

## Special Compensation Provisions

### Chapter 1 – Paying Compensation or Similar Payments

#### Article 1 (Payment Liability of the Company)

In case a traveler participating in the Organized Tour implemented by the Company sustains a physical injury due to a sudden, accidental, and external cause (hereinafter referred to as an “accident”) while participating in the Organized Tour, the Company shall pay Death Compensation, Permanent Disability Compensation, Hospitalization Solatium, and Outpatient Treatment Benefit (hereinafter collectively referred to as “Compensation”) to the traveler or their beneficiary, in accordance with the provisions of this Chapter through Chapter 4.

2. The injury referred to in the preceding paragraph includes symptoms of poisoning that acutely arise when toxic gas or toxic substances are accidentally and instantaneously inhaled, absorbed, or ingested from outside the body (excluding symptoms of poisoning that result from continuous inhalation, absorption, or ingestion). However, bacterial food poisoning is not included.

#### Article 2 (Definition of Terms)

In these provisions, “Organized Tour” refers to that which is stipulated in Article 2, Paragraph 1 of the Section on “Agent-Organized Tour Contract” and Article 2, Paragraph 1 of the Section on “Custom-Made Organized Tour Contract” of the Standard General Conditions of Travel Agency Business.

2. In these provisions, “While Participating in the Organized Tour” refers to the period starting when the traveler begins receiving the services of the first transportation, accommodation, or other facility stipulated in the itinerary of the Organized Tour - which are provided by the vouchers or similar items arranged in advance by the Company for the purpose of the participation of the traveler in the tour - until the time the traveler completes receiving the services of the final transportation, accommodation, or other facility. However, in cases where the traveler deviates from the pre-determined itinerary of the Organized Tour, and in case the traveler notifies the Company in advance of the scheduled date and time of departure and return, the period from the time of departure until the scheduled time of return shall be considered “While Participating in the Organized Tour”. Conversely, in case the traveler deviates without notifying the Company in advance of the scheduled date and time of departure and return, or deviates without any scheduled return, the period from the time of departure until the time of return, or the period after the time of departure, shall not be considered “While Participating in the Organized Tour”. Furthermore, in case the itinerary of the Organized Tour includes a day (based on the standard time of the travel destination) on which the traveler receives absolutely no services related to transportation, accommodation, or other facilities arranged by the Company, and in case the Contract Document explicitly states that fact and that the Company will not pay compensation or solatium under these provisions for damages incurred by the traveler due to an accident occurring on that day, that day shall not be considered “While Participating in the Organized Tour”.

3. "The period starting when the traveler begins receiving the services" referred to in the preceding paragraph signifies the time corresponding to any of the following items:

- a. When a tour conductor, an employee of the Company, or an agent conducts the reception, it means the time of the completion of that reception.

b. In case the reception referred to in the preceding item is not carried out, and the first transportation, accommodation, or other facility is:

- (1) an aircraft, at the time of the completion of baggage inspection or similar procedures within the restricted passenger access area of the airport premises;
- (2) a vessel, at the time of the completion of boarding procedures;
- (3) a railway, at the time of the completion of the ticket gate process, or, in case there is no ticket gate, the time of boarding the relevant train;
- (4) a vehicle, at the time of boarding the relevant vehicle;
- (5) an accommodation facility, at the time of entering the relevant facility; or
- (6) facilities other than an accommodation facility, at the time of the completion of the procedure for using the relevant facility.

4. "The time the traveler completes receiving the services" referred to in Paragraph 2 signifies the time corresponding to any of the following items:

a. When a tour conductor, an employee of the Company, or an agent announces the dissolution of the tour, it means the time that announcement is made.

b. In case the announcement of the dismissal as described in the preceding item is not carried out, and that the final transportation and accommodation facilities and other facilities are:

- (1) an aircraft, at the time of exiting the restricted passenger access area of the airport premises;
- (2) a vessel, at the time of disembarking from the relevant vessel;
- (3) a railroad, at the time of the completion of the ticket gate process, or, if there is no ticket gate, the time of disembarking from the relevant train;
- (4) a vehicle, at the time of disembarking from the relevant vehicle;
- (5) an accommodation facility, at the time of exiting the relevant facility; or
- (6) facilities other than an accommodation facility, at the time of exiting the relevant facility.

