

Standard Form Travel Agent Contract

(General Terms and Conditions)

- Subscription Type Package Tour Contract Section -

Chapter 1 - General Provisions

(Article 1. - Scope of Application)

1.1. The Contract of our Company (hereinafter referred to as "We," "Us," or "Our" as the case may be) concerning the subscription type organized tour to be executed with the traveler (hereinafter referred to as the "Subscription Type Package Tour Contract", or "Contract) shall be based on the General Conditions. In the case that any matter not stipulated in the General Conditions arises, ordinance or generally established practice shall be applied.

1.2. In cases where we conclude a Special Contract with the Traveler in writing, neither in violation of the relevant law, nor harming the interests of the Traveler, such a Special Contract shall be given priority, notwithstanding the provision of the preceding Paragraph 1.1.

(Article 2 - Definition of Terminology)

2.1. The "Package Tour" shall mean, in this Contract, such Tours as those for which we prepare beforehand, travel plans including itineraries, destinations, forms of transport and contents of accommodation service to be offered to Travelers, as well as the amount of the Tour Price payable to us by the Traveler, which shall be implemented as planned.

2.2. In this Contract, the "Inland Trip" shall refer to trips planned with travel within Japan only, and the "Overseas Trip" shall mean those trips other than inland trips.

2.3. In this Section, the "Communication Contract" shall refer to the Package Tour Contract, concluded for our Package Tour with the card member of our Company, or the credit card company (hereinafter referred to as the "Affiliated Company") affiliated with the company marketing the Package Tour on our behalf, by subscription through telephone, mail, facsimile, or other means of communication. This is subject to receiving prior consent from the Traveler, regarding settlement of the credit obligation or liability held by us, such as the Tour Price, etc., under the Package Tour Contract, on and after the due date of such obligation or liability according to card membership rules as provided separately by the Affiliated Company. This is also subject to payment of the Tour Price, etc. payable under the aforementioned Package Tour Contract, as specified by the method in 12.2, the latter Paragraph of 16.1, and 19.2 hereunder.

2.4. In this Contract, the "Date Card Used" shall refer to the date when the Traveler or our Company becomes obligated to pay the Tour Price, etc. or when refundable liability is implemented under the Package Tour Contract.

(Article 3. - Contents of Tour Contract)

3.1. We undertake the organization of arrangements and administration of itineraries under the Package Tour Contract, such that the Traveler may be provided with transport, transport and accommodation as offered by accommodation facilities, and other services concerning the Tour (hereinafter referred to as the "Tour Service").

(Article 4. - Business Agent)

4.1. We reserve the right to engage other travel agents, professional organizers and arrangers, or other helpers in or outside Japan, in having them make arrangements in whole, or in part on our behalf, for the execution of the Package Tour Contract.

Chapter 2 - Conclusion of Contract

(Article 5. - Subscription for the Tour Contract)

5.1. A Traveler who wishes to subscribe for our Package Tour Contract shall fill in the necessary

information on the Application Form as designated by us (hereinafter referred to as the "Application Form"), and shall submit it to us together with the required Application Fee as specified separately by us.

5.2. Notwithstanding provision of preceding Paragraph 5.1, the Traveler who wishes to subscribe for our Communication Contract, shall notify us of the name of the desired Package Tour, the start date of the Tour, the aforementioned Traveler's membership number and other information as required (hereinafter in the subsequent Articles referred to as the "Membership Number, etc.").

5.3. The Application Fee specified in 5.1 above shall be treated and used as part of the Tour Price, cancellation fee or penalty charge as required.

5.4. In cases where the Traveler participating in the Package Tour requires special attention, the aforementioned Traveler shall mention such a request to us at the time of application for the Contract. We shall attempt to accommodate such requests as far as possible.

5.5. Expenses incurred as a result of special arrangements made at the request of the Traveler, under preceding Paragraph 5.4, shall be borne by the Traveler themselves.

(Article 6. - Subscription by Telephone, etc.)

6.1. Subscriptions for the Package Tour Contract are accepted by means of telephone, mail, facsimile, internet and other means of communications. In such cases, the Contract is not concluded at the time of subscription, and the Traveler for the aforementioned Tour shall submit an Application Form and Application Fee, or notify us of his or her Membership Number, etc. within the period as designated by us, in accordance with the provision of 5.1 or 5.2 of preceding Article 5, after we have notified said Traveler of our acceptance of his or her subscription,

6.2. Upon the submission of the Application Form and Application Fee as specified in preceding Paragraph 6.1, or when we have been notified of the Traveler's Membership Number, etc., the order in which we conclude the Package Tour Contract with the aforementioned Traveler shall be in the same order that we received said subscription.

6.3. In cases where the Traveler fails to submit the Application Fee, or to notify us of his or her Membership Number, etc. within the period specified in 6.1 above, we shall consider such a subscription as not having been received and treat it accordingly.

(Article 7. - Rejection of Contract Conclusion)

7.1. The following are cases upon which we reserve the right to decline the conclusion the Package Tour Contract.

- (1) In cases where the age, sex, qualifications, skills and/or other conditions of the Traveler in question do not meet such conditions as specified by us in advance, as required of Travelers participating in the Tour.
- (2) In cases where the number of Travelers subscribing for the Tour has already reached the maximum number of participants as scheduled for the Tour.
- (3) In cases where the Traveler in question subscribing for the Tour is likely to create a nuisance for other Travelers or hinder smooth implementation of the Tour as a group.
- (4) In cases where the Communication Contract is about to be concluded, and the Traveler is unable to settle in whole or in part, the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company. Such reasons may be due to, but not limited to, the credit card as held by the Traveler in question, being found to be invalid.
- (5) Members of known criminal associations or their affiliates will not be accepted for our tours.
- (6) We reserve the right to refuse service to anyone engaging in criminal or otherwise anti-social behavior prior to or during a tour.
- (7) Anyone known to slander or libel our company will not be accepted for our tours.
- (8) In cases where there is any inconvenience experienced on our side related to our business, as stemming from the actions of the Traveler in question during the subscription process.

