



ace insurance

I P I

# International Personal Insurance

## Insurance package for foreign executives in Japan

### Comprehensive insurance coverage for:

- Home contents
- Jewellery and other valuables worldwide
- Goods stored in your home country
- Personal liability worldwide
- Earthquake coverage up to 100% of the property damaged

### Applying for insurance made easy

- Single application is all you need
- Application, brochure, and claim service are in English
- Premium payable through your credit card

### International Personal Insurance is underwritten by ACE insurance

In Japan, ACE has more than 85 years of combined experience in the property and casualty market through its acquired companies. ACE Insurance Japan focuses on providing specialized and innovative property, casualty and accident and health insurance products and services to businesses and individuals.

In 2000, ACE became the first insurer in Japan to receive an ISO9001 certificate for claims service, and was rated A (for Insurer Financial Strength Ratings and Counterparty Credit Ratings as of February 2009) by Standard & Poor's. The company's capital was 8.15 billion yen (as of March 31, 2009)

and its Solvency Margin 859.2% (as of March 31, 2009).

ACE Insurance is a wholly owned subsidiary of ACE Limited and a member of the ACE Group. The Group is one of the world's leading global players in insurance & reinsurance businesses with operations in more than 50 countries and approximately 16,000 employees. In accordance with ACE Limited's acquisition of the non-life insurance business of CIGNA Corporation in July 1999, the company altered its company name in Japan from CIGNA Corporation to ACE Insurance in October of the same year.



## Get a quote and apply online at the URL below

If you have any questions, please feel free to call us at the telephone number below



ace insurance

Arco tower, 1-8-1 Shimomeguro, Meguro-ku Tokyo  
153-0064 Japan  
<http://www.ace-insurance.co.jp>

# PERSONAL PROPERTY COVERAGE

## ■ Term of Insurance

Term of insurance is one year.

## ■ Coverage

"All Risks including Earthquake and Flood". This insurance covers direct physical loss to property insured unless the policy specifically excludes or limits the coverage.

### Major Exclusions

- Power interruption
- Acts of sabotage
- Terrorism
- Nuclear hazard

### Loss settlement

- Property other than Valuable Articles/Jewellery is covered based on replacement cost.
- Valuable Articles/Jewellery is covered based on limit stated in the insurance policy.
- ¥20,000 deductible is applied to Property at Premises and Property in Storage. No deductible is applied for scheduled properties as Valuable Articles/Jewellery.

## ■ Coverage Selection Guidelines

- Property at Premises: Minimum required coverage limit is ¥1,000,000.
- Valuables: Furs, fine arts, musical instruments, silverware, collectibles, stamp and coin collections require a scheduled list.
- Other valuables: Do not require a scheduled list regardless of value.

## ■ Premium

### Premium Model

Coverage item	Insured Amount	Rate	Annual Premium
Property at Premises	¥10,000,000	1.097%	¥109,700
Property in Storage	¥ 3,000,000	1.047%	¥ 31,410
Jewellery	¥ 5,000,000	1.997%	¥ 99,850
Valuables	¥ 2,000,000	1.097%	¥ 21,940
Total	¥20,000,000		¥262,900

The above premium shows 100% earthquake coverage. You can choose options for reduced indemnity.

### Premium Payment

Premium can be paid by a credit card.

### Minimum Premium

¥50,000 is the minimum premium for personal property and liability coverage.

## ■ Your Duties after Loss

In case of loss, you have to give immediate notice to us or agent, and in the case of theft also notify the police and in the case of credit card forgery also notify the credit card issuer.

# LIABILITY COVERAGE (Optional)

## ■ Coverage

### Personal Liability

- Primary coverage for claims that may be made against you or your family for unintentional injury or damage to the property of others resulting from accidents covered under the policy terms.
- Tenants liability coverage of your legal obligation to your landlord for the destruction of your rented premises by accident (e.g. fire, explosion, and smoke).
- Medical payment coverage for the medical expenses of persons other than residents of your household who are accidentally injured by you on or off your property.

### Personal Excess Liability

- This coverage supplements the liability coverage of your homeowner, renter, automobile, and personal liability insurance policies and is designed to take over when the underlying policy liability limits have been exceeded.

### Major Exclusions

- Business pursuits of the insured
- Automobile (except Personal Excess Liability)
- Other property damaged while in the care, custody, or control of the insured (except Personal Liability to your rented premise)
- Assumed liability under any contract (except contract relating to rented premise)

### Loss settlement

- We will pay up to our limit of liability for the damage for which the insured is legally liable and provide a defense at our expense by counsel of our choice.
- Payments under medical payment coverage are limited to a maximum of ¥2,500,000 per person.

## ■ Required Underlying Policy Limits for Excess Liability Coverage

- General Liability: Minimum coverage of ¥50,000,000.
- Automobile Bodily Injury Liability: Minimum of ¥10,000,000 per person or ¥30,000,000 per occurrence.
- Automobile Property Damage Liability: Minimum of ¥10,000,000 per occurrence.  
However, if the underlying limits are a "combined single limit," the minimum shall be ¥30,000,000.

## ■ Premium

### Premium Model

Personal Liability Coverage		
Limits per Occurrence		Annual Premium
General & Tenants Liability	Medical Payment	
¥10,000,000	¥2,500,000 (per person)	¥ 5,000
¥25,000,000		¥10,800
¥50,000,000		¥15,800

Personal Excess Liability	
Limits per Occurrence	Annual Premium
¥100,000,000	¥ 4,500
¥300,000,000	¥13,000
¥500,000,000	¥24,500

## ■ Handling of Customer's Personal Data

We will handle our customer's personal data obtained from application forms etc. as follows. The "personal data" may include sensitive data such as medical data to the extent necessary to ensure proper operations of insurance business. Please see our privacy policy at Home Page (<http://www.ace-insurance.co.jp>) for further details.

### (1) Main Purpose of Use:

1. Notification and sales of insurance provided by ACE insurance or its group companies
2. Notification, provision and control of services and events incidental to above 1
3. Underwriting and administration of insurance contracts
4. Appropriate payment of insurance benefits
5. Development of new products and services, response to inquiries
6. Operations for appropriate and smooth relationship with our customers

### (2) Disclosure to Third Parties:

- We may share information under the following cases:
- Legal requirements
  - Provision to trustee including our agent to the extent necessary to ensure proper operations of insurance business
  - Joint usage with our group company and/or its affiliates
  - Joint usage with other insurance companies
  - Joint usage with Ministry of Land, Infrastructure and Transport

## ■ In case of non-life insurance company goes bankrupt

- (1) If your non-life insurance company financially fails, you may not be able to receive claim payments or return of premiums in full.
- (2) To protect the insureds in the event of an insurance company's failure, we have a "Non-Life Insurance Policyholders Protection System." This indemnification system applies to International Personal Insurance, and accident related claim payments, as calculated based on the policy conditions, will be indemnified 100% without reduction for the 3 months after the company's failure. Accident related claim payments more than 3 months after the company's failure and return of premiums will be indemnified 80% of the amount calculated based on the policy conditions. For more information, please refer to the following home pages. Ace Insurance: <http://www.ace-insurance.co.jp>

- This brochure explains the summary of International Property Insurance. For detailed information, please contact our agent or our office.

- This brochure meets the requirements regulated by Insurance Law enforced on April 1st, 2010.