## Chapter 2 - Exclusions from Compensation or Similar Payments

### Article 3 (Exclusions from Compensation or Similar Payments – Part 1)

The Company will not pay compensation or similar payments for injuries arising from the causes listed in the following items:

- a. By willful act of the traveler. However, this shall not apply to injuries sustained by a person other than the relevant traveler;
- b. By the willful act of the person entitled to receive the Death Compensation. However, in case that person is a recipient of only a portion of the Death Compensation, this shall not apply to the amount that other persons are entitled to receive;
- c. Suicide, criminal act, or fighting by the traveler. However, this shall not apply to injury sustained by a person other than the relevant traveler;
- d. An accident that occurred while the traveler was operating an automobile or a motorized bicycle/moped without the legally required driving qualification, or while intoxicated and potentially unable to drive normally. However, this shall not apply to injury sustained by a person other than the relevant traveler;
- e. An accident that occurred while the traveler was intentionally committing an act in violation of laws and regulations or receiving a service provided in violation of laws and regulations.

- However, this shall not apply to injury sustained by a person other than the relevant traveler;
- f. Brain disease, illness, or loss of sanity by the traveler. However, this shall not apply to injury sustained by a person other than the relevant traveler;
  - g. Pregnancy, childbirth, premature birth, miscarriage, or surgical operations or other medical procedures of the traveler. However, this shall not apply when the treatment is for an injury compensable by the Company;
  - h. An accident that occurred while the traveler was undergoing execution of a sentence, detention, or imprisonment;
  - i. Hostilities, actions of foreign armed forces, revolution, seizure of power, civil war, armed insurrection, or other comparable disturbances, or riot (in these Provisions, riot means a state in which peace is significantly disrupted across the country or in a part of the region due to the collective actions of a crowd or a large number of persons, and is recognized as a serious situation for the maintenance of public order);
  - j. The radioactive, explosive, or other harmful properties of nuclear fuel material (including spent fuel; the same shall apply hereinafter) or material contaminated by nuclear fuel material (including atomic nucleus fission products), or an accident caused by these properties.;
  - k. An accident that occurred concurrently with the causes listed in the preceding two items, or an accident that occurred based on the resulting disorder; or
  - l. Radiation exposure or radioactive contamination other than that specified in Item j.

#### Article 4 (Exclusions from Compensation or Similar Payments – Part 2)

In the case of an Organized Tour for a Domestic Tour, the Company will not pay compensation or similar payments for injuries arising from the causes listed in the following items, in addition to those specified in the preceding Article:

- a. An Earthquake, volcanic eruption or tsunami; and
- b. An accident that occurred concurrently with the causes listed in the preceding item, or an accident that occurred based on the resulting disorder.

#### Article 5 (Exclusions from Compensation or Similar Payments – Part 3)

The Company will not pay compensation or similar payments for injuries arising from the actions listed in the following items, unless those actions are included in the itinerary of the Organized Tour predetermined by the Company. However, where the actions listed in the following items are included in the relevant itinerary, the Company shall also pay compensation or similar payments for injuries arising from the same type of actions occurring during participation in the Organized Tour that falls outside the planned itinerary:

- a. Injury sustained by a traveler while engaging in the activities specified in Appended Table 1;
- b. Injury sustained by a traveler while engaging in a competition, race, public performance (including practice for all of the above), or trial run (meaning driving or maneuvering for the purpose of performance testing) involving an automobile, moped, or powered watercraft. However, compensation or similar payments will be made for injuries sustained while performing these activities on a road using an automobile or moped, even when they are not included in the itinerary of the Organized Tour.; or
- c. Injury sustained by a traveler while piloting an aircraft other than an aircraft operated by an air carrier on a scheduled route (regardless of whether it is a scheduled flight or a non-scheduled

flight)

#### Article 5-2 (Exclusions from Compensation or Similar Payments – Part 4)

The Company will not pay compensation or similar payments in case the traveler or the person entitled to receive the Death Compensation falls under any of the following items. However, in case that person is a recipient of only a portion of the Death Compensation, this exclusion shall not apply to the amount that other persons are entitled to receive.

