

GENERAL TERMS AND CONDITIONS OF TRAVEL CONTRACTS

Rules of Special Compensation

Chapter 1 - Payment of Compensation Money, etc.

Article 1 - Our Company's liability for Payment

01.01. If a Traveler participating in our Customized Tour has suffered injuries to his/her body due to a sudden and extraneous accident (hereinafter to be referred to as the "Accident") while he/she is participating in the said Tour, we shall pay to the Traveler or his/her legal heir Compensation for Death and Residual Disability as well as a Solatium for hospitalization and for hospital visits (hereinafter referred to as the "Compensation, etc.") in accordance with the provisions from Chapters 1 through Chapter 4.

01.02. The injuries referred to in the preceding Paragraph, 01.01, include poisoning symptoms which rapidly develop when toxic gases or poisonous materials are inhaled, absorbed or taken in from outside the body accidentally (excluding the poisoning symptoms which develop as a result of continuous inhalation, absorption or ingestion.), but do not include bacterial food poisoning.

Article 2 - Definition of Terminology

02.01. In these Rules of Special Compensation, "Organized Tour" shall mean those Tours defined in the first Paragraph of Article 2 of the "Subscription Type Package Tour Contract" Section and in the first Paragraph of Article 2 of the "Order-Taking Type Customized Tour" Section respectively.

02.02. In these Rules of Special Compensation, "While Participating in the Organized Tour" shall mean the period between the time when the Traveler starts receiving the services of the first group of transport and accommodation facilities, etc. which are specified in the itinerary of the said Organized Tour offered by the tickets arranged by our Company beforehand with an aim for the Traveler to participate in the Organized Tour up to the time when the Traveler finishes receiving the services of the last group of transport and accommodation facilities, etc. However, if the Traveler deviates from the route of the Organized Tour specified beforehand, when the said Traveler has notified us beforehand of the scheduled dates and times of his departure and return, the period from the time of his/her departure until the time of his/her return shall be considered as "While Participating in the Organized Tour." However, when the said Traveler departs from the said Tour without notifying us beforehand of the scheduled dates and times of his/her departure and return or without planning to return to rejoin the Tour, the period of his/her departure till the time of his/her return or the period after his/her departure shall not be considered as "While Participating in the Organized Tour." Also in cases where the itinerary of the said Organized Tour includes the dates specified for the Traveler not to receive the service of the transport and accommodation facilities, etc. arranged by us (according to the standard time of the touring

point), when it is clearly described in the Contract Document that the Compensation and Solatium for the damage suffered by the said Traveler on the said dates shall not be paid as provided in the Rules of Special Compensation, the said dates shall not be considered as "While Participating in the Organized Tour."

02.03. "The time when the Traveler starts receiving the service" in the preceding Paragraph, 02.02, shall mean one of the times in the following cases:

(1) The time when the reception by our Tour Escort, our Employee or our Business Agent is finished in cases where the reception is handled by them.

(2) In cases where the reception is not handled as described in the preceding case, one of the times in the following cases shall apply:

(a) If the first transport and accommodation facilities, etc. are aircraft, the time when the check-in is finished.

(b) If the first transport and accommodation facilities, etc. are vessels, the time when the boarding procedure is finished.

(c) If the first transport and accommodation facilities, etc. are railroads, the time when ticket examination is finished or the time when the Traveler has boarded the relevant train in cases where ticket examination is not conducted.

(d) If the first transport and accommodation facilities, etc. are wheeled vehicles, the time when the Traveler has boarded them.

(e) If the first transport and accommodation facilities, etc. are accommodation facilities, the time when the Traveler has entered such facilities.

(f) If the first transport and accommodation facilities, etc. are other than accommodation facilities, the time when the procedure to utilize the said facilities is finished.

02.04. "The time when the acceptance of services is finished" shall mean one of the times in the following cases:

(1) If our Tour Escort, our employee or our Business Agent announces the dismissal of the Organized Tour, the time when such an announcement has been made.