(Article 8. - Time that the Tour Contract is deemed Concluded)

8.1. The Package Tour Contract shall be deemed to be concluded, when we have accepted the conclusion of the Contract, and have received the Application Fee as specified in 5.1.

8.2. Notwithstanding the provisions of the preceding Paragraph 8.1, the Communication Contract shall be considered concluded when a notice to the effect that the Company accepts the conclusion of the contract reaches the Traveler.

(Article 9. - Delivery of Contract Document)

9.1. We shall promptly deliver to the Traveler, a document (hereinafter referred to as the "Contract Document") detailing the itinerary, contents of Tour Service, Tour Prices, and other conditions of the Tour, as well as matters concerning our responsibility with regards to the Tour, after the Tour Contract has been concluded as defined in preceding Article 8.

9.2. The scope of the Tour Service involving our responsibility in making arrangements and administering itineraries under the Package Tour Contract, shall be based on details stated in the Contract Document, as specified in preceding Paragraph 9.1.

(Article 10. - The Determinate Document)

10.1. In cases where it is not possible to state the determinate itinerary, or the names of transport and/or accommodation facilities in the Contract Document as specified in preceding Article 9.1., we shall list, on a limited basis, the names of facilities scheduled for accommodation and the name of intended transport facilities on the Contract Document. Further to delivering such a Contract Document, we shall also deliver a document with descriptions of determinate conditions (hereinafter referred to as the "Determinate Document") on or before the date as specified in said Contract Document, but no later than the day immediately preceding the starting date of the Tour (or the starting date of the Tour, in cases where subscriptions for the Package Tour Contract are made during the 7-day period leading up to the start date of the tour).

10.2. With respect to preceding Paragraph 10.1., in cases where an enquiry is received from a Traveler who wishes to confirm the condition of arrangements, we shall respond promptly and properly to such an enquiry, even prior to the delivery of the Determinate Document to said Traveler.

10.3. In cases where the Determinate Document has been delivered as specified in 10.1., the scope of the Tour Service involving our responsibility to arrange and administer the itinerary, shall be limited to the scope as described in said Determinate Document.

(Article 11. - Method of Utilizing Telecommunication Technology)

11.1. Assuming prior consent of the Traveler has been obtained; when said Traveler has been provided with details such as the itinerary, contents of the Tour Service, the Tour Price, other conditions of the Tour, and our responsibility (hereinafter referred to in this Article as the "Described Details"), to be stated in the document, the Contract Document, or the Determinate Document, at such a time when he or she is about to conclude the Package Tour Contract, and said provision is by means of utilizing telecommunications technology, instead of physically delivering the aforementioned document(s) to said Traveler, we shall confirm that the Described Details have been recorded on a file as equipped in and as capable of communications equipment and as used by the Traveler (confined to the use of said Traveler) and have been viewed by said Traveler.

11.2. With respect to preceding Paragraph 11.1., when the communications equipment used by the aforementioned Traveler is not equipped with and/or not capable of the function of recording the Described Details, we shall record the Described Details on a file (for exclusive use of the said Traveler) as equipped in and as capable of communications equipment used by us, and confirm that said Traveler has viewed the Described Details.

(Article 12. - Tour Price)

12.1. The Traveler shall pay to us, the amount of the Tour Price as specified in the Contract Document, on or before the date specified in the Contract Document, and prior to the starting date of the Tour.

12.2. Upon conclusion of the Communication Contract, we shall receive payment of the amount of the Tour Price as specified in the Contract Document by the credit card of our Affiliated Company, and without the need to obtain the Traveler's signature on the designated voucher. In this case,

the date of card used shall be considered as the date that the Tour Contract is concluded.

Chapter 3 - Alteration of the Contract

(Article 13. - Alteration of Contract Contents)

13.1. In cases where unusual and unforeseen circumstances arise due to reasons beyond our control, including, but not limited to acts of God/providence, acts of war, civil commotion, suspension and/or closure of Tour Services such as transport and accommodation facilities, exercises and/or orders from government and other public agencies, the need to use transport services not based on our original transport plan, and such circumstances affect the safe and smooth implementation of the Tour, we may be required to change the itinerary contents of the Tour Service, and other contents of the Package Tour Contract (hereinafter referred to as the "Contract Contents") by promptly informing and/or explaining to the Traveler beforehand, reasons for the nature of such circumstances being beyond our control, and the correlation between such circumstances and subsequent changes. This shall be the case except at the time of an emergency, where the Traveler is informed and/or receives an appropriate explanation after such changes have been made.

(Article 14. - Alteration of Tour Price)

14.1. In cases where the transport fare and charge applicable to the transport facilities being used for the implementation of the Package Tour (hereinafter in this Article referred to as the "Applicable Fare and Charge") are increased or reduced considerably beyond price levels as normally assumed, due to significant changes to economic and/or other conditions, compared with the Applicable Fare and Charge specified at the time when the Package Tour was originally offered, we shall be permitted to increase or reduce the amount of the Tour Price within the range of the amount so increased or reduced.

14.2. In cases where we increase the Tour Price as provided for in preceding Paragraph 14.1., we shall inform the Traveler to that effect no later than the 15th day prior to the starting date of the Tour.

14.3. In cases where the Applicable Fare and Charge are reduced as provided for in 14.1., we shall lower the Tour Price by the amount so reduced in accordance with the provision of said Paragraph.

14.4. In cases where changes in the contents of the Tour Contract, according to the provision of preceding Article 13, result in any increase or decrease to accrue in the expenses required for the implementation of the Tour (including cancellation charges for the Tour Service not received due to changes in the contents of said Contract, penalties and/or other prepaid or payable expenses), we reserve the right to make changes to the amount of the Tour Price, within the range of the amount increased or reduced when such Contract Contents are changed (except when such a change is the result of a lack of vacancies in the transport and accommodation facilities, or rooms and other facilities, despite the relevant Tour Service and seats/places as provided by the transport and accommodation facilities) .

