

Outline of the Comprehensive Accident Insurance for Members of the Motegi-Suzuka Aid Society, and Introduction to Claims Paid or Payable

This insurance is intended to pay claims, pursuant to provisions of Aid Society and general insurance conditions of the Comprehensive Accident Insurance, for injuries to the body due to abrupt and incidental outside accidents (hereinafter called “accidents”) that occur on any of the circuits defined by the Motegi-Suzuka Aid Society.

1. Claims to be paid

Type of claim	Case where claim is paid	Amount of payment
Death benefit	In cases where a member is injured by an accident and dies within 180 days from the accident including the date of the accident, the whole amount of the death and residual disability benefit will be paid. However, if any portion of the death and residual disability benefit has already been paid, that amount will be deducted from the payment.	30 million yen
Residual disability benefit	In cases where a member is injured by an accident and develops a residual disability within 180 days from the accident including the date of the accident, 4 to 100% of the death and residual disability benefit will be paid according to the degree of the disability. However, the death benefit and the residual disability benefit will not exceed the amount of the death and residual disability benefit.	1.2 to 30 million yen
Hospitalization benefit	In cases where a member is injured by an accident and hospitalized, a daily amount of hospitalization benefit per day will be paid for the days of hospitalization with a limit of not more than 1,000 days.	5,000 yen (for up to 1,000 days)
Surgery benefit	In cases where a member is injured by an accident and receives a surgery (1) or (2) below at a hospital or clinic for treating the injury, a surgery benefit calculated by multiplying the daily amount of hospitalization benefit by a prescribed multiplying factor (10 times if the surgery is received during hospitalization; 5 times if the surgery is received on an outpatient basis) will be paid. However, the payment will be limited for one surgery per accident. (1) Surgeries listed in the table of points of remuneration for medical treatment under a public medical insurance system as items for calculation of surgery charges (*1) (2) Surgeries that fall under the category of advanced medical treatment (*2) (*1) The following surgeries are not covered: Wound treatment, skin incision, debridement, non-invasive or manipulative reduction/reduction and fixation of bones or joints, and mobilization and tooth removal (*2) Surgeries falling under the category of advanced medical treatment shall be limited to those in which a procedure such as resection and removal is provided to the affected area or site using a tool such as scalpel with the direct aim of treatment.	Surgery during hospitalization 100,000 yen Surgery received on an outpatient basis 25,000 yen
Outpatient benefit	In cases where a member is injured by an accident and receives outpatient treatment, a daily amount of outpatient benefit will be paid per day for the number of days of outpatient treatment within 1,000 days from the accident including the date of the accident with a limit of not more than 90 days. In addition, for outpatient treatment during the period in which a hospitalization benefit is to be paid, the outpatient benefit will not be paid. * If a member has another injury during the period of outpatient benefit payment, any overlapping outpatient benefit will not be paid.	3,000 yen (for up to 90 days)

※The amount of payment per insured person is limited to the above amount, and will not be paid in duplicate.

2. Main cases where claims will not be paid

- Accident caused by intentional or gross negligence, suicidal act, criminal act or fighting act.
- Accident caused by driving without a license, or accident during driving in a state where the driver may not be able to perform normal driving due to the influence of alcohol or use of narcotic or the like.
- Accident due to a brain disease, illness or mental unsoundness.
- Accident due to an earthquake or volcanic eruption, or tsunami caused by these.
- Accident due to war, rioting (excluding terrorisms) or the like.
- Cervical syndrome (so-called “whiplash”) or backaches not accompanied by any medical objective symptom, etc.
- Surgery or other medical procedures

3. Procedures to be taken if an accident occurs

1. Notification of the accident

If a member is injured in an accident, be sure to preserve a record of the accident at the circuit's medical treatment room designated by the aid society in accordance with the rules of the aid society (excluding life-threatening emergencies).

2. Procedure for making insurance claim

- (1) The insurance company or the agency will send information on insurance claim to the injured member based on the accident record preserved at the medical treatment room designated by the Aid Society.
(Please note that such information may not be sent depending on the degree of the injury.)
- (2) Please note that a claim may not be paid if the insured (injured member) or the person who is to receive a claim (including an agent for these people) does not submit the insurance company's prescribed document, or does not enter the known fact, or enters information contradicting the fact, in the submitted document.

4. Handling of personal information

- The Motegi-Suzuka Aid Society will provide personal information on members of this policy to Sompo Japan Nipponkoa Insurance Inc. at the time of accident.
- Sompo Japan Nipponkoa Insurance Inc. will acquire and utilize personal information on this policy and provide it to the company entrusted with the operation, the reinsurance company, etc. in order to execute this policy, introduce or provide products or services provided by our company such as nonlife insurance, etc. Special non-public information (sensitive information) such as healthcare will not be used other than for the purpose restricted by the Ordinance for Enforcement of the Insurance Business Act. For details, refer to the declaration of personal information protection contained in the official website of Sompo Japan Nipponkoa Insurance Inc., or contact the agency or Sompo Japan Nipponkoa Insurance Inc.'s sales office. The members of the Motegi-Suzuka Aid Society must agree to the handling of these pieces of personal information.

Contacts for inquiries about the policy/accidents

Agency

Honda Staffing Service Corp.

7992, Ino-cho, Suzuka City, Mie Prefecture, 510-0201

TEL:059-370-0247 (office hours: 9:00 to 18:00 on weekdays)

FAX:059-370-0248

Contact for inquiries about the policy

Regional Office, Mie Branch, Sompo Japan Nipponkoa Insurance Inc.

TEL: 059-226-5161 FAX : 059-226-5165 (office hours: 9:00 to 17:00 on weekdays)

Contact for inquiries about accidents

Aichi Fire New Type Claim Service 1st Section, Chubu SC 1st Operation Department,
Sompo Japan Nipponkoa Insurance Inc.

TEL: 052-953-3911 FAX: 042-497-5847 (office hours: 9:00 to 17:00 on weekdays)