- (2) If the announcement of the dismissal described in the preceding case is not conducted,
- (a) If the first transport and accommodation facilities, etc. are aircraft, the time when the Traveler has exited the airport compound where only Travelers are allowed to enter.
 - (b) If the first transport and accommodation facilities, etc. are vessels, the time when the Traveler has disembarked the vessel.
 - (c) If the first transport and accommodation facilities, etc. are railroads, the time when ticket examination is finished or the time when the Traveler has disembarked the relevant train in cases where ticket examination is not conducted.
 - (d) If the first transport and accommodation facilities, etc. are wheeled vehicles, the time when the Traveler has disembarked them.
 - (e) If the first transport and accommodation facilities, etc. are accommodation facilities, the time when the Traveler has exited such facilities.
 - (f) If the first transport and accommodation facilities, etc. are other than accommodation facilities, the time when the Traveler has exited the said facilities.

Chapter 2 - Cases where Compensation, etc. is not Paid

Article 3 - Cases where Compensation, etc. is not Paid(1)

03.01. We shall not pay Compensation, etc. in cases where the injuries are caused by the causes listed below:

(1) Willfulness of the Traveler, except in the case of injuries caused to persons other than the Traveler.

(2) Willfulness of the person who is due to receive the Compensation for Death, except the amount of the said Compensation for Death which is receivable by another person in case the said person is the recipient of part of the Compensation for Death.

(3) Suicidal, criminal, or combative acts of the Traveler, except in the case of injuries suffered by persons other than the Traveler.

(4) Accidents caused while the Traveler is driving an automobile or motorized bicycle without having the driving qualification designated by ordinance or in a state incapable of normal driving such as under the influence of alcohol, except in the case of injuries suffered by persons other than the said Traveler.

(5) Accidents caused while the Traveler is behaving willfully against the law or is receiving illegal services, except in the case of injuries suffered by persons other than the said Traveler.

(6) Brain disease, illness or insanity of the Traveler, except in the case of injuries suffered by persons other than the said Traveler.

(7) Pregnancy, childbirth, premature birth, miscarriage, surgical operations, or other medical procedures of the Traveler, except in the case of treatment for injuries for which we are obligated to compensate.

(8) Accidents caused while the Traveler is undergoing execution of his criminal sentence or is in custody or in jail.

(9) War, use of force by a foreign power, revolution, takeover of the government, armed rebellion, or other incident or civil commotion similar to these (meaning, in these Special Compensation Rules, the state of affairs, which is considered an important situation from the viewpoint of security and maintenance of public order and peace throughout or in parts of a country by collective action of a mob or a large number of people).

(10) Accidents caused by the radioactivity, volatility or other hazardous characteristics or these characteristics of nuclear fuel material (including expended fuel, hereinafter to be interpreted likewise) or matters contaminated by nuclear fuel material (including atomic fission products).

(11) Accidents caused following the causes described in the preceding two cases or accidents arising from the confusion of social order following them.

(12) Exposure to radiation or radioactive contamination other than the case described in (10) above.

03.02. We shall not pay Compensation, etc. for cervical syndrome (a so-called whiplash injury) or lower-back pain without any objective symptoms, regardless of the causes.

Article 4 - Cases where Compensation, etc. is not Paid(2)

04.01. We shall not pay Compensation, etc. as provided in the preceding Article 3, in the case of Organized Tours aimed at inland trips, and also in the cases of injuries caused by the causes listed in the following cases:

(1) Earthquake, volcanic eruption or tsunami.

(2) Accidents caused following the causes described in the preceding case or accidents arising from the confusion of social order incidental to them.