14.5. When the number of people participating in the Tour changes due to reasons not attributed to us after the conclusion of the Package Tour Contract, in cases where we have stated in the Contract Document that the Tour Price varies with the number of people utilizing the transport and accommodation facilities, we reserve the right to change the amount of the Tour Price as described in the Contract Document.

(Article 15. - Change of Traveler)

15.1. A Traveler who has concluded a Package Tour Contract with us, may assign his/her status under said Contract to a third party, subject to our consent.

15.2. In cases where the Traveler wishes to obtain our consent as provided for in preceding paragraph 15.1, said Traveler shall fill in the necessary information on a form as designated by us, and submit it with the handling fee of a designated amount, to us.

15.3. The assignment of said status under the Contract, as provided for in 15.1., shall take effect when approved by us. After such approval, the third party who has acquired such status under

the Tour Contract, shall inherit all rights and obligations concerning said Package Tour Contract as originally concluded by the Traveler.

Chapter 4 - Cancellation of the Contract

(Article 16. - The Traveler's rights in canceling the Contract)

16.1. The Traveler may, at any time, cancel the Package Tour Contract by paying to us the cancellation fee as specified in Schedule I. In cases where said Traveler wishes to cancel the Communication Contract, we shall accept and process payment of the cancellation fee by using the card of our Affiliated Company without obtaining said Traveler's signature on the designated voucher.

16.2. The Traveler may cancel the Package Tour, in the following instances without having to pay the cancellation fee before the start of the Tour, notwithstanding the provision of preceding Paragraph 16.1.

- (1) In cases where the Contract Contents are changed by us. This is, however, limited only to those cases resulting from such changes as those listed in the left column of Schedule II and other important changes.
- (2) In cases where the Tour Price is increased under the provision of 14.1.
- (3) In cases where unusual and unforeseen circumstances arise due to reasons beyond our control, including, but not limited to acts of God/providence, acts of war, civil commotion, suspension and/or closure of Tour Services such as transport and accommodation facilities, exercises and/or orders from government and other public agencies, and other such circumstances that affect the safe and smooth implementation of the Tour, or that have increased the potential of disabling the tour to an extreme extent.
- (4) In cases where we fail to deliver the Determinate Document to the Traveler on or prior to the date specified in 10.1.
- (5) In cases where the implementation of the Tour is prevented/precluded as scheduled according to the itinerary described in the Contract Document, as a result of causes attributed to us.

16.3. When the Traveler is unable to receive the Tour Service as described in the Contract Document after the start of the Tour, due to causes not attributed to him/her, or when we inform him/her to this effect, said Traveler may cancel the Contract for that portion of the Tour Service which he/she is unable to receive, without paying the cancellation fee, notwithstanding the provision of 16.1.

16.4. In the case of preceding Paragraph 16.3, we shall refund to the Traveler: the portion of the Tour Price as represented by the portion of the Tour Service which has become unavailable. However, when the afore-mentioned case is not due to causes attributed to us; we shall refund to said Traveler: the afore-mentioned amount, after deduction of the cancellation fee, and after the application of any penalties and/or other amounts already paid, or related to expenses payable from such a time, for said Tour Service.

(Article 17. - Our Right to Cancel the Contract - Cancellation before the Start of the Tour)

17.1. We reserve the right to cancel the Package Tour Contract before the start of the Tour by explaining to the Traveler about the reason for the cancellation, in the following instances.

- (1) In cases where it becomes known that the Traveler does not meet the conditions required of Tour participants, such as age, sex, qualifications, skills, etc., as specified by us beforehand.
- (2) In cases where the Traveler is considered unable to participate in said Tour due to illness, the absence of a necessary aide/helper and/or other such causes.
- (3) In cases where the Traveler is likely to create a nuisance for other Travelers and/or hinder smooth implementation of the Tour as a group.
- (4) In cases where the Traveler requests extra burden in regards of the contents of the Contract beyond a reasonable extent.
- (5) In cases where the number of Travelers participating in the Tour does not reach the minimum number of participants for the Tour as specified in the Contract Document.
- (6) In cases where it is extremely likely that Tour conditions required for implementation of the Tour as described at the time of the conclusion of the Contract, such as the amount of snowfall

necessary for a ski Tour, shall not come into being.

- (7) In cases where unusual and unforeseen circumstances arise due to reasons beyond our control, including, but not limited to acts of God/providence, acts of war, civil commotion, suspension and/or closure of Tour Services such as transport and accommodation facilities, exercises and/or orders from government and other public agencies, and other such circumstances that affect the safe and smooth implementation of the Tour as scheduled according to the itinerary described in the Contract Document, or that have increased the potential of disabling the tour to an extreme extent.
- (8) In cases where the Communication Contract has been concluded, and the Traveler is unable to settle in whole or in part, the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company. Such reasons may be due to, but not limited to, the credit card as held by the Traveler in question, being invalid.
- (9) In any of the cases listed in Chapter 7, articles 5 to 7 inclusive, the tour will not take place and all received money will be refunded.

17.2. In cases where the Traveler does not pay the Tour Price by the due date, as specified in the Contract Document as provided for in 12.1, the Traveler shall be considered to have cancelled the Package Tour Contract on the day immediately following the said due date. In such a case, said Traveler shall pay a penalty of the amount equal to the cancellation fee as specified in 16.1 to us.

17.3. In cases where we cancel the Package Tour Contract due to reasons as defined in 17.1. (5) we shall inform Travelers participating in the Tour that said Tour is to be cancelled, no later than the 13th day prior to the starting date of the Tour in the case of inland Tours (no later than the 3rd day prior in the case of a day trip) and no later than the 23rd day prior (no later than the 33rd day prior to the starting date of the Tour, should such a date fall within the *Peak Season as defined in Schedule D) to the starting date of the Tour otherwise.

(Article 18. - Our Right to Cancel the contract - Cancellation after the beginning of the Tour)

18.1. We reserve the right to cancel part of the Package Tour Contract, in the following instances, even after the start of the Tour, by explaining to the Traveler about the reason for the cancellation.