- a. Being identified as, or having ties to, an Organized Crime Group, a member or associate of such a group, an affiliate company, or any other Anti-Social Force (collectively, "Anti-Social Forces");
- b. Being determined to be involved with Anti-Social Forces, including by providing funds or assets, or granting benefits or facilities;
- c. Being determined to be improperly leveraging Anti-Social Forces; or
- d. Being recognized as having any other relationship with Anti-Social Forces that is socially reprehensible.

#### Chapter 3 - Types and Amounts of Compensation or Similar Payments

##### Article 6 (Paying Death Compensation)

In case a traveler sustains an injury specified in Article 1 and, as a direct result thereof, dies within 180 days of the date of the accident, the Company will pay a Death Compensation to the beneficiary of the traveler in the amount of 25,000,000 JPY per traveler for an Organized Tour intended for overseas tour, and 15,000,000 JPY for an Organized Tour for Domestic Tour (hereinafter referred to as the "Compensation Amount"). However, in case there is any Permanent Disability Compensation already been paid to the relevant traveler, the Company will pay the remaining amount obtained by deducting the amount already paid from the Compensation Amount.

##### Article 7 (Paying Permanent Disability Compensation)

In case a traveler sustains an injury specified in Article 1 and, as a direct result thereof, suffers a permanent disability (meaning a serious functional impairment or loss of a part of the body that cannot be recovered in the future and that remains after the injury which caused it has been cured; the same shall apply hereinafter) within 180 days of the date of the accident, the Company will pay the traveler a Permanent Disability Compensation, per traveler, in the amount calculated by multiplying the Compensation Amount by the percentage specified in the respective items of Appended Table 2.

2. Notwithstanding the provision of the preceding paragraph, in case the traveler remains in a state requiring further medical treatment beyond 180 days from the date of the accident, the Company will determine the degree of permanent disability based on a diagnosis of physician on the 181st day from the date of the accident and pay the Permanent Disability Compensation.

3. For a permanent disability not listed in the respective items of Appended Table 2, the payment amount of Permanent Disability Compensation shall be determined based on the degree of the bodily impairment and in accordance with the classifications of the respective items of Appended Table 2, regardless of the occupation, age, social status, or other factors of the traveler. However, for impairments that do not reach the level of functional disability listed in Items 1-3, 1-4, 2-3, 4-4, and 5-2 of Appended Table 2, the Permanent Disability Compensation shall not be paid.

4. In case two or more types of permanent disability result from the same accident, the Company shall apply the preceding three paragraphs to each of them and pay the sum of those amounts. However, for permanent disabilities of the upper limbs (arms and hands) or lower limbs (legs and feet) specified in Items 7, 8, and 9 of Appended Table 2, the Permanent Disability Compensation for each limb shall be limited to 60% of the Compensation Amount.

5. The total amount of Permanent Disability Compensation that the Company is obligated to pay based on the preceding items shall be limited to the Compensation Amount, per traveler, per Organized Tour.

#### Article 8 (Paying Hospitalization Solatium)

In case a traveler sustains an injury specified in Article 1 in direct consequence, and is rendered incapable of performing their normal occupation or normal daily life, and is hospitalized (meaning being admitted to a medical facility to focus solely on treatment under the constant management of a physician because treatment at home or elsewhere is difficult when medical treatment is required by a physician; the same shall apply hereinafter in this Article), the Company shall pay the traveler a Hospitalization Solatium according to the following classifications based on the number of days of hospitalization (hereinafter referred to as 'Hospitalization Days'):

a. Organized Tours for Overseas Tour:

- (1) Sustaining an injury requiring a hospitalization period of 180 days or more: 400,000 JPY;
- (2) Sustaining an injury requiring a hospitalization period of 90 days or more but less than 180 days: 200,000 JPY;
- (3) Sustaining an injury requiring a hospitalization period of 7 days or more but less than 90 days: 100,000 JPY; or
- (4) Sustaining an injury requiring a hospitalization period of 7 days or less: 40,000 JPY

b. Organized Tours for Domestic Tour:

- (1) Sustaining an injury requiring a hospitalization period of 180 days or more: 200,000 JPY;
- (2) Sustaining an injury requiring a hospitalization period of 90 days or more but less than 180 days: 100,000 JPY;
- (3) Sustaining an injury requiring a hospitalization period of 7 days or more but less than 90 days: 50,000 JPY; or
- (4) Sustaining an injury requiring a hospitalization period of 7 days or less: 20,000 JPY

2. Even in cases where the traveler is not hospitalized, in case the traveler falls under any of the items in Appended Table 3 and receives medical treatment from a physician, the period during which that condition persists shall be regarded as Hospitalization Days for the application of the provisions of the preceding paragraph.

3. When the Company is obligated to pay a single traveler both Hospitalization Solatium and Death Compensation, or both Hospitalization Solatium and Permanent Disability Compensation, the Company shall pay the sum of those amounts.

#### Article 9 (Paying Outpatient Treatment Benefit)

If a traveler sustains an injury specified in Article 1 as a direct consequence and becomes unable to engage in their normal occupation or daily life, and subsequently receives outpatient treatment (meaning visiting a medical facility to receive treatment from a physician when required by a physician, including house calls; this definition shall apply hereinafter in this Article), the Company

shall pay the traveler an Outpatient Treatment Benefit according to the following classifications based on the number of days of outpatient treatment (hereinafter referred to as "Outpatient Visit Days"), provided that the number of such days is three days or more:

a. Organized Tours for Overseas Tour:

- (1) When sustaining an injury requiring a total of 90 or more Outpatient Visit Days: 100,000 JPY;
- (2) When sustaining an injury requiring a total of 7 or more but less than 90 Outpatient Visit Days: 50,000 JPY; or
- (3) When sustaining an injury requiring a total of 3 or more but less than 7 Outpatient Visit Days: 20,000 JPY.

b. Organized Tours for Domestic Tour:

- (1) When sustaining an injury requiring a total of 90 or more Outpatient Visit Days: 50,000 JPY;
- (2) When sustaining an injury requiring a total of 7 or more but less than 90 Outpatient Visit Days: 25,000 JPY; or
- (3) When sustaining an injury requiring a total of 3 or more but less than 7 Outpatient Visit Days: 10,000 JPY.

2. Even if the traveler does not receive outpatient treatment, if the Company recognizes that the traveler becomes significantly unable to engage in normal occupation or daily life as a result of constantly wearing a cast or similar device, under instruction of a physician, to immobilize the site of an injury such as a fracture, the period during which that condition persists shall be deemed as Outpatient Visit Days for the application of the provisions of the preceding paragraph.

3. The Company will not pay Outpatient Visit Solatium for outpatient visits occurring after the time when the injury has been cured to the extent that the traveler is able to engage in their normal occupation or normal daily life without hindrance.

4. The Company will not pay Outpatient Treatment Benefit for outpatient visits occurring after 180 days have elapsed from the date of the accident, under any circumstances.

5. When the Company is obligated to pay a single traveler both Outpatient Treatment Benefit and Death Compensation, or both Outpatient Treatment Benefit and Permanent Disability Compensation, the Company shall pay the sum of those amounts.

#### Article 10 (Special Provisions Regarding the Payment of Hospitalization Solatium and Outpatient Treatment Benefit)

For a single traveler, where each of the number of hospitalization days and the number of outpatient treatment days are one day or more, the Company will pay only the larger amount of the benefits listed in the following items (or the benefit listed in Item 1 when the amounts are equal), notwithstanding the provisions stipulated in the preceding two Articles:

- (1) The Hospitalization Solatium which the Company is obligated to pay for the relevant hospitalization.
- (2) The Outpatient Treatment Benefit which the Company is obligated to pay for that total number of days, after deeming the sum of the relevant hospitalization days and the relevant outpatient treatment days (excluding those days falling within the period for which the Company is obligated to pay the Hospitalization Solatium) as outpatient treatment days.