Article 5 - Cases where Compensation, etc. is not Paid(3)

05.01. We shall not pay Compensation, etc. for the injuries listed in the following cases unless the action described in each case is included in the itinerary of the Organized Tour as designated by us beforehand. However, if the action described in each case is included in the itinerary of the said Tour, we shall pay Compensation, etc. for injuries suffered due to a similar action while the Traveler is participating in the Organized Tour not included in the itinerary:

(1) Injuries suffered while the Traveler is engaged in the activities designated in Schedule I.

(2) Injuries suffered while the Traveler is engaged in a match, race, or show (including practices in all cases) or a test run (which means driving or steering with the purpose of a performance test) by driving an automobile or motorized bicycle or steering a motor boat. However, we shall pay Compensation, etc. for the injuries suffered while the Traveler is doing these things on the road even

if they are not included in the itinerary of the Organized Tour.

(3) Injuries suffered while the Traveler is piloting an aircraft other than one flying on a course designated by an air transport company (regardless of whether or not it is a regular commercial flight.

Chapter 3 - Types of Compensation, etc. and Amounts Payable

Article 6 - Payment of Compensation for Death

06.01. If the Traveler has suffered an injury as described in Article 1 and died as a direct result of the relevant accident within 180 days from the day of the said accident, we shall pay to the legal heir of the Traveler Compensation for Death in the amount of ¥25 million in the case of an Organized Tour aimed at an overseas trip and in the amount of ¥15 million (hereinafter to be referred to as the "Compensable Amount") in the case of an Organized Tour aimed at an inland trip, per Traveler respectively. If, however, the Compensation for Residual Disability has already been paid to the said Traveler, we shall pay the balance remaining after deducting the Compensation paid from the Compensation due.

Article 7 - Payment of Compensation for Residual Disability

07.01 In cases where the Traveler has suffered an injury as described in Article 1 and developed Residual Disability as a direct result of the said injury within 180 days from the day of the said accident (which means serious disability, remaining in his/her body, which is unrecoverable in the future or the loss of part of his/her body after the injury leading to this disability or loss has been healed; hereinafter to be interpreted likewise.), we shall pay Compensation for Residual Disability in the amount reached by multiplying the amount of Compensation by the percentage listed in each of the following cases in Schedule II.

07.02. Notwithstanding the provisions of the preceding Paragraph, 07.01, if the Traveler is in a condition still requiring treatment even after a lapse of 180 days from the day of the accident, we shall pay Compensation for Residual Disability after identifying the extent of his/her residual disability based on the diagnosis of a physician on the 181st day counted from the day of the accident.

07.03. As for any Residual Disability not listed in the cases of Schedule II, we shall determine the payable amount of Compensation for Residual Disability according to the extent of the disability of the body and pursuant to the classification of the respective cases in Schedule II, regardless of the occupation, age, social status, etc. of the Traveler. However, if the relevant disability is not as serious as the functional disorder listed in 1 (3), 1 (4), 2 (3), 4 (4), and 5 (2) of Schedule II, we shall not pay Compensation for Residual Disability.

07.04. In the case of two or more types of Residual Disability being caused by the same accident, we shall pay the total amount of Compensation by applying the preceding three Paragraphs from 07.1 through 07.03 to the respective disabilities. However, in the case of Residual Disability of upper extremities (arms and hands) described in 7, 8, and 9 of Schedule II or the Residual Disability of lower extremities (legs and feet), the maximum amount payable per Traveler of the Compensation for Residual Disability of each extremity shall be 60% of the amount of Compensation.

07.05. The maximum amount payable by us for Residual Disability under each of the preceding Paragraphs from 07.01 through 07.04 shall be the amount of Compensation payable per Traveler per Organized Tour.