- (1) In cases where the Traveler is considered unable to continue said Tour due to the absence of a necessary aide/helper and/or other such causes.
- (2) In cases where the Traveler infringes on the safe and smooth implementation of said Tour by not following instructions as given by our Tour Escort and/or other staff for the safe and/or smooth implementation of the Tour, or by disrupting the disciplinary order of group activities by physically assaulting and/or threatening said staff or other Travelers.
- (3) Should any of the cases listed in Chapter 7, articles 5 to 7 inclusive, arise during a tour, the tour will be cancelled and all received money will be refunded.
- (4) In cases where unusual and unforeseen circumstances arise due to reason beyond our control, including, but not limited to acts of God/providence, acts of war, civil commotion, suspension and/or closure of Tour Services such as transport and accommodation facilities, exercises and/or orders from government and other public agencies, and other such circumstances that affect the safe and smooth implementation of the Tour.

18.2. In cases where we cancel the Package Tour Contract under the provision of preceding Paragraph 18.01, the contractual relationship between our Company and the Traveler shall cease to exist from this point forth. In such a case, it shall be deemed that our liability related to the Tour Service already provided to the Traveler has effectively been redeemed.

18.3. In the case of preceding Paragraph 18.2, we shall refund to said Traveler: the aforementioned amount, after deduction of the cancellation fee, and after the application of any penalties and/or other amounts already paid, or related to expenses still payable from such a time, for said Tour Service, from the remaining amount for the portion of said Tour service which has yet to be offered to the Traveler.

(Article 19. - Refund of Tour Price)

19.1. In cases where a refund becomes due to the Traveler as a result of the Tour Price being reduced under provisions set forth from 14.3 through 14.5, or due to the cancellation of the Package Tour Contract under provision of preceding Articles 16 through 18, we shall refund to the Traveler,

the amount by which the Tour Price is reduced. Such refunds shall be made within 7 days reckoned from the day immediately following the date of cancellation, in cases where the refund is due to cancellation prior to the start of the Tour. Otherwise, refunds shall be made within 30 days reckoned from the day immediately following the last day of the Tour as stated in the Contract Document, in cases where said refund is due to a reduction of the Tour Price, or if cancellation takes place after the start of the Tour.

19.2. In cases where the Communication Contract has been concluded with the Traveler, we shall pay a refund to the Traveler according to the card membership rules of the Affiliated Company, if a refund becomes due to him/her as a result of a reduction of the Tour Price, under provisions set forth from 14.3 through 14.5, or due to the cancellation of the Communication Contract under the provisions of preceding Articles 16 through 18. Such refunds shall be made within 7 days reckoned from the day immediately following the date of cancellation, in cases where the refund is due to cancellation prior to the start of the Tour. Otherwise, refunds shall be made within 30 days reckoned from the day immediately following the last day of the Tour as stated in the Contract Document, in cases where said refund is due to a reduction of the Tour Price, or if cancellation takes place after the start of the Tour. The day upon which we notify the Traveler shall be considered as the date of using the card.

19.3. Provisions of preceding Paragraphs, 19.1 and 19.2, shall not prevent the Traveler or our Company from exercising the right to claim compensation for damages suffered under provisions of Articles 27 or 30.1 hereto.

(Article 20. - Arrangement for Return Trips after Cancellation of the Contract)

20.1. In cases where we cancel the Package Tour Contract after the start of the Tour, under provisions of Articles 18.1 (1) or 18.4, we shall undertake to make arrangements for Tour Services as needed for the Traveler to return to the place of departure of said Tour at the request of the Traveler.

20.2. With reference to preceding Paragraph 20.1, all expenses required for such return trips to the place of departure shall be borne by the Traveler.

Chapter 5 - Contracts with Organizations and Groups

(Article 21. - Contracts with Organizations and Groups)

21.1. The provisions of this Chapter shall be applied to the conclusion of Package Tour Contracts, relevant to cases where subscriptions are received from two or more Travelers due to travel the same route at the same time, provided that each Traveler appoints a responsible representative (hereinafter referred to as the "Contract Representative").

(Article 22. - Contract Representative)

22.1. Unless a special contract is concluded, the Contract Representative shall be deemed the person holding all power of representation concerning the conclusion of the Package Tour Contract, for Travelers who compose of his/her organization or group (hereinafter referred to as the "Constituent Member"). All transactions concerning Tour business related to said organization or group, shall be handled with said Contract Representative.

22.2. The Contract Representative is required to submit a list of the Constituent Members on or before the date as specified by us.

22.3. We shall not be held accountable for liabilities or obligations which the Contract Representative assumes on behalf of the Constituent Members, or liabilities or obligations which the Contract Representative is expected to assume in the future.

22.4. In cases where the Contract Representative does not accompany his/her organization or group during the Tour, one of the Constituent Members as appointed by the Contract Representative beforehand, shall be deemed by us to be the Contract Representative after the commencement of the Tour.

Chapter 6 - Administration of Itinerary

(Article 23. - Administration of Itinerary)

23.1. We shall make efforts to secure safe and smooth travel for the Traveler and carry out the following services for said Traveler, except where we have concluded a special contract with said Traveler which differs from the following provisions.

- (1) To take necessary measures to ensure that said Traveler will receive such Tour Service as specified in the Package Tour Contract, in cases where it is feared that said Traveler may not be able to receive the afore-mentioned Tour Service during the tour.
- (2) To make arrangements for alternative services in cases where the alteration of the Tour Contract contents becomes unavoidable, despite the undertaking of measures as described in the preceding Paragraph. In cases where the Tour itinerary is to be changed, we shall make efforts to arrange for the alternative itinerary after the change measure up to the purport of the original Tour itinerary. In such a case, we shall also try to minimize alterations of the Contract Contents by making the Tour Service contents after the change as close to the originally planned contents.

(Article 24. - Instructions by Our Company)

24.1. The Traveler shall be required to follow the instructions of our Company while the Tour is conducted as a group during the Tour from start to finish. This is done for the safe and smooth implementation of the Tour.