#### Article 11 (Presumption of Death)

The traveler will be presumed to have died due to the injury defined in Article 1 on the date the

aircraft or vessel went missing or met with a disaster, provided that 30 days have passed since the loss or disaster of the aircraft or vessel the traveler was aboard, and the traveler has not been found.

#### Article 12 (Influence of Other Physical Injury or Illnesses)

If the injury defined in Article 1 is aggravated due to the influence of a pre-existing physical injury or illness, or due to the influence of an injury or illness that occurred afterward and is unrelated to the cause of that accident, the Company shall determine and pay an amount equivalent to what would have been paid had that influence not existed.

### Chapter 4 - Accident Reporting and Claim Procedures

#### Article 13 (Inquiry for the Extent of Injury and Similar Matters)

If a traveler sustains the injury specified in Article 1, the Company may request the traveler or the Death Compensation beneficiary to provide an explanation regarding the extent of the injury, an outline of the causing accident, and other relevant information.

Furthermore, the Company may require a medical examination of the traveler or the autopsy of the deceased. In this case, the traveler or the Death Compensation beneficiary must cooperate with these requests.

2 If the traveler sustains the injury defined in Article 1 due to causes outside the knowledge of the Company, the traveler or the Death Compensation beneficiary shall submit a report to the Company concerning the extent of the injury, a summary of the causal accident, and associated information. This report must be submitted within 30 days of the date of the accident.

3 If the traveler or the Death Compensation beneficiary violates the provisions of the preceding two paragraphs without a justifiable reason recognized by the Company, or fails to disclose known facts regarding their explanation or report, or makes a false statement, the Company shall not pay compensation or similar payments.

#### Article 14 (Claim for Compensation and Similar Payments)

To receive Compensation or similar payments, the traveler or the Death Compensation beneficiary shall submit the claim form for Compensation and Similar Payments prescribed by the Company and the documents listed below to the Company:

a. Claiming Death Compensation:

- (1) The Family Register Transcript of the relevant traveler, along with the Family Register Transcript and Personal Seal Registration Certificate for the statutory beneficiary;
- (2) Official Accident Report issued by a Governmental Institution (or a third party, where necessary); and
- (3) The Death Certificate or Autopsy Report for the relevant traveler.

b. Claiming Permanent Disability Compensation:

- (1) Personal Seal Registration Certificate of the relevant traveler;
- (2) Official Accident Report issued by a Governmental Institution (or a third party, where necessary); and
- (3) Certificate of Diagnosis issued by a Physician, certifying the extent of Permanent Disability.

c. Claiming Hospitalization Solatium:

- (1) Official Accident Report issued by a Governmental Institution (or a third party, where necessary);

- (2) Certificate of Diagnosis issued by a Physician, Certifying the extent of Injury; and
- (3) Certification Documents from a Medical Facility, detailing the Number of Days Hospitalized or the Number of Days of Outpatient Treatment.

d. Claiming Outpatient Treatment Benefit:

- (1) Official Accident Report issued by a Governmental Institution (or a third party, where necessary);
- (2) Certificate of Diagnosis issued by a Physician, Certifying the extent of Injury; and
- (3) Certification Documents from a Medical Facility, detailing the Number of Days Hospitalized or the Number of Days of Outpatient Treatment.

2 The Company may request the presentation of documentation beyond that specified in the preceding paragraph, or may waive the requirement for some of the documents specified therein.

3 If the traveler or the Death Compensation beneficiary violates the provisions of Paragraph 1, or fails to disclose known facts or makes a false statement regarding the submitted documents, the Company shall not pay compensation or similar payments.