Article 8 - Payment of Solatium for Hospitalization

08.01. In cases where the Traveler has suffered an injury as described in Article 1, and, as a direct result of such a injury, has become unable to engage in daily work or to lead a normal life, and has been hospitalized (meaning that although treatment by a physician is required, treatment at home is so difficult that the patient is hospitalized at a hospital or clinic to receive concerted treatment under the physician's care. Hereinafter to be interpreted likewise in this Article.), we shall pay a Solatium for hospitalization according to the number of days hospitalized under the following classification:

(1) In the case of an Organized Tour aimed at an Overseas Trip:

(a) In cases where the Traveler has suffered injury requiring hospitalization
for 180 days or more.
¥400,000

(b) In cases where the Traveler has suffered injury requiring hospitalization
for 90 days or more but less than 180 days. ¥200,000

(c) In cases where the Traveler has suffered injury requiring hospitalization
for 7 days or more but less than 90 days.
¥100,000

(d) In cases where the Traveler has suffered injury requiring hospitalization
for less than 7 days.
¥40,000

(2) In the case of an Organized Tour aimed at an Inland Trip:

(a) In cases where the Traveler has suffered injury requiring hospitalization for 180 days or more. ¥200,000

(b) In cases where the Traveler has suffered injury requiring hospitalization for 90 days or more but less than 180 days. ¥100,000

(c) In case the Traveler has suffered injury requiring hospitalization for 7 days or more but less than 90 days. ¥50,000

(d) In cases where the Traveler has suffered injury requiring hospitalization for less than 7 days. ¥20,000

08.02. Even when the Traveler is not hospitalized, if the said Traveler's injury falls under any one of the cases listed in Schedule III, and the said Traveler has received treatment by a physician, the period during which the said Traveler has been placed under such a state shall be considered as the number of days requiring hospitalization when applying the provision of the preceding Paragraph,8.01.

08.03. If a Solatium for Hospitalization plus Compensation for Death or a Solatium for Hospitalization plus Compensation for Residual Disability is payable per Traveler at the same time, we shall pay the total amount of such payments.

Article 9 - Payment of a Solatium for Hospital Visits

09.01. If the Traveler has suffered an injury as described in Article 1, and, as a direct result of such an injury, has experienced difficulty in engaging in normal work or leading a normal life, and has needed to visit a hospital (which means that when treatment by a physician is necessary, the patient visits a hospital or clinic to receive treatment by a physician (including house visits by a physician). Hereinafter to be interpreted likewise in this Article.), and the number of days spent for such Hospital Visits has exceeded 3 days, we shall pay to the Traveler a Solatium for Hospital Visits according to the said number of days under the following classification:

(1) In the case of an Organized Tour aimed at an Overseas Trip:

(a) In cases where the Traveler has suffered injury requiring Hospital Visits for 90 days or more. ¥100,000

(b) In cases where the Traveler has suffered injury requiring Hospital Visits for 7 days or more but less than 90 days. ¥50,000

(c) In cases where the Traveler has suffered injury requiring Hospitalization for 3 days or more but less than 7 days. ¥20,000

(2) In the case of an Organized Tour aimed at an Inland Trip:

(a) In cases where the Traveler has suffered injury requiring Hospital Visits for 90 days or more. ¥50,000

(b) In cases where the Traveler has suffered injury requiring Hospital Visits for 7 days or more but less than 90 days. ¥25,000

(c) In cases where the Traveler has suffered injury requiring Hospitalization for 3 days or more but less than 7 days. ¥10,000

(2) Even when the Traveler does not make Hospital Visits, if we recognize that the Traveler has experienced considerable difficulty in engaging in normal work or leading a normal life because of a plaster cast, etc. attached all the time to the part of his/her body suffering from the injury, such as a bone fracture, under the instruction of a physician, the period of such a state shall be considered as the number of days spent for Hospital Visits when applying the provision of the preceding Paragraph, 09.01.

(3) We shall not pay a Solatium for the Hospital Visits made after the injury suffered has been healed to such an extent as considered not to be so troublesome as to prevent the Traveler from engaging in normal work or leading a normal life.

(4) We shall not pay a Solatium for Hospital Visits made after the lapse of 180 days from the day of the accident under any circumstances.

