

No payment will be made in the cases below even if you file a claim.

- ✓ In case the right to claim has already been extinguished by prescription.
- In case you can file a claim for compulsory automobile liability insurance.
- In case you have already received compensation for damages based on a settlement reached with the
- In case the accident was caused by the fault solely of the victim (e.g., when the victim's car ran into a car ahead that was waiting at a red light).
- In case the amount of benefits from social insurance such as health insurance or workers' accident compensation insurance, together with the amount of compensation payment from the driver at fault, exceeds the statutory limit.
- In case the amount of benefits from social insurance such as health insurance or workers' accident compensation insurance, together with the amount of compensation payment from the driver at fault and the amount of deduction due to gross negligence of the victim, exceeds the total amount of damages.
- In case you have already received payment against damages under an automobile insurance policy (personal injury protection coverage).
- In case the victim has a permanent disability but it does not fall into any grade provided in the Order for Enforcement of the Automobile Liability Security Act.
- In case the vehicle of the driver at fault is not covered by compulsory automobile liability insurance; for example, a small-sized special motor vehicle for agricultural use (such as a compact farm tractor) or a light vehicle (such as a bicycle).

Damages not covered by compulsory automobile liability insurance are also not covered by the government compensation plan.

- In case you were injured in an accident you caused, such as when you drove your vehicle into a utility pole.
- In case the vehicle of the driver at fault was a bicycle.
- ✓ Property damage (vehicle, etc.)

Use of social insurance such as workers' accident compensation insurance or health insurance

In case the motor accident occurred while you were working or commuting to or from work, you may be able to receive benefits from workers' accident compensation insurance. Please consult your employer about applying for compensation under the worker's accident compensation insurance.

When the motor accident is not regarded as a workers' accident, you may use your health insurance.

The amount of benefits you can receive from social insurance such as workers' accident compensation insurance or health insurance is not payable under the government compensation plan.

* Workers' accident compensation insurance

A government insurance program that pays benefits to workers or their survivors if the insured worker suffers an injury, personal disability, or death in the course of his/her job or commuting.

All employers are required to enroll in the program.

* Health insurance

An insurance program that pays benefits to Japanese citizens who have received treatment at medical institutions.

Part of the expenses incurred are covered.

Foreign nationals who meet certain conditions (having residence qualification of 90 days or longer, for example) are also required to be enrolled.

General Insurance Rating Organization of Japan

Compulsory Automobile Liability Insurance (CALI) Claims Survey Center Government Compensation Plan Department https://www.giroj.or.jp/english/pdf/Guide_GCP.pdf





What to do when you are involved in a hit-and-run accident or an uninsured vehicle accident

Guide to Government Compensation Plan

General Insurance Rating Organization of Japan

Compulsory Automobile Liability Insurance (CALI) Claims Survey Center Government Compensation Plan Department

What would you do if you become involved in a hit-and-run accident or an uninsured vehicle accident?

The Government Compensation Plan is a program to ultimately aid victims in a motor car accident.

Renefits

Claim for benefits from workers'

accident compensation insurance

Notification

Police

"A hit-and-run accident" or "an uninsured vehicle accident" is not covered by compulsory automobile liability insurance under the Automobile Liability Security Act. The government compensation plan is a program under the Automobile Liability Security Act in which the government (Ministry of Land, Infrastructure, Transport and Tourism) pays damages in place of the driver at fault in case the victim of a hit-and-run accident or an uninsured vehicle accident cannot be fully covered by benefits* from social insurance, such as health insurance or workers' accident compensation insurance, and compensation payment from the driver at fault (who is liable for damages).

*Refer to page 3.



Benefits

Payment

Claim to the government

compensation plan

Party liable for damages

stry of Land, Infrastructu

Payment

Relief measure

Process flow from consultation on claims filing to claims payment

The government (Ministry of Land, Infrastructure, Transport and Tourism) determines the applicability and the amount of payment from the compensation plan, and makes the payment to the claimant through the general insurance company (cooperative) to which the claimant submitted the claim forms.

Please understand that it may take a long time from filing a claim to the determination of payment.

Hit-and-run **Accident**

Medical treatment

Preparation of claim forms Claimant (victim)

> Please prepare the required claim forms and documents Confirm the circumstances of the accident and the contents of the documents to ensure accuracy.

Consultation

Please contact any of the general insurance companies (cooperatives) listed on the right with any questions regarding your claim, claim forms and related documents, details of the claim procedure, and submission of claim-related documents. (All documents must be submitted in Japa-

Please note that general insurance agents do not handle these matters

> General insurance company (cooperative)

Submit the documents to the nearest office of the general insur-

Chubb Insurance Japan

Aioi Nissay Dowa Insurance Co., Ltd.

AIG General Insurance Company, Ltd.

Kokyoren(National Mutual Insurance

Federation of Truck Transport Co-operatives)

The Kyoei Fire & Marine Insurance Co., Ltd.

Meiji Yasuda General Insurance Co., Ltd.

Mitsui Sumitomo Insurance Co., Ltd.

The decision is notified to the claimant and the payment is made to



General insurance company (cooperative)

Rakuten General Insurance Co., Ltd. SAISON Automobile & Fire Insurance Co., Ltd. SECOM General Insurance Co., Ltd.

Sompo Japan Insurance Inc. The Daido Fire & Marine Insurance Co., Ltd. Tokio Marine & Nichido Fire Insurance Co., Ltd.

government

Zeniikvo (National Federation of

Motor Insurance Cooperatives Zenkyoren (National Mutual Insurance Federation of Agricultural Cooperatives)

Zenrosai (National Federation of Workers and

Consumers Insurance Cooperatives) Ministry of Land, Infrastructure. Transport and Tourism

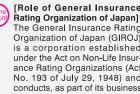
Investigation

General Insurance Rating

Please note that you may be contacted and asked to respond to an inquiry or to submit additional documents if necessary.



Based on the claim documents submitted, the General Insurance Rating Organization of Japan conducts a survey on the amount of damages (medical treatment cost, etc.) along with an examination of the circumstances of the accident



The General Insurance Rating Organization of Japan (GIROJ is a corporation established under the Act on Non-Life Insurance Rating Organizations (Ac No. 193 of July 29, 1948) and conducts, as part of its business activities, surveys of claims fo the government compensation

· A "hit-and-run accident" refers to a case in which the driver who has caused the car accident leaves the scene in his/her vehicle without identifying himself/herself. This includes cases where the driver leaves the scene after running into a pedestrian as well as after a minor or major collision with another vehicle causing injury to the victim.

Uninsured

vehicle

· An "uninsured vehicle accident" is a case where a driver causes an accident while operating a vehicle without compulsory automobile liability insurance coverage because the driver failed to conclude and effective compulsory automobile liability insurance contract for the vehicle or the term of the compulsory automobile liability insurance policy expired prior to the accident.

Nisshin Fire & Marine Insurance Co., Ltd. (As of January 1, 2022; in alphabetical order)

Survey results along with supporting documents are sent to the Ministry of Land. Infrastructure, Transport and Tourism, and the amount of payment is examined and determined following the final confirmation and exami nation of related parties