#### Article 15 (Subrogation)

Even when the Company pays Compensation or Similar Payments, the right of the traveler or their beneficiary to claim damages from a third party for injuries sustained by the relevant traveler will not be transferred to the Company.

### Chapter 5 - Compensation for Damage to Personal Property

#### Article 16 (The Liability of the Company)

If a traveler participating in an Organized Tour conducted by the Company sustains damage to their personal effects (hereinafter referred to as "Covered Items") due to a fortuitous accident that occurs during their participation in the Organized Tour, the Company shall pay Personal Effects Damage Compensation (hereinafter referred to as "Damage Compensation") in accordance with the provisions of this Chapter.

#### Article 17 (Exclusions from Damage Compensation – Part 1)

The Company shall not pay Damage Compensation for losses arising from the causes listed in the following items:

- a. Damage arising from the willful misconduct of the traveler. However, this exclusion shall not apply to losses sustained by a person other than the relevant traveler;
- b. Damage arising from the willful misconduct of a relative who shares the same household with the relevant traveler. However, this exclusion shall not apply if the purpose was not to enable the traveler to receive Damage Compensation;
- c. Suicide, criminal act, or fighting by the traveler. However, this exclusion shall not apply to losses sustained by a person other than the relevant traveler;
- d. An accident that occurred while the traveler was operating an automobile or a motorized bicycle/moped without the legally required driving qualification, or while intoxicated and potentially unable to drive normally. However, this exclusion shall not apply to losses sustained by a person other than the relevant traveler;
- e. An accident that occurred while the traveler was intentionally committing an act in violation of laws and regulations or receiving a service provided in violation of laws and regulations.

However, this exclusion shall not apply to losses sustained by a person other than the relevant traveler;

- f. Seizure, requisition, confiscation, destruction, or similar exercise of public authority by a state or public body. However, this exclusion shall not apply to measures taken as necessary for fire extinguishing or evacuation;
- g. Inherent defect in the Covered Items. However, this exclusion shall not apply to defects that the traveler or the person managing the Covered Items on their behalf could not have discovered even with reasonable care;
- h. Natural wear and tear, rust, mold, discoloration, damage from rodents, damage from insects, or similar deterioration of the Covered Items;
- i. Damage which is solely cosmetic and does not impair the function of the Covered Items;
- j. Leakage of liquid from the Covered Items. However, this exclusion shall not apply to damage sustained by other Covered Items as a result of that leakage;
- k. Misplacement or loss of Covered Items; or
- j. Causes listed in Article 3, paragraph 1, items 9 through 12.

2. In the case of an Organized Tour for Domestic Tour, in addition to the provisions of the preceding paragraph, the Company shall not pay Personal Effects Damage Compensation for losses arising from the causes listed in the following items:

- a. An Earthquake, volcanic eruption or tsunami; or
- b. An accident that occurred concurrently with the causes listed in the preceding item, or an accident that arose from the resulting disorder accompanying those causes.

#### Article 17-2 (Exclusions from Damage Compensation – Part 2)

The Company may choose not to pay Damage Compensation if the traveler falls under any of the causes listed in the following items:

- a. Being recognized as corresponding to an Anti-Social Force;
- b. Being recognized as being involved, such as by providing funds or similar support to an Anti-Social Force, or by offering facilities or other convenience;
- c. Being recognized as improperly leveraging an Anti-Social Force;
- d. Where the traveler is a corporate entity, being recognized that the Anti-Social Force substantially controls the relevant corporation or is substantially involved in the management of the relevant corporation; or
- d. Being recognized as having any other relationship with an Anti-Social Force that is socially reprehensible.

#### Article 18 (Covered Items and the Extent of Coverage)

Covered Items are limited to the personal effects of the traveler carried by the traveler during participation in the Organized Tour.