(5) In cases where both a Solatium for Hospital Visit plus Compensation for Death or a Solatium for Hospital Visit plus Compensation for Residual Disability is payable per Traveler at the same time, we shall pay the total amount of such payments.

Article 10 - Special Rules Concerning Payment of a Solatium for Hospitalization and a Solatium for Hospital Visits

10.01 If the number of days required for Hospitalization and the number of days for Hospital Visits exceeds one day per Traveler respectively, notwithstanding the provisions of the preceding two Articles 8 and 9, we shall pay only whichever amount is larger among the Solatium described in each of the following cases (if both amounts are the same, the Solatium described in (1)):

- (1) A Solatium for Hospitalization, payable by us for the number of days of hospitalization..
- (2) A Solatium for Hospitalization, payable by us for the number of days spent for Hospital Visits, by regarding the number of days reached by adding the said number of days in the hospital to the said number of days spent for Hospital Visits (excluding the period for which we must pay Solatium for Hospitalization) as the number of days spent for hospital visits.

Article 11 - Presumption of Death

11.01. If and when the Traveler has not been found even after 30 days have passed after the aircraft or vessel which the Traveler had boarded has been reported missing, or lost, the said Traveler will be presumed dead on the day when the said aircraft or said vessel was reported missing or lost.

Article 12 - Influence of Other Physical Disabilities or Illnesses

12.01. If the injury described in Article 1 has become serious due to the influence of a physical disability or illness which had already existed when the Traveler suffered the injury described in Article 1 or due to the influence of an injury or illness which has occurred independent of the accident causing the said injury after the said Traveler has suffered the injury described in Article 1, the amount equal to the situation excluding those influences shall be determined and paid.

Chapter 4 - Occurrence of Accident and Procedures for Requesting Payment of Compensation, etc.

Article 13 - Request for Explanation, etc. Concerning Extent of Injuries, etc.

13.01. If the Traveler has suffered an injury described in Article 1, there are cases where we may request that the said Traveler or the person due to receive Compensation for Death explain the extent of the said injury and produce an outline of the accident leading to the said injury, or request a medical examination of his/her body or a postmortem examination of his/her dead body. In this case, the Traveler or the person expected to receive Compensation for Death will be required to cooperate with us and comply with these requests.

13.02. If the Traveler has suffered an injury described in Article 1 due to causes unrelated to us, the Traveler or the person due to receive Compensation for Death will be required to report to us the outline, etc. of the accident leading to the said injury within 30 days from the day of the said accident.

13.03. When the Traveler or the person due to receive Compensation for Death has violated the provisions of the preceding two Paragraphs, 13.01 and 13.02, or has failed to inform us of the facts known to them in the explanation or report required or has given a false statement, we shall not pay Compensation, etc.

Article 14 - Request for Payment of Compensation, etc.

14.01. When the Traveler or the person due to receive Compensation for Death wishes to receive payment of Compensation, etc., he/she will be required to submit the following documents and a bill requesting payment of Compensation, etc. on the form designated by us:

(1) Claiming payment of Compensation for Death:

- (a) Copy of the deceased's family register and a copy of the legal heir's family register and a certificate of seal impression
- (b) Certificate of the accident, issued by a public agency (or by a third party under unavoidable circumstances)
- (c) Death certificate or postmortem certificate of the Traveler

(2) Claiming payment of Compensation for Residual Disability:

(a) Seal certificate of the Traveler

(b) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)

(c) Physician's statement certifying the extent of the Residual Disability

(3) Claiming payment of a Solatium for Hospitalization:

(a) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)

(b) Physician's statement certifying the extent of the Residual Disability

(c) Certifying document issued by the hospital or clinic certifying the number of days of Hospitalization or Hospital Visits

(4) Claiming payment of a Solatium for Hospital Visits:

(a) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)

(b) Physician's statement certifying the extent of the injury

(c) Certifying document issued by the hospital or clinic certifying the number of days of Hospitalization or Hospital Visits

14.02. There are cases where we require the submission of documents other than those listed above in the preceding Paragraph, 14.01, or where we admit omission of part of the documents to be submitted under the preceding Paragraph, 14.01.