(Article 25. - Services of Tour Escort, Etc.)

25.1. We reserve the right to ask Tour Escorts or others to accompany the Tour, depending on the contents of said Tour, for the handling of services as described in respective Paragraphs from Article 23, in whole or in part, which we consider necessary in connection with said Package Tour.

25.2. The service hours for said Tour Escorts or others to engage in the services as described in the preceding Paragraph 25.1 shall, in principle, range from 8:00 to 20:00 hours.

(Article 26. - Protective Measures)

26.1. We reserve the right to take measures as necessary in cases where we consider the Traveler to be in a Condition requiring attention and/or protection due to sickness and/or injury. In such a case, unless the cause of such a condition is not attributed to us, the expenditure required for the said measures shall be borne by said Traveler and shall be payable by the Traveler on or before the date as specified by us, by a method as designated by us. This shall apply unless the cause of said condition is attributed to our actions.

Chapter 7 - Responsibility

(Article 27. - Responsibility of Our Company)

27.1. We shall be accountable for the compensation of damages suffered by the Traveler intentionally or negligently by us, or by our agent who has been engaged by us to make arrangements on our behalf, under the provision of Article 4 (hereinafter referred to as the "Business Agent"). Such compensation shall be limited to cases where notice has been given to us within two years from the day immediately following the day when such damages have been suffered.

27.2. In cases where the Traveler suffers damage due to unusual and unforeseen circumstances arising due to reasons beyond our control, including, but not limited to acts of God/providence, acts of war, civil commotion, suspension and/or closure of Tour Services such as transport and accommodation facilities, exercises and/or orders from government and other public agencies, and other such circumstances, we shall not be held liable for compensation, except in the case of preceding Paragraph 27.1.

27.3. With regards to damage caused to baggage as described in 27.1, notwithstanding the provision of said Paragraph, we shall compensate the Traveler to a maximum limit of ¥150,000 per Traveler (except in cases where the damage was caused by us intentionally, or was a direct result of our negligence/fault). Such compensation shall only apply provided we are notified of the damage, no later than 14 days after the day when such damage was suffered in the case of inland

trips, and no later than 21 days after the day when such damage was suffered in the case of overseas trips.

(Article 28. - Special Compensation)

28.1. We shall pay compensation money and solatium of the amount as set beforehand respectively for certain damage caused to the life, body or baggage of a participating Traveler during the Package Tour, in accordance with the provision of the separate Rules of Special Compensation, regardless whether or not we are accountable for causing said damage.

28.2. In cases where we are accountable under the provision of preceding Article 27.1 for damage caused as described in preceding Paragraph 28.1, the compensation payable by us, within the limits of compensation payable based on said accountability, according to preceding Paragraph 28.1, shall be considered fair compensation for said damage.

28.3. In such cases as provided for in preceding Paragraph 28.2, our responsibility to pay the indemnity based on the provision of 28.1 shall be reduced by an amount equal to the compensation money payable by us, under the provision of preceding Article 27.1 (including the indemnity considered as compensation money according to the provision of preceding Paragraph 28.2).

28.4. Package Tours implement by our collection of a separate Tour Price, from a participating Traveler on our Package Tour shall be handled as part of the contents of the principal Package Tour.

(Article 29. - Guarantee of Itinerary)

29.1. In cases where a major alteration is made to the Tour Contents described in the left column of Schedule II (excluding alterations caused by the lack of vacancies in the transport and accommodation facilities, or rooms and other facilities, despite the relevant Tour Service and seats/places as provided by the transport and accommodation facilities and with the exception of alterations as described in the following instances), we shall pay compensation for such alterations in excess of the amount by multiplying the Tour Price by the percentage as specified in the right column of said Schedule. This shall be done no later than 30 days after the last day of the Tour, except in cases where it is clear that our accountability arises under provision of Article 27.1 regarding said alterations.

(1) Alterations due to the following causes:

- (a) Acts of God/providence
- (b) Acts/Maelstroms of war
- (c) Civil commotion
- (d) Exercises/Orders from government and other public agencies
- (e) Suspension and/or closure of Tour Services such as transport and accommodation facilities
- (f) The offer of transport services not originally included in the travel plan.
- (g) Measures undertaken to ensure the safety of Tour Participants

(2) Alterations related to the cancelled portion of the Package Tour Contract based on provisions from Article 16 through Article 18.

29.2. The maximum amount of compensation payable by us for such alterations shall be the amount as calculated by multiplying the Tour Price per Traveler for one Package Tour by the percentage set by us in excess of 15%. However, in cases where the amount of compensation per Traveler falls below 1,000 yen, we shall not be obliged to pay compensation for the alteration.

29.3. In cases where it is clear that our accountability will arise concerning said alteration, based on the provision of Article 27.1, after we have paid compensation for the alteration in accordance with the provision of 29.1, the Traveler will be required to repay such compensation paid for said alteration. In such a case, based on the provision of the afore-mentioned Paragraph, we shall pay the balance by offsetting the amount of compensation payable by us, by the amount of compensation due to be repaid by the Traveler.

(Article 30. - Accountability of the Traveler)

30.1. In cases where we have suffered damage due to the direct intentions and/or fault of a Traveler, said Traveler shall be required to compensate us for the damage.

30.2. When the Traveler concludes the Package Tour Contract, the Traveler shall attempt to fully understand the contents of said Package Tour Contract, such as the right and obligations of the Traveler, etc., by utilizing information as provided by us.

30.3. For the Traveler to receive the Tour Service as planned and described in the Contract Document, after the Tour's start, the Traveler shall promptly inform us, or our business agent or the provider of said Tour Service at the Touring point, if and when the Traveler realizes that the Tour Service being offered differs from that as stated in the Contract Document.

Chapter 8 - Business Guarantee Bonds

(Article 31. - Business Guarantee Bonds)

31.1. The Traveler or Constituent Member, who concludes the Package Tour Contract with us, is entitled to be reimbursed from Business Guarantee Bonds deposited by us, under the provision of Article 7.1 of the Travel Agency Law in conjunction with claims as arising from said transaction.

31.2. The name and location of the Deposit Office where the Business Guarantee Bonds have been deposited are as follows:

- (1) Name: Deposition Division, Kanazawa District Legal Affairs Bureau
- (2) Location: 4-3-10, Shin-Kanda Kanazawa City, Ishikawa Prefecture, Japan

Schedule I - Cancellation fees (related to Article 16.1)

1. Cancellation fees related to Inland Trips

Classification	Cancellation Fee
(1) Package Tour Contract excluding the following cases	
(a) In cases where the Contract is cancelled no earlier than 20 days (10 days in the case of a day trip) prior to the starting day of the Tour (except in the following cases from (b) through (e)).	Up to 20% of the Tour Price
(b) In cases where the Contract is cancelled no earlier than 7 days prior to the starting day of the Tour (except in the following cases from (c) through (e)).	Up to 30% of the Tour Price
(c) In cases where the Contract is cancelled on the day before the starting day of the Tour.	Up to 40% of the Tour Price
(d) In cases where the Contract is cancelled on the starting day of the Tour.	Up to 50% of the Tour Price
(e) In cases where the Contract is cancelled after the start of the Tour or the Traveler does not participate in the Tour without notice (no show).	Up to 100% of the Tour Price
(2) Package Tour Contract with the use of a Chartered Vessel	Based on the rules of the cancellation fee for said Vessel
Recital:	
(a) The amount of the cancellation fee shall be clearly specified in the Contract Document.	
(b) For the purpose of application of this table, "after the start of the Tour " shall refer to time on or after "the time receipt of provision of the services commences" provided in Article 2, Paragraph 3 of the attached Special Compensation Rules.	

2. Cancellation Fee related to Overseas Trips

Classification	Cancellation Fee
(1) Package Tour Contract with the use of an Aircraft when leaving Japan or returning to Japan (excluding Tour Contracts specified in the next Paragraph)	
(a) In cases where the starting day of the Tour falls within the *Peak Season, and the Contract is cancelled no earlier than 40 days prior to the starting day of the Tour (except in the following cases from (b) through (d)).	Up to 10% of the Tour Price
(b) In cases where the Contract is cancelled no earlier than 30 days prior to the starting day of the Tour (except in the following cases from (c) through (d)).	Up to 20% of the Tour Price
(c) In cases where the Contract is cancelled no earlier than two days prior to the starting day of the Tour (except in the case described in (d) below).	Up to 50% of the Tour Price
(d) In cases where the Contract is cancelled after the start of the Tour or the Traveler does not participate in the Tour without notice (no show).	Up to 100% of the Tour Price
(2) Package Tour Contract with the use of a Chartered Aircraft	
(a) In cases where the Contract is cancelled no earlier than 90 days prior to the starting day of the Tour (except in the following cases from (b) through (d)).	Up to 20% of the Tour Price
(b) In cases where the Contract is cancelled no earlier than 30 days prior to the starting day of the Tour (except in the following cases from (c) through (d)).	Up to 50% of the Tour Price

(c) In cases where the Contract is cancelled no earlier than 20 days prior to the starting day of the Tour (except in the following case described in (d) below).	Up to 80% of the Tour Price
(d) In cases where the Contract is cancelled no earlier than 3 days prior to the starting day of the Tour or the Traveler does not participate in the Tour without notice (no show).	Up to 100% of the Tour Price
(3) Package Tour Contract with the use of a Vessel when leaving Japan or returning to Japan	Based on the rules of the cancellation fee for said Vessel
*Note: The "Peak Season" shall mean the respective periods from December 20th through January 7th, from April 27th through May 6th, and from July 20th through August 31st of each year.	
Recital: (a) The amount of the cancellation fee shall be clearly specified in the Contract Document. (b) For the purpose of application of this table, "after the start of the Tour " shall refer to time on or after "the time receipt of provision of the services commences" provided in Article 2, Paragraph 3 of the attached Special Compensation Rules.	

Schedule II - Monetary Compensation for Alterations (related to Article 29.1)

Alterations Requiring Payable Compensation	Percentage per Case (%)	
	Prior to the start of the Tour	After the start of the Tour
(1) Alterations of the starting or final days of the Tour described in the Contract Document.	1.5	3.0
(2) Alterations of sightseeing locations or facilities (including restaurants) and other destinations of the Tour.	1.0	2.0
(3) Alterations to the class or facilities of Transport Facilities to those of lower rates than those described in the Contract Document (but limited only to cases where the total charged amount for altering the said class and facilities falls below the total amount for that as specified in the Contract Document).	1.0	2.0
(4) Alterations in the class of the transport facilities or in the names of companies as specified in the Contract Document.	1.0	2.0
(5) Alterations to different flights at the departure airport and/or destination airport in Japan from those as specified in the Contract Document.	1.0	2.0
(6) Alterations/additions of connecting or indirect flights as needed to supplement/replace direct flights scheduled to fly from Japan to outside of Japan according to the Contract Document.	1.0	2.0
(7) Alterations to the type or name of accommodation facilities as specified in the Contract Document.	1.0	2.0

(8) Alterations to the conditions of guest rooms as specified in the Contract Document, such as the type of guest rooms, facilities, scenery, etc.	1.0	2.0
(9) Alterations in the items as specified in the tour title of the Contract Document, among the alterations specified in each item listed from 1 through 8 above.	2.5	5.0
<p>Note 1. "Prior to the Start of the Tour" shall refer to cases where the Traveler has been notified of the relevant alteration, no later than the day prior to the starting day of the Tour, and "After the Start of the Tour" shall refer to cases where the Traveler has been notified of the relevant alteration on or after the starting day of the Tour.</p> <p>Note 2. When the Determinate Document has been delivered, this Schedule shall be applied after the "Contract Document" is read as the "Determinate Document" instead. In such a case, if any alterations take place between the described contents of the Contract Document and the described contents of the Determinate Document, or between the described content of the Determinate Document and the contents of the service actually offered, respective alterations shall be treated as a single case.</p> <p>Note 3. In cases where transport facilities related to the alterations described in (3) or (4) above involve the use of accommodation facilities, each overnight stay shall be treated as a single case.</p> <p>Note 4. Alterations in the names of the companies operating transport facilities under (4) Above, will not be applicable in cases where such alterations involve changes to a higher class or more sophisticated facilities.</p> <p>Note 5. Even if the alterations described in (4) or (7) or (8) above take place in multiple cases during one trip on a transport vehicle, or one overnight stay, each trip or overnight stay shall be treated as a single case respectively.</p> <p>Note 6. With reference to the alterations described in (9) above, the percentages from (1) through (8) shall not be applied, but rather that of the percentage as listed under (9).</p>		

Rules of Special Compensation

Chapter 1 Payment of Compensation Money, etc.

(Article 1. - Our Company's liability for Payment)

1.1. If a Traveler participating in our Customized Tour has suffered injuries to his/her body due to a sudden and extraneous accident (hereinafter to be referred to as the "Accident") while he/she is participating in the said Tour, we shall pay to the Traveler or his/her legal heir Compensation for Death and Residual Disability as well as a Solatium for hospitalization and for hospital visits (hereinafter referred to as the "Compensation, etc.") in accordance with the provisions from Chapters 1 through Chapter 4.

1.2. The injuries referred to in the preceding Paragraph, 1.1, include poisoning symptoms which rapidly develop when toxic gases or poisonous materials are inhaled, absorbed or taken in from outside the body accidentally (excluding the poisoning symptoms which develop as a result of continuous inhalation, absorption or ingestion.), but do not include bacterial food poisoning.

(Article 2. - Definition of Terminology)

2.1. In these Rules of Special Compensation, "Organized Tour" shall mean those Tours defined in the first Paragraph of Article 2 of the "Subscription Type Package Tour Contract" Section and in the first Paragraph of Article 2 of the "Order-Taking Type Customized Tour" Section respectively.

2.2. In these Rules of Special Compensation, "While Participating in the Organized Tour" shall mean the period between the time when the Traveler starts receiving the services of the first group of transport and accommodation facilities, etc. which are specified in the itinerary of the said Organized Tour offered by the tickets arranged by our Company beforehand with an aim for the Traveler to participate in the Organized Tour up to the time when the Traveler finishes receiving the services of the last group of transport and accommodation facilities, etc. However, if the Traveler deviates from the route of the Organized Tour specified beforehand, when the said Traveler has notified us beforehand of the scheduled dates and times of his departure and return, the period from the time of his/her departure until the time of his/her return shall be considered as "While Participating in the Organized Tour." However, when the said Traveler departs from the said Tour without notifying us beforehand of the scheduled dates and times of his/her departure and return or without planning to return to rejoin the Tour, the period of his/her departure till the time of his/her return or the period after his/her departure shall not be considered as "While Participating in the Organized Tour." Also in cases where the itinerary of the said Organized Tour includes the dates specified for the Traveler not to receive the service of the transport and accommodation facilities, etc. arranged by us (according to the standard time of the touring point), when it is clearly described in the Contract Document that the Compensation and Solatium for the damage suffered by the said Traveler on the said dates shall not be paid as provided in the Rules of Special Compensation, the said dates shall not be considered as "While Participating in the Organized Tour."

2.3. "The time when the Traveler starts receiving the service" in the preceding Paragraph, 2.2, shall mean one of the times in the following cases:

- (1) The time when the reception by our Tour Escort, our Employee or our Business Agent is finished in cases where the reception is handled by them.
- (2) In cases where the reception is not handled as described in the preceding case, one of the times in the following cases shall apply:
 - (a) In the case of tours involving aircraft, the tour is considered to commence when the baggage check is complete.
 - (b) If the first transport and accommodation facilities, etc. are vessels, the time when the boarding procedure is finished.
 - (c) If the first transport and accommodation facilities, etc. are railroads, the time when ticket examination is finished or the time when the Traveler has boarded the

relevant train in cases where ticket examination is not conducted.

- (d) If the first transport and accommodation facilities, etc. are wheeled vehicles, the time when the Traveler has boarded them.
- (e) If the first transport and accommodation facilities, etc. are accommodation facilities, the time when the Traveler has entered such facilities.
- (f) If the first transport and accommodation facilities, etc. are other than accommodation facilities, the time when the procedure to utilize the said facilities is finished.

2.4. "The time when the acceptance of services is finished" shall mean one of the times in the following cases:

- (1) If our Tour Escort, our employee or our Business Agent announces the dismissal of the Organized Tour, the time when such an announcement has been made.
- (2) If the announcement of the dismissal described in the preceding case is not conducted,
 - (a) If the last transport and accommodation facilities, etc. are aircraft, the time when the Traveler has exited the airport compound where only Travelers are allowed to enter.
 - (b) If the last transport and accommodation facilities, etc. are vessels, the time when the Traveler has disembarked the vessel.
 - (c) If the last transport and accommodation facilities, etc. are railroads, the time when ticket examination is finished or the time when the Traveler has disembarked the relevant train in cases where ticket examination is not conducted.
 - (d) If the last transport and accommodation facilities, etc. are wheeled vehicles, the time when the Traveler has disembarked them.
 - (e) If the last transport and accommodation facilities, etc. are accommodation facilities, the time when the Traveler has exited such facilities.
 - (f) If the last transport and accommodation facilities, etc. are other than accommodation facilities, the time when the Traveler has exited the said facilities.

Chapter 2 Cases where Compensation, etc. is not Paid

(Article 3. - Cases where Compensation, etc. is not Paid (1))

3.1. We shall not pay Compensation, etc. in cases where the injuries are caused by the causes listed below:

- (1) Willfulness of the Traveler, except in the case of injuries caused to persons other than the Traveler.
- (2) Willfulness of the person who is due to receive the Compensation for Death, except the amount of the said Compensation for Death which is receivable by another person in case the said person is the recipient of part of the Compensation for Death.
- (3) Suicidal, criminal, or combative acts of the Traveler, except in the case of injuries suffered by persons other than the Traveler.
- (4) Accidents caused while the Traveler is driving an automobile or motorized bicycle without having the driving qualification designated by ordinance or in a state incapable of normal driving such as under the influence of alcohol, except in the case of injuries suffered by persons other than the said Traveler.
- (5) Accidents caused while the Traveler is behaving willfully against the law or is receiving illegal services, except in the case of injuries suffered by persons other than the said Traveler.
- (6) Brain disease, illness or insanity of the Traveler, except in the case of injuries suffered by persons other than the said Traveler.
- (7) Pregnancy, childbirth, premature birth, miscarriage, surgical operations, or other medical procedures of the Traveler, except in the case of treatment for injuries for which we are obligated to compensate.
- (8) Accidents caused while the Traveler is undergoing execution of his criminal sentence or is in custody or in jail.
- (9) War, use of force by a foreign power, revolution, takeover of the government, armed

rebellion, or other incident or civil commotion similar to these (meaning, in these Special Compensation Rules, the state of affairs, which is considered an important situation from the viewpoint of security and maintenance of public order and peace throughout or in parts of a country by collective action of a mob or a large number of people).

- (10) Accidents caused by the radioactivity, volatility or other hazardous characteristics or these characteristics of nuclear fuel material (including expended fuel, hereinafter to be interpreted likewise) or matters contaminated by nuclear fuel material (including atomic fission products).
- (11) Accidents caused following the causes described in the preceding two cases or accidents arising from the confusion of social order following them.
- (12) Exposure to radiation or radioactive contamination other than the case described in (10) above.

3.2. We shall not pay Compensation, etc. for cervical syndrome (a so-called whiplash injury) or lower-back pain without any objective symptoms, regardless of the causes.

(Article 4. - Cases where Compensation, etc. is not Paid (2))

4.1. We shall not pay Compensation, etc. as provided in the preceding Article 3, in the case of Organized Tours aimed at inland trips, and also in the cases of injuries caused by the causes listed in the following cases:

- (1) Earthquake, volcanic eruption or tsunami.
- (2) Accidents caused following the causes described in the preceding case or accidents arising from the confusion of social order incidental to them.

(Article 5.1. - Cases where Compensation, etc. is not Paid (3))

5.1. We shall not pay Compensation, etc. for the injuries listed in the following cases unless the action described in each case is included in the itinerary of the Organized Tour as designated by us beforehand. However, if the action described in each case is included in the itinerary of the said Tour, we shall pay Compensation, etc. for injuries suffered due to a similar action while the Traveler is participating in the Organized Tour not included in the itinerary:

- (1) Injuries suffered while the Traveler is engaged in the activities designated in Schedule I.
- (2) Injuries suffered while the Traveler is engaged in a match, race, or show (including practices in all cases) or a test run (which means driving or steering with the purpose of a performance test) by driving an automobile or motorized bicycle or steering a motor boat. However, we shall pay Compensation, etc. for the injuries suffered while the Traveler is doing these things on the road even if they are not included in the itinerary of the Organized Tour.
- (3) Injuries suffered while the Traveler is piloting an aircraft other than one flying on a course designated by an air transport company (regardless of whether or not it is a regular commercial flight).

(Article 5.2. - Cases where Compensation, etc. is not Paid (4))

5.2. We may not pay any Indemnity, etc. in the case that the traveler or the person to receive the Indemnity for death has any attribute falling under any of the following items. However, where that person is a recipient of part of the said Indemnity for death, then the amount to be received by any other recipient shall be excepted.

- (1) If it is recognized that the traveler falls under the category of a crime syndicate, a gang member, an associate gang member, a company related to a crime syndicate, or any other antisocial forces (hereinafter referred to as "Antisocial Forces").
- (2) If it is recognized that the traveler is involved in providing funds, etc. or providing convenience, etc. to Antisocial Forces.
- (3) If it is recognized that the traveler unjustly uses Antisocial Forces.
- (4) If it is recognized that the traveler has a socially condemnable relationship with

Antisocial Forces.

Chapter 3 Types of Compensation, etc. and Amounts Payable

(Article 6. - Payment of Compensation for Death)

6.1. If the Traveler has suffered an injury as described in Article 1 and died as a direct result of the relevant accident within 180 days from the day of the said accident, we shall pay to the legal heir of the Traveler Compensation for Death in the amount of ¥25 million in the case of an Organized Tour aimed at an overseas trip and in the amount of ¥15 million (hereinafter to be referred to as the "Compensable Amount") in the case of an Organized Tour aimed at an inland trip, per Traveler respectively. If, however, the Compensation for Residual Disability has already been paid to the said Traveler, we shall pay the balance remaining after deducting the Compensation paid from the Compensation due.

(Article 7. - Payment of Compensation for Residual Disability)

7.1 In cases where the Traveler has suffered an injury as described in Article 1 and developed Residual Disability as a direct result of the said injury within 180 days from the day of the said accident (which means serious disability, remaining in his/her body, which is unrecoverable in the future or the loss of part of his/her body after the injury leading to this disability or loss has been healed; hereinafter to be interpreted likewise.), we shall pay Compensation for Residual Disability in the amount reached by multiplying the amount of Compensation by the percentage listed in each of the following cases in Schedule II.

7.2. Notwithstanding the provisions of the preceding Paragraph, 7.1, if the Traveler is in a condition still requiring treatment even after a lapse of 180 days from the day of the accident, we shall pay Compensation for Residual Disability after identifying the extent of his/her residual disability based on the diagnosis of a physician on the 181st day counted from the day of the accident.

7.3. As for any Residual Disability not listed in the cases of Schedule II, we shall determine the payable amount of Compensation for Residual Disability according to the extent of the disability of the body and pursuant to the classification of the respective cases in Schedule II, regardless of the occupation, age, social status, etc. of the Traveler. However, if the relevant disability is not as serious as the functional disorder listed in