- 2. Being recognized as corresponding to an Anti-Social Force:
  - a. Cash, checks and other securities, revenue stamps, postage stamps, and other similar financial instruments
  - b. Credit cards, coupons, airline tickets, passports and other similar documents or financial instruments

- c. Manuscripts, design specifications, drawings, account books, and other similar items, including those recorded on a recording medium (such as magnetic tape, magnetic disks, CD-ROMs, and optical disks) that can be directly processed by information equipment (such as computers and peripheral devices like terminals)
- d. Vessels (including yachts, motorboats and boats) and bicycles, motorized bicycles (mopeds) and their accessories
- e. Mountaineering equipment, exploration equipment, and other similar items
- f. Dentures, prosthetic limbs, contact lenses and other similar items
- g. Animals and plants
- h. Other items designated in advance by the Company

#### Article 19 (Amount of Damages and Compensation Payment)

The amount of loss for which the Company is obligated to pay Damage Compensation (hereinafter, the "Amount of Damages") shall be determined based on the lower of: (1) the value of the Covered Items at the place and time the loss occurred, or (2) the aggregate of the repair costs required to restore the Covered Items to their pre-loss condition and the costs specified in Paragraph 3 of the next Article.

2. If the Amount of Damages for one or a pair of Covered Items exceeds 100,000 JPY, the Company shall deem the Amount of Damages for that item to be 100,000 JPY and shall apply the provisions of the preceding paragraph accordingly.

3. The maximum amount of Damage Compensation payable by the Company is limited to 150,000 JPY per traveler per Organized Tour. However, if the Amount of Damages does not exceed 3,000 JPY per traveler per single accident, the Company shall not pay Damage Compensation.

#### Article 20 (Loss Prevention and Related Matters)

If the traveler is aware that a loss stipulated in Article 16 has occurred with respect to the Covered Items, the traveler is required to perform the following:

- a. Make efforts to prevent and reduce the damage;
- b. To notify the Company without delay of the extent of the damage, an outline of the accident that caused it, and the existence of any insurance contracts regarding the Compensable Goods that sustained the loss; and
- c. Where the traveler holds a right to claim damages from a third party, the traveler shall undertake the procedures necessary to exercise that right.

2. If the traveler violates Item a of the preceding paragraph without a justifiable reason, the Company shall not pay Damage Compensation, and if the traveler violates Item b of the same paragraph, the Company shall deem the Amount of Damages to be the remainder after deducting the amount that is recognized as having been able to be prevented or mitigated. Furthermore, if the traveler violates Item c of the same paragraph, the Company shall deem the Amount of Damages to be the remainder after deducting the amount that is recognized as having been able to be received through the exercise of the right to obtain.

3. The Company will pay the following amounts:

- a. Amount incurred to prevent or mitigate the loss stipulated in Paragraph 1, Item a, which the Company recognizes as necessary or beneficial; and
- b. Amounts necessary for the procedures stipulated in Paragraph 1, Item c.

#### Article 21 (Claim for Damage Compensation)

If the traveler intends to receive payment of Damage Compensation, the traveler must submit the prescribed claim form of the Company for Damage Compensation and the documents listed below to the Company:

- a. An accident certificate from the police department or an alternative third party;
- b. Certified documents of damage to the Covered Items; and
- c. Other documents requested by the Company.

2. If the traveler violates the provisions of the preceding paragraph, intentionally makes a false statement in the submitted documents, or forges or alters those documents (including cases where the traveler causes a third party to commit such acts), the Company will not pay Damage Compensation.

#### Article 22 (In Case Insurance Contracts Exist)

If other insurance coverage is available to pay for the loss stipulated in Article 16, the Company reserves the right to reduce the amount of Damage Compensation payable.

#### Article 23 (Subrogation)

Where the traveler possesses a right to claim damages against a third party for a loss covered by the Company, such rights shall be subrogated to the Company up to the amount of Damage Compensation paid to the traveler.

#### Appendix 1 (Related to Article 5, Item a)

Mountain climbing (with the use of ice axes, crampons, climbing ropes, hammers, and other similar mountaineering equipment), luge, bobsleigh, skydiving, hang gliding boarding, boarding an ultralight motorized glider (such as motorized hang gliders, microlight aircraft, ultralight aircraft, and similar machines), boarding a gyroplane, and other similar hazardous activities.