14.03. In cases where the Traveler or the person due to receive Compensation for Death has acted against the provision of the first Paragraph, 14.01 or has not informed us of the facts known to them concerning the documents submitted or has given a false statement, we shall not pay Compensation, etc.

Article 15 - Subrogation

15.01. Even when we have paid Compensation, etc., the right held by the Traveler or his/her legal heir to claim Compensation from a third party for the injury suffered by the Traveler will not be transferred to us.

Chapter 5 - Compensation for Damage to Personal Belongings

Article 16 - Our Company's Responsibility to Pay

16.01. If the Traveler participating in the Organized Tour being implemented by our Company happens to have his/her personal belongings (hereinafter to be referred to as "Compensable Goods") damaged accidentally while the said Traveler is participating in the said Organized Tour, we shall pay Compensation for Damage to personal belongings (hereinafter to be referred to as "Compensation for Damage").

Article 17 - Cases Where Compensation for Damage Is Not Paid

17.01. We shall not pay Compensation for Damage for the damage caused by the causes listed in each of the following cases:

- (1) Willfulness of the Traveler, except for damages suffered by persons other than the said Traveler.
- (2) Willfulness of a relative belonging to the same household as that of the said Traveler, unless his/her intention is to let the said Traveler receive the Compensation for Damage.
- (3) Suicidal, criminal or combative acts of the Traveler, except for damages suffered by persons other than the said Traveler.
- (4) Accidents caused while the Traveler is driving an automobile or motorized bicycle without having the driving qualification designated by ordinance or in a state incapable of normal driving such as under the influence of alcohol, except in the case of damages suffered by persons other than the said Traveler.
- (5) Accidents caused while the Traveler is behaving willfully against the law or is receiving illegal services, except in the case of damages suffered by persons other than the said Traveler.
- (6) Exercise of public authority by the State or public institutions, such as confiscation, requisition, seizure, and demolition, except when such exercise has been done as necessary measures for fire

extinction or evacuation.

(7) Defects in the Compensable Goods, except for defects that the Traveler or the person taking care of the Compensable Goods for him/her has not been able to detect even with considerable caution.

(8) Ordinary wear and tear, rust, mold, discoloration, damage by rats, vermiculation, etc.

(9) External damage which does not disable the function of the Compensable Goods.

(10) Spill of liquid, which is the Compensable Goods, except for damage caused to other Compensable Goods as a result.

(11) Misplaced or lost Compensable Goods.

(12) Causes listed in Article 3 from 03.01(9) through 03.01(12).

17.02. In the case of an Organized Tour aimed at an Inland Tour, we shall not pay Compensation for Damage for the damage caused by the causes described in each of the following cases in addition to the cases defined in the preceding Paragraph, 07.01.

(1) Earthquake, volcanic eruption or tsunami.

(2) Accidents caused following the causes described in the preceding case or accidents caused from the confusion of social order incidental to them.

Article 18 - Compensable Goods and Its Scope

18.01. The Compensable Goods shall be limited to the personal belongings owned and carried by the Traveler while participating in the Organized Tour.

18.02. Notwithstanding the provision of the preceding Paragraph, 18.01, items listed in the following cases shall not be included in Compensable Goods:

(1) Cash, checks and other securities, documentary stamps, postage stamps, and the like.

(2) Credit cards, coupons, air tickets, passports and the like.

(3) Manuscripts, specifications, designs, commercial ledgers, and the like (including those recorded on recording media which can be directly processed by information equipment (computers and their

peripherals such as terminals) such as magnetic tapes, magnetic disks, CD-ROMs, optical discs, etc.).

(4) Vessels (including yachts, motorboats and boats) and automobiles, motorized bicycles and their accessories.

(5) Climbing equipment, expedition equipment and the like.

(6) Dentures, artificial limbs, contact lenses and the like.

(7) Animals and plants.

(8) Other items specified by our Company beforehand.

Article 19 - Amount of Damage and Amount of Compensation for Damage

19.01. The amount of damage for which Compensation is payable by us (hereinafter to be referred to as the "Amount of Damage") shall be determined on the basis of either the value of the Compensable Goods at the place and time of the accident when the damage caused or the total amount of the repair charge required for restoring the Compensable Goods to the state immediately preceding the occurrence of the damage plus the amount described in the third Paragraph of the next Article, 20.03, whichever is lower.

19.02. In cases where the amount of damage per item or pair of the Compensable Goods exceeds ¥100,000 , we shall consider the amount of damage of the Compensable Goods to be ¥100,000 and apply the provision of the preceding Paragraph, 19.01.

19.03. The maximum amount of Compensation for Damage payable by us shall be ¥150,000 per

Traveler per Organized Tour. However, if the amount of damage per Traveler does not exceed ¥3,000 for each one accident, we shall not pay Compensation for Damage.

Article 20 - Prevention of Damage, etc.

20.01. When the Traveler has learned that damage has occurred to the Compensable Goods as provided in Article 16, he/she must implement the following measures:

(1) Make efforts to prevent and reduce the damage.

(2) Inform our Company of the extent of the damage, the outline of the accident causing the damage, and whether the Compensable Goods damaged is insured or not.

(3) If the Traveler is able to receive Compensation for the damage from others, take necessary procedures to exercise his/her right.

20.02. When the Traveler has behaved against the provision of the preceding Paragraph, 20.01 (1), without justifiable cause, we shall regard the balance remaining after deducting the amount considered effective to prevent and reduce the damage as the amount of the damage, and when the Traveler has behaved against the provision of 20.01(2), we shall not pay Compensation for Damage. Also in cases where the Traveler has behaved against the provision of 20.01 (3), we shall regard the balance remaining after deducting the amount considered receivable by exercising his/her right to obtain such an amount as the amount of the damage.

20.03. We shall pay the following expenses:

(1) Expenses which we consider necessary or useful to prevent and reduce the damage prescribed in 20.01(1).

(2) Expenses required to take procedures prescribed in 20.01 (3).

Article 21 - Request for Payment of Compensation for Damage

21.01. When the Traveler wishes to receive payment of Compensation for Damage, he/she will be required to submit to us a bill requesting payment of Compensation for Damage on the form designated by us as well as the following documents:

(1) Certificate of the accident, issued by the police or an alternative third party.

(2) Documents issued to certify the extent of the damage caused on the Compensable Goods.

(3) Other documents requested by us.

21.02. If the Traveler has behaved against the provision of the preceding Paragraph, 21.01, or has willfully indicated untrue matter on the documents submitted or has forged or falsified these documents (to be considered likewise if he/she has had a third party commit these acts), we shall not pay Compensation for Damage.

Article 22 - In Cases Where Damage Is Insured

22.01. In cases where there exists an insurance contract which is due to pay insurance money for the damage described in Article 16, we may reduce the amount of Compensation Money payable by us.

Article 23 - Subrogation

23.01. If the Traveler has the right to claim damages against a third party for Compensation for Damage for which we are responsible for paying, such a right to claim Compensation for the damage shall be transferred to us within the limit of the amount of the Compensation for Damage that we have paid to the Traveler.

Schedule I (related to Article 5 - 05.01)

Mountain climbing (climbing equipment such as ice axes, crampons, ropes, hammers), lugging, bobsledding, skydiving, hang gliding, operating an ultra-light motorized plane (such as motorized hang gliders, micro-light planes, and ultra-light planes), flying a gyro plane, and other dangerous activities similar to these.
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Schedule II (related to Article 7- 07.01, 07.03, and 07.04)

1. Disorder of the Eyes	
(1) When the eyesight of both eyes has been lost.	100%
(2) When the eyesight of one eye has been lost.	60%
(3) When the corrected eyesight of one eye has become 0.6 or less.	5%
(4) When one eye has come to suffer the constriction of visual field (meaning a case where the visual field has become 60% or less of the total of the angle of the normal visual field).	5%
2. Disorder of the Ears	

(1) When the hearing of both ears has been lost completely.	80%
(2) When the hearing of one ear has been lost completely.	30%
(3) When the hearing of one ear is not good enough to comprehend a normal speaking voice at a distance of 50 cm or more.	5%
3. Disorder of the Nose	

When a significant disorder has been left in the function of the nose.	20%
4. Disorder of Mastication and Speech	
(1) When the function of mastication and speech has been lost completely.	100%
(2) When a significant disorder has been left in the function of mastication and speech.	35%
	15%
(3) When a disorder has been left in the function of mastication and speech.	5%
	5%
(4) When 5 or more teeth have been chipped and lost.	
5. Ugliness of Exterior Appearance (meaning the face, head and neck)	
	15%
(1) When significant ugliness has been left on the exterior appearance.	3%
	3%
(2) When ugliness has been left on the exterior appearance (meaning such ugliness as a cicatrix, 2 cm in diameter, or a linear cicatrix, 3cm long).	
6. Disorder of the Vertebral Column	40%
(1) When a significant deformation or a significant disorder of movement has been left on the vertebral column.	30%
	15%
(2) When a disorder of movement has been left on the vertebral column.	
(3) When a deformation has been left on the vertebral column.	60%
7. Disorder of the Arm (the wrist joint and above) or the Leg (the ankle joint and above)	50%
(1) When one arm or one leg has been lost.	35%

(2) When the function of two or three joints of the three major joints in an arm or leg has been lost completely.	5%
(3) When the function of one joint of the three major joints has been lost completely.	20%
(4) When a disorder has been left in the function of one arm or one leg.	
8. Disorder of the Fingers	15%
(1) When the thumb of one hand has been lost at or above the knuckle (interphalangeal joint).	8%
(2) When a significant disorder has been left in the function of the thumb of one hand.	5%
(3) When one of the fingers other than the thumb has been lost at or above the second knuckle (distal interphalangeal joint).	10%
(4) When a significant disorder has been left in the function of one of the fingers other than the thumb.	8%
	5%
9. Disorder of Toes	3%
(1) When the first toe of one leg has been lost at or above the toe joint (interphalangeal joint).	100%
(2) When a significant disorder has been left in the function of the first toe of one leg.	
(3) When one of the toes other than the first toe has been lost at or above the second toe	

<p>joint (distal interphalangeal joint).</p> <p>(4) When a significant disorder has been left in the function of one of the toes other than the first toe.</p> <p>10. In other cases where the Traveler is not able to take care of himself/herself for the rest of his/her life due to the significant disorder of his/her body.</p>	
<p>Note: The word "above" used in the provisions of 7, 8 and 9 above means the part of the body closer to the heart from the joint concerned.</p>	

Schedule III (related to Article 8 - 08.02)

1. The corrected eyesight of both eyes has fallen to 0.06 or below.
2. The function of mastication and speech has been lost.
3. The hearing of both ears has been lost.
4. The function of all the joints of both upper limbs at or above the wrist joint has been lost.
5. The function of one lower limb has been lost.
6. Due to disorders of the internal organs in the chest and abdomen, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.
7. Due to disorders of the nervous system or nerves, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.
8. Due to a coexisting disorder of the above-mentioned parts of the body and the like, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.

Note: The word "above" used in the provision of 4 above means the part of the body closer to the heart from the joint concerned.