

## The 51th International Home Care & Rehabilitation Exhibition (H.C.R. 2024) Exhibitor Liability Insurance

(Liability insurance including facility owner and manager riders)

This insurance provides cover against accidents, including for booths of the exhibitors and during installation and removal at the venue for the 51th International Home Care & Rehabilitation Exhibition (H.C.R. 2024). The Health and Welfare Information Association will represent the exhibitors as the policyholder to execute the comprehensive contract with the insurance company, with the exhibitors as its members.

Please confirm the details below to purchase the insurance.

### Insurance Summary

The insurance covers losses incurred by an exhibitor for legal liability for causing an injury to a third party or breaking a property belonging to a third party from an accident in the booth used or managed by the exhibitor or while performing its operation during the H.C.R. 2024 exhibition period (and preparation period).

### Scope of the Insured (Parties entitled to receive insurance)

(1) Exhibiting company (Named Insured\*), (2) Officers and employees of the exhibiting company, (3) sub-contractor of the exhibiting company, and its officers and employees

(\* ) Refers to the exhibiting company stated in the exhibition application form.

(Note) (2) and (3) will be covered (insured) only concerning the operations of the named insured party.

### Policy Period

Seven days between 00:00 September 29, 2024 (Sunday) and 16:00 October 5, 2024 (Saturday)

### Total Insured Value

Covered Risks	Compensation Category	Insured Value(*)	Excess Amount
Facility Owner Manager	Common for Third-Party and Property Damage	<b>0.5 billion yen</b>	<b>N/A</b>

(\* ) Maximum insurance payment per accident, common amount for third-party and property damage.

(Note) Third-party (personal injury): Refers to injury or illness of a person. Includes where the accident causes residual disability or death.  
Property (property damage): Refers to the loss, damage, or defacement of tangible property.

### Premium

**For booth areas up to 900 sqm (100 units): 1,000 yen per exhibiting company**

\*Please contact the number on the final page separately for booths exceeding 900 sqm.

\*For joint and shared exhibitions, each exhibiting company must purchase the policy.

\*Please accurately state the number of units used for the premium calculation. Insurance may only be payable if the application figure is accurate.

### Applicable Accident Examples

- While transporting equipment for the exhibition on a trolley, collided with a visitor causing a fall and injury.
- While moving an exhibited wheelchair, touched a bag held by a visitor causing a scratch.
- Installation inside the booth was poor and caused a visitor to trip over a gap resulting in injury.

### Application Method

- Insurance application is completed by checking the "Purchase Insurance" box on the exhibition application form. There is no requirement to submit documents, etc.
- An invoice for the insurance and the exhibition fee will be sent with the notice of confirmation of the exhibition.

\*Please refer to the "Guidelines for Exhibition" for the application deadline.

\*Please confirm the details of this pamphlet and consent to the treatment of personal information before application.

### Other Points to Note

- A policyholder certificate will not be issued for the insurance.

# Main Cases When Insurance is Not Payable

## [Indemnification Clause for the Liability Insurance General Policy]

- (1) Liabilities arising from a willful act by the insured or the policyholder. Provided, however, insurance is not payable only for damages incurred by such insured.
- (2) Liabilities arising from war, the exercise of force by a foreign nation, revolution, political coup, civil disturbances, armed insurrection, and other similar events or riots (referring to a situation where peace in the country or specific region is disturbed substantially due to group activity by a crowd or a large number of individuals which is deemed to be serious in terms of maintaining security)
- (3) Liabilities arising from earthquakes, volcanic eruptions, flooding, tsunami, or similar natural catastrophes
- (4) Liabilities against next of kin living in the same household as the insured. Provided, however, the insurance is not payable only for damages incurred by such insured.
- (5) Liabilities arising from personal injury incurred by the employee, etc., of the Name Insured while engaging in the business operation of the Name Insured.
- (6) Liabilities arising from wastewater or exhaust ventilation (including smoke and steam)
- (7) Where the insured and the third party have a special agreement regarding compensation for damages, liabilities incurred due to the agreement, etc.

## [Indemnification Clause for the Liability Insurance Riders]

- (1) Nuclear reaction or nuclear disintegration
- (2) Harmful features of asbestos or products containing asbestos
- (3) Liabilities arising from the emission of pollutants or release of petroleum substances into public waters
- (4) Professional occupation risks
  - Liabilities arising from a medical act, "Anma" massage, massage, acupuncture, acupuncture, moxibustion, judo therapy, dispensing of pharmaceuticals, beauty or cosmetic treatment of the body
  - Liabilities arising from an act of professional occupation by attorneys, foreign attorneys, public accountants, tax accountants, architects, building designers, land and house investigators, judicial scriveners, administrative scriveners, veterinarians, and other similar professionals
- (5) Liabilities against a person with due rights regarding the property for damages to properties (note) owned, used, or managed by the Name Insured

(Note) Referred to as the "Managed Properties" and limited to (a) to (c) below:

- (a) Properties owned by the Name Insured
  - (b) Properties entrusted to the Name Insured by a third party (leased property, supplied property, properties entrusted for sales, storage, or transportation, and properties consigned for work.)
  - (c) Properties for work other than properties owned or entrusted
- (6) Damages arising from events caused by cyber-attacks (including various expenses covered by the optional rider.) etc.