#### Appendix II (Related to Article 7, Paragraph 1, Paragraph 3, and Paragraph 4)

1. Visual Impairment	
(1) When total bilateral blindness occurs.	100%
(2) When unilateral blindness occurs.	60%
(3) When unilateral visual function is impaired to a corrected acuity of 0.6 or less.	5%
(4) When unilateral visual field constriction (defined as a condition where the combined angle of the normal visual field is 60% or less) occurs.	5%
2. Hearing Impairment	
(1) When total bilateral hearing loss occurs.	80%
(2) When total unilateral hearing loss occurs.	30%
(3) When the hearing ability of one ear is reduced to the extent that ordinary conversation cannot be understood at a distance of 50 centimeters or more.	5%
3. Nasal Impairment	
When a significant impairment of nasal function remains.	20%
4. Impairment of Mastication and Speech	
(1) When there is a total loss of the function of either mastication or speech.	100%
(2) When a significant impairment of the function of either mastication or speech remains.	35%

(3) When an impairment of the function of either mastication or speech remains.	15%
(4) When a loss of five or more teeth occurs.	5%
5. Appearance Disfigurements (Defined as Face, Head, and Neck)	
(1) When significant disfigurement of the appearance remains.	15%
(2) When a disfigurement of the Appearance remains (in the case of the face as a scar with a diameter of 2 centimeters or a linear scar with a length of 3 centimeters, or a similar condition).	3%
6. Spinal Impairment	
(1) When a significant deformity or a significant functional impairment of the spinal column remains.	40%
(2) When a functional impairment of the spinal column remains.	30%
(3) When a deformity of the spinal column remains.	15%
7. Impairment of the Arm (defined as above the wrist joint) and the Leg (defined as above the ankle joint)	
(1) When one arm or one leg is lost.	60%
(2) When there is a total loss of function in two or three of the three major joints of one arm or one leg.	50%
(3) When there is a total loss of function in one of the three major joints of one arm or one leg.	35%
(4) When a functional impairment of one arm or one leg remains.	5%
8. Impairment of the Fingers	
(1) When one thumb is lost above the finger joint (interphalangeal joint).	20%
(2) When a significant impairment of the function of one thumb remains.	15%
(3) When one finger, other than the thumb, is lost above the second finger joint (distal interphalangeal joint).	8%
(4) When a significant impairment of the function of one finger, other than the thumb, remains.	5%
9. Impairment of the Toes	
(1) When the great toe of one foot is lost above the toe joint (interphalangeal joint).	10%
(2) When a significant impairment of the function of the great toe of one foot remains.	8%
(3) When one toe, other than the great toe, is lost above the second toe joint (distal interphalangeal joint).	5%
(4) When a significant impairment of the function of one toe, other than the great toe, remains.	3%
10. When, due to other significant physical impairment, the traveler is unable to carry out essential functions of daily life for the remainder of their lifetime.	100%
Note : The term "above", as used in the provisions of Items 7, 8, and 9, refers to the part of the part closer to the heart than the relevant joint.	

Appendix III (Related to Article 8, Paragraph 2)

1. When the corrected visual acuity of both eyes has fallen to 0.06 or less.
2. When there is a loss of the function of either mastication or speech.

3. When there is a loss of hearing function in both ears.
4. When there is a loss of function in all joints of both upper limbs proximal to (above) the wrist joint.
5. When there is a loss of function in one lower limb.
6. When physical freedom is chiefly limited to basic living activities such as eating and washing the face, due to an impairment of the organs in the chest and abdomen.
7. When physical freedom is chiefly limited to basic living activities such as eating and washing the face, due to an impairment of the nervous system or mental impairment.
8. When physical freedom is chiefly limited to basic living activities such as eating and washing the face, due to other complex impairments of the above-mentioned parts or similar conditions.

Note: The term "above", as used in the provision of Item 4 refers to the part closer to the heart than the relevant joint.

The governing language of this document should be Japanese. Only the Japanese original should have the effect of a contract, and the English translation is made for reference purpose and should have no effect.