《Please note the following points》

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 driver at fault.
- ☑ 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

2025. 12

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

Guide to Government Compensation Plan

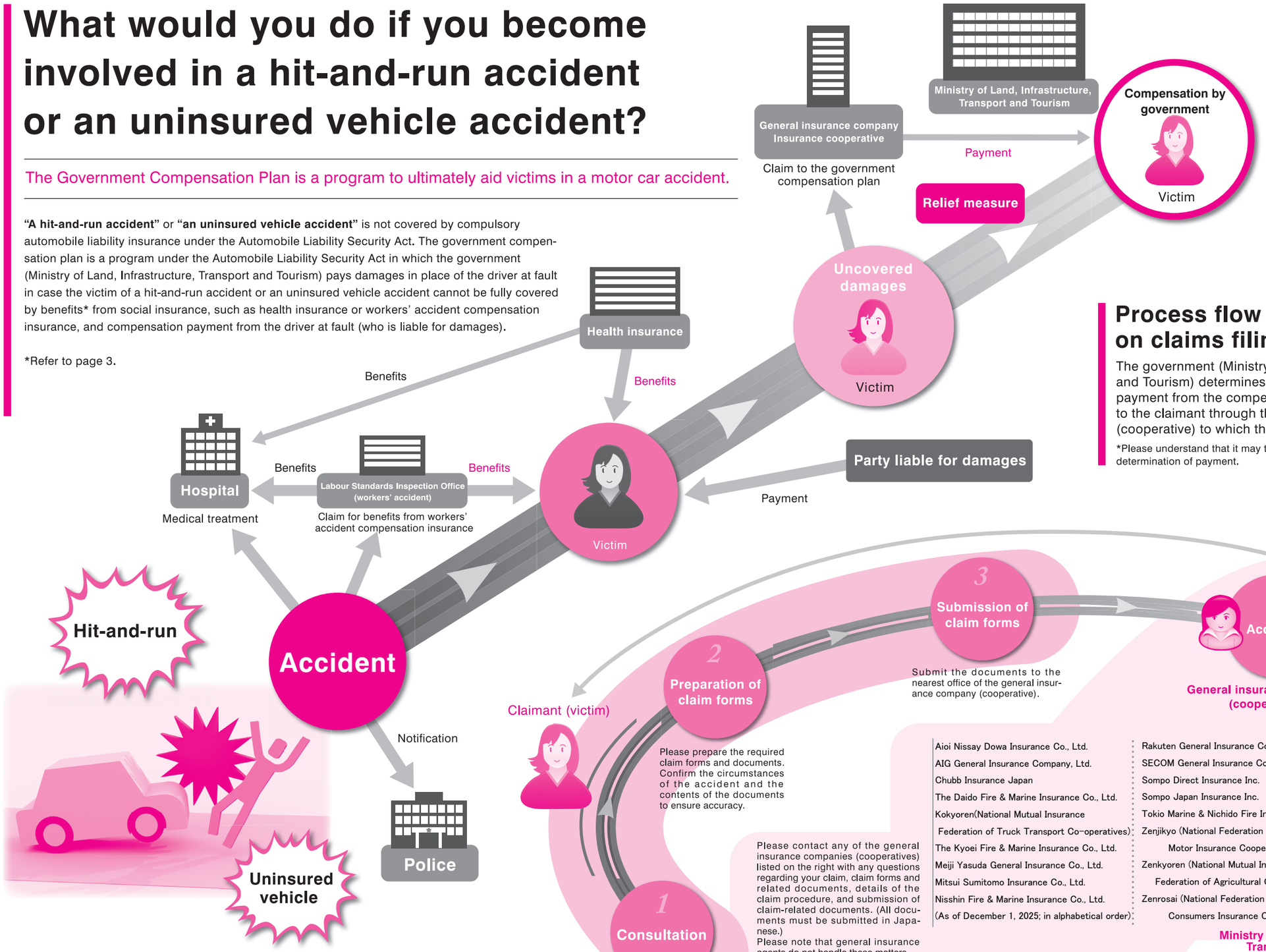
General Insurance Rating Organization of Japan
Compulsory Automobile Liability Insurance (CALI) Claims Survey Center Government Compensation Plan Department

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.

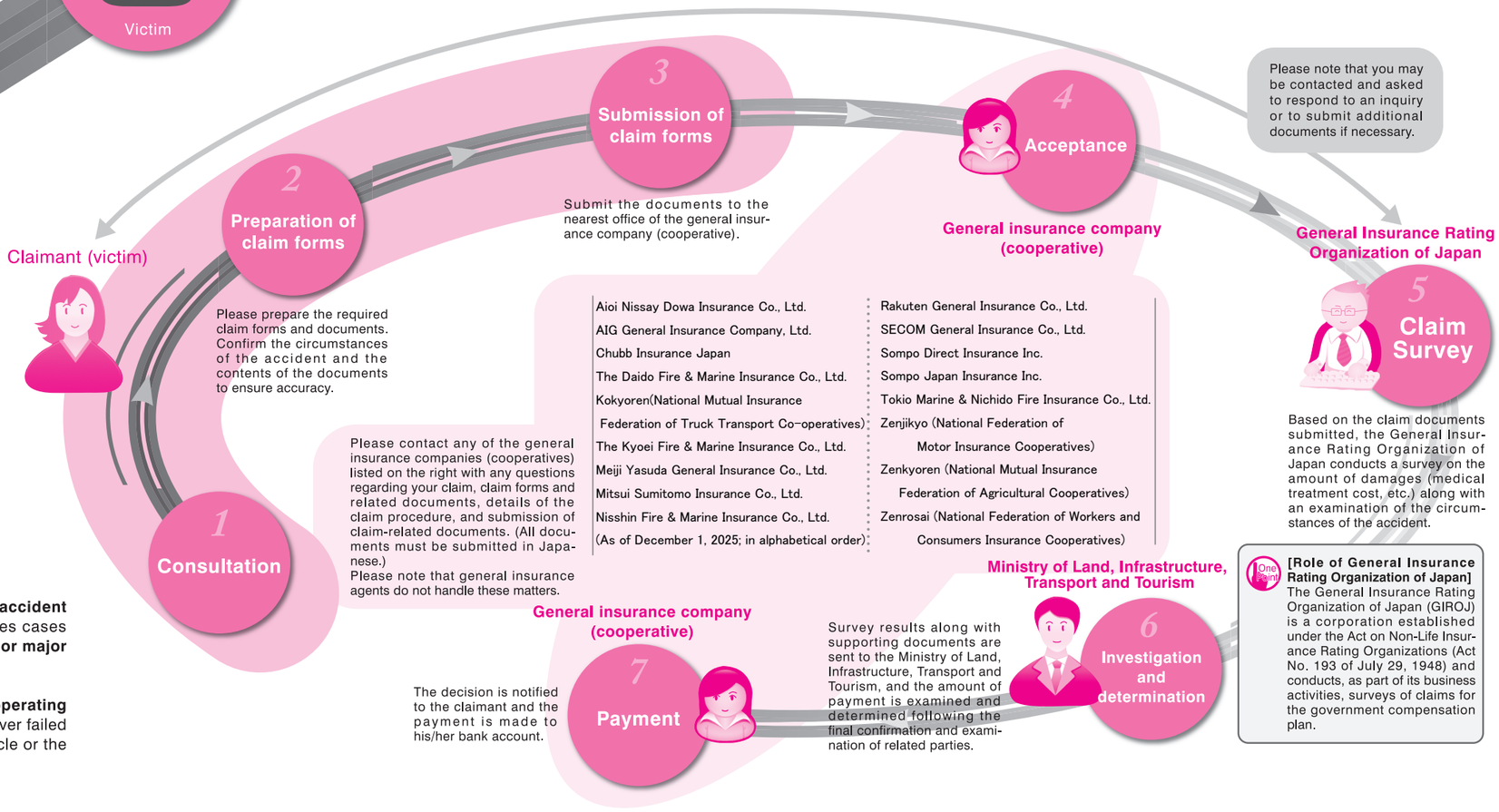
"A hit-and-run accident" or **"an uninsured vehicle accident"** is not covered by compulsory automobile liability insurance under the Automobile Liability Security Act. The government compensation plan is a program under the Automobile Liability Security Act in which the government (Ministry of Land, 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.



- **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.**
- 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.

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.