## [Indemnification Clause for the Facility Owner and Manager Riders]

- (1) Liabilities arising from new construction, renovation, repairs, demolition, or other works
- (2) Liabilities arising from aircraft, elevators, motor vehicles (refers to motor vehicles and motorized bicycles prescribed in the Road Transport Vehicle Act (Act No. 185 of 1951); or vessels and vehicles (excluding bicycles and mainly man-powered vehicles) outside the facility; or the ownership, use, or management of animals (excluding work for loading and unloading of cargo)
- (3) Liabilities arising from damage to properties caused by leaking or overflow of liquid, gas, or steam, etc., from water and drainage pipes, heating and cooling equipment, freezing equipment, fire extinguisher, sprinkler, and other business or household equipment
- (4) Liabilities arising from damage to properties caused by rain or snow, etc., entering from the roof, gutter, door, window, or ventilator.
- (5) Liabilities arising from the result of work after the completion of work (in case the object of work is to be delivered after the delivery) or after abandoning work. However, liabilities arising from leaving or abandoning the machinery, equipment, or materials at the location of the work by the Name Insured are excluded.
- (6) Liabilities arising from products, food, or beverage that have left the possession of the Name Insured or other properties that have left the possession of the Name Insured and located outside the facility
- (7) Liabilities arising from damages to supplied properties
- (8) Liabilities arising from damages caused by the Insured listed in (a) to (c) below to properties entrusted to the Insured:
  - (a) Officers or employees of the Name Insured.
  - (b) Subcontractors of the Name Insured
  - (c) Officers or employees of the subcontractor of the Name Insured. etc.

## Types of Insurance Payments

(1) Statutory damages to be paid to the injured party:

- For personal injury: treatment expenses, medical expenses, and damage for pain and suffering, etc.
- For property damage: cost of repairs, cost of replacement, etc. (Note)

Provided, however, if there are rights to be acquired by subrogation from payment of damages, such amount shall be deducted. In addition, payment of consolation money, etc., paid to the injured party despite the lack of legal liability is not covered by insurance.

(2) Expenditures by the Insured for protection or execution of rights where the Insured can claim damages against a third party.

(3) Expenditures by the Insured for prevention of occurrence or spread of damages.

(4) Expenditures by the Insured including litigation expenses and attorney's fees, made with the prior approval by SOMPO Japan

(5) Expenditures by the Insured for cooperating with SOMPO Japan where a claim for damages is filed against the Insured and SOMPO Japan takes action to resolve the matter as necessary.

(6) Expenditures for first aid or emergency measures for the injured party even where no liability has been found after implementing measures to prevent occurrence or spread of damages

\*Expenses in (2) to (6) above will be subject to payment separately from the insurance amount.

\*Where the damages exceed the insurance amount, payment of expenses in (4) will be made by calculating the total litigation expense \* insurance amount/damages.

(Note) Expenses required for repair or replacement will be paid within the market price of the damaged property.

## ■ Treatment of Personal Information

- Policyholder (organization) shall provide personal information about this contract to SOMPO Japan.
- SOMPO Japan may acquire and use personal information related to this contract for the performance of this contract and providing products and various services handled by SOMPO Japan, such as property insurance or information thereof, and provide such information to subcontractors and reinsurance companies, etc. (including businesses located abroad) to the extent necessary for business. In addition, it may provide information on insurance claims, etc., by the members and the insured to the policyholder for the stable operation of the contract. The purpose of using sensitive information such as healthcare information (including sensitive personal data) will be limited to securing appropriate business operations or otherwise deemed necessary in accordance with law. For details on handling personal information (including personal information of non-residents of Japan), please refer to SOMPO Japan's official website (<https://www.sompo-japan.co.jp/english/>) or contact our agent or SOMPO Japan. Applicant (Members) and insured shall purchase the insurance subject to consent to the treatment of personal information.

## ■ In Case of an Accident

In case of an accident, immediately contact SOMPO Japan or insurance agent. Please contact the below Claims Hotline during after-hours, weekends, and holidays.

[Contact: Claims Hotline]  
**0120-727-110**

<Business Hours>

Weekdays: 17:00 to 09:00 of the following day

Weekends/Holidays (including between December 31st and January 3rd): 24 hours

\*For hours other than the above, please contact SOMPO Japan or your insurance agent.

\*This material is a translation of an excerpt from the Japanese version. Please refer to the Japanese version for details.

### <Underwriting insurance company>

Sompo Japan Insurance Inc. (<https://www.sompo-japan.co.jp/company/outline/>)  
Healthcare and Welfare Development Department, Group No.2  
1-26-1 Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-8338  
TEL: +81-3-3349-5137 Business Hours: 9:00-17:00 (weekdays)  
(Closed on weekends, holidays, and between December 31st and January 3rd)

### <Insurance Agent>

Fukushi Hoken Service Co., Ltd.  
Shin-Kasumigaseki Building 3-3-2 Kasumigaseki, Chiyoda-ku, Tokyo 100-0013  
TEL: +81-3-3581-4667 FAX: +81-3-3581-4763  
Business Hours: 9:30-17:30 (weekdays)(Closed on weekends, holidays, and between December 29<sup>th</sup> and January 3rd)