,760JPY	167,300JPY	126,670JPY	250,950JPY	217,490JPY
237	201,600JPY	168,000JPY	127,200JPY	252,000JPY	218,400JPY
238	202,440JPY	168,700JPY	127,730JPY	253,050JPY	219,310JPY
239	203,280JPY	169,400JPY	128,260JPY	254,100JPY	220,220JPY
240	204,120JPY	170,100JPY	128,790JPY	255,150JPY	221,130JPY

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
241	204,960JPY	170,800JPY	129,320JPY	256,200JPY	222,040JPY
242	205,800JPY	171,500JPY	129,850JPY	257,250JPY	222,950JPY
243	206,640JPY	172,200JPY	130,380JPY	258,300JPY	223,860JPY
244	207,480JPY	172,900JPY	130,910JPY	259,350JPY	224,770JPY
245	208,320JPY	173,600JPY	131,440JPY	260,400JPY	225,680JPY
246	209,160JPY	174,300JPY	131,970JPY	261,450JPY	226,590JPY
247	210,000JPY	175,000JPY	132,500JPY	262,500JPY	227,500JPY
248	210,840JPY	175,700JPY	133,030JPY	263,550JPY	228,410JPY
249	211,680JPY	176,400JPY	133,560JPY	264,600JPY	229,320JPY
250	212,520JPY	177,100JPY	134,090JPY	265,650JPY	230,230JPY
251	213,360JPY	177,800JPY	134,620JPY	266,700JPY	231,140JPY
252	214,200JPY	178,500JPY	135,150JPY	267,750JPY	232,050JPY
253	215,040JPY	179,200JPY	135,680JPY	268,800JPY	232,960JPY
254	215,880JPY	179,900JPY	136,210JPY	269,850JPY	233,870JPY
255	216,720JPY	180,600JPY	136,740JPY	270,900JPY	234,780JPY
256	217,560JPY	181,300JPY	137,270JPY	271,950JPY	235,690JPY
257	218,400JPY	182,000JPY	137,800JPY	273,000JPY	236,600JPY
258	219,240JPY	182,700JPY	138,330JPY	274,050JPY	237,510JPY
259	220,080JPY	183,400JPY	138,860JPY	275,100JPY	238,420JPY
260	220,920JPY	184,100JPY	139,390JPY	276,150JPY	239,330JPY
261	221,760JPY	184,800JPY	139,920JPY	277,200JPY	240,240JPY
262	222,600JPY	185,500JPY	140,450JPY	278,250JPY	241,150JPY
263	223,440JPY	186,200JPY	140,980JPY	279,300JPY	242,060JPY
264	224,280JPY	186,900JPY	141,510JPY	280,350JPY	242,970JPY
265	225,120JPY	187,600JPY	142,040JPY	281,400JPY	243,880JPY
266	225,960JPY	188,300JPY	142,570JPY	282,450JPY	244,790JPY
267	226,800JPY	189,000JPY	143,100JPY	283,500JPY	245,700JPY
268	227,640JPY	189,700JPY	143,630JPY	284,550JPY	246,610JPY
269	228,480JPY	190,400JPY	144,160JPY	285,600JPY	247,520JPY
270	229,320JPY	191,100JPY	144,690JPY	286,650JPY	248,430JPY
271	230,160JPY	191,800JPY	145,220JPY	287,700JPY	249,340JPY
272	231,000JPY	192,500JPY	145,750JPY	288,750JPY	250,250JPY
273	231,840JPY	193,200JPY	146,280JPY	289,800JPY	251,160JPY
274	232,680JPY	193,900JPY	146,810JPY	290,850JPY	252,070JPY
275	233,520JPY	194,600JPY	147,340JPY	291,900JPY	252,980JPY
276	234,360JPY	195,300JPY	147,870JPY	292,950JPY	253,890JPY
277	235,200JPY	196,000JPY	148,400JPY	294,000JPY	254,800JPY
278	236,040JPY	196,700JPY	148,930JPY	295,050JPY	255,710JPY
279	236,880JPY	197,400JPY	149,460JPY	296,100JPY	256,620JPY
280	237,720JPY	198,100JPY	149,990JPY	297,150JPY	257,530JPY
281	238,560JPY	198,800JPY	150,520JPY	298,200JPY	258,440JPY
282	239,400JPY	199,500JPY	151,050JPY	299,250JPY	259,350JPY
283	240,240JPY	200,200JPY	151,580JPY	300,300JPY	260,260JPY
284	241,080JPY	200,900JPY	152,110JPY	301,350JPY	261,170JPY
285	241,920JPY	201,600JPY	152,640JPY	302,400JPY	262,080JPY
286	242,760JPY	202,300JPY	153,170JPY	303,450JPY	262,990JPY
287	243,600JPY	203,000JPY	153,700JPY	304,500JPY	263,900JPY
288	244,440JPY	203,700JPY	154,230JPY	305,550JPY	264,810JPY
289	245,280JPY	204,400JPY	154,760JPY	306,600JPY	265,720JPY
290	246,120JPY	205,100JPY	155,290JPY	307,650JPY	266,630JPY
291	246,960JPY	205,800JPY	155,820JPY	308,700JPY	267,540JPY
292	247,800JPY	206,500JPY	156,350JPY	309,750JPY	268,450JPY
293	248,640JPY	207,200JPY	156,880JPY	310,800JPY	269,360JPY
294	249,480JPY	207,900JPY	157,410JPY	311,850JPY	270,270JPY
295	250,320JPY	208,600JPY	157,940JPY	312,900JPY	271,180JPY
296	251,160JPY	209,300JPY	158,470JPY	313,950JPY	272,090JPY
297	252,000JPY	210,000JPY	159,000JPY	315,000JPY	273,000JPY
298	252,840JPY	210,700JPY	159,530JPY	316,050JPY	273,910JPY
299	253,680JPY	211,400JPY	160,060JPY	317,100JPY	274,820JPY
300	254,520JPY	212,100JPY	160,590JPY	318,150JPY	275,730JPY
301	255,360JPY	212,800JPY	161,120JPY	319,200JPY	276,640JPY
302	256,200JPY	213,500JPY	161,650JPY	320,250JPY	277,550JPY
303	257,040JPY	214,200JPY	162,180JPY	321,300JPY	278,460JPY

Duration Day	Plan A	Plan B	Plan C	Plan A +65	Plan B +65
304	257,880JPY	214,900JPY	162,710JPY	322,350JPY	279,370JPY
305	258,720JPY	215,600JPY	163,240JPY	323,400JPY	280,280JPY
306	259,560JPY	216,300JPY	163,770JPY	324,450JPY	281,190JPY
307	260,400JPY	217,000JPY	164,300JPY	325,500JPY	282,100JPY
308	261,240JPY	217,700JPY	164,830JPY	326,550JPY	283,010JPY
309	262,080JPY	218,400JPY	165,360JPY	327,600JPY	283,920JPY
310	262,920JPY	219,100JPY	165,890JPY	328,650JPY	284,830JPY
311	263,760JPY	219,800JPY	166,420JPY	329,700JPY	285,740JPY
312	264,600JPY	220,500JPY	166,950JPY	330,750JPY	286,650JPY
313	265,440JPY	221,200JPY	167,480JPY	331,800JPY	287,560JPY
314	266,280JPY	221,900JPY	168,010JPY	332,850JPY	288,470JPY
315	267,120JPY	222,600JPY	168,540JPY	333,900JPY	289,380JPY
316	267,960JPY	223,300JPY	169,070JPY	334,950JPY	290,290JPY
317	268,800JPY	224,000JPY	169,600JPY	336,000JPY	291,200JPY
318	269,640JPY	224,700JPY	170,130JPY	337,050JPY	292,110JPY
319	270,480JPY	225,400JPY	170,660JPY	338,100JPY	293,020JPY
320	271,320JPY	226,100JPY	171,190JPY	339,150JPY	293,930JPY
321	272,160JPY	226,800JPY	171,720JPY	340,200JPY	294,840JPY
322	273,000JPY	227,500JPY	172,250JPY	341,250JPY	295,750JPY
323	273,840JPY	228,200JPY	172,780JPY	342,300JPY	296,660JPY
324	274,680JPY	228,900JPY	173,310JPY	343,350JPY	297,570JPY
325	275,520JPY	229,600JPY	173,840JPY	344,400JPY	298,480JPY
326	276,360JPY	230,300JPY	174,370JPY	345,450JPY	299,390JPY
327	277,200JPY	231,000JPY	174,900JPY	346,500JPY	300,300JPY
328	278,040JPY	231,700JPY	175,430JPY	347,550JPY	301,210JPY
329	278,880JPY	232,400JPY	175,960JPY	348,600JPY	302,120JPY
330	279,720JPY	233,100JPY	176,490JPY	349,650JPY	303,030JPY
331	280,560JPY	233,800JPY	177,020JPY	350,700JPY	303,940JPY
332	281,400JPY	234,500JPY	177,550JPY	351,750JPY	304,850JPY
333	282,240JPY	235,200JPY	178,080JPY	352,800JPY	305,760JPY
334	283,080JPY	235,900JPY	178,610JPY	353,850JPY	306,670JPY
335	283,920JPY	236,600JPY	179,140JPY	354,900JPY	307,580JPY
336	284,760JPY	237,300JPY	179,670JPY	355,950JPY	308,490JPY
337	285,600JPY	238,000JPY	180,200JPY	357,000JPY	309,400JPY
338	286,440JPY	238,700JPY	180,730JPY	358,050JPY	310,310JPY
339	287,280JPY	239,400JPY	181,260JPY	359,100JPY	311,220JPY
340	288,120JPY	240,100JPY	181,790JPY	360,150JPY	312,130JPY
341	288,960JPY	240,800JPY	182,320JPY	361,200JPY	313,040JPY
342	289,800JPY	241,500JPY	182,850JPY	362,250JPY	313,950JPY
343	290,640JPY	242,200JPY	183,380JPY	363,300JPY	314,860JPY
344	291,480JPY	242,900JPY	183,910JPY	364,350JPY	315,770JPY
345	292,320JPY	243,600JPY	184,440JPY	365,400JPY	316,680JPY
346	293,160JPY	244,300JPY	184,970JPY	366,450JPY	317,590JPY
347	294,000JPY	245,000JPY	185,500JPY	367,500JPY	318,500JPY
348	294,840JPY	245,700JPY	186,030JPY	368,550JPY	319,410JPY
349	295,680JPY	246,400JPY	186,560JPY	369,600JPY	320,320JPY
350	296,520JPY	247,100JPY	187,090JPY	370,650JPY	321,230JPY
351	297,360JPY	247,800JPY	187,620JPY	371,700JPY	322,140JPY
352	298,200JPY	248,500JPY	188,150JPY	372,750JPY	323,050JPY
353	299,040JPY	249,200JPY	188,680JPY	373,800JPY	323,960JPY
354	299,880JPY	249,900JPY	189,210JPY	374,850JPY	324,870JPY
355	300,720JPY	250,600JPY	189,740JPY	375,900JPY	325,780JPY
356	301,560JPY	251,300JPY	190,270JPY	376,950JPY	326,690JPY
357	302,400JPY	252,000JPY	190,800JPY	378,000JPY	327,600JPY
358	303,240JPY	252,700JPY	191,330JPY	379,050JPY	328,510JPY
359	304,080JPY	253,400JPY	191,860JPY	380,100JPY	329,420JPY
360	304,920JPY	254,100JPY	192,390JPY	381,150JPY	330,330JPY
361	305,760JPY	254,800JPY	192,920JPY	382,200JPY	331,240JPY
362	306,600JPY	255,500JPY	193,450JPY	383,250JPY	332,150JPY
363	307,440JPY	256,200JPY	193,980JPY	384,300JPY	333,060JPY
364	308,280JPY	256,900JPY	194,510JPY	385,350JPY	333,970JPY
365	309,120JPY	257,600JPY	195,040JPY	386,400JPY	334,880JPY

## Secured coverage options

▲ close

### Death by injury

In the event the insured person may unfortunately die due to an injury caused by an accident during the overseas studies...

Accidental Death Insurance will be paid.



### Post-injury disability

In the event the insured person may unfortunately suffer an injury caused by an accident during the overseas studies and end with a post-injury disability...

Post-injury Disability Insurance will be paid according to the degree of the sequela.



### Death by disease

In the event the insured person may die due to a disease during the overseas studies...

Disease Death Insurance will be paid.



### Compensation liability

In case the insured person accidentally breaks goods at a shop or causes injury to another person during the overseas studies...

Damage Compensation or the like will be paid.



### Aircraft delay

If your flight is delayed by 6 hours or more and the insured person has to pay for accommodations and meals from own expenses...

Limit of 20,000 JPY per delay will be paid for accommodations, meals, transportation and communication expenses.



### Deposited baggage

If the baggage the insured person has entrusted to the airplane is delayed for 6 hours or more and have no choice but to buy personal items...

Limit of 100,000 JPY per delay will be paid for purchasing clothes and daily essentials.



### Treatment and relief costs



In case treatment at a medical institution is needed due to injury or illness during the overseas studies...

Treatment costs, hospitalization costs and surgery cost will be paid.

If the insured person continues to be hospitalized for 72 hours or more and their family would need to travel to Fiji...

The transportation and accommodation expenses of the person's family (benefactors) until they arrive will be paid.

## About Fiji Student In-house Insurance

This is Fiji Student In-house Insurance sponsored by the school. It basically only covers your period of stay in Fiji.



## [Contact when the accident occurs]

School opening hours : Please contact school staff

After school hours : **Emergency Only**

The contact information will be provided at orientation upon arrival in Fiji

## Free Bird Institute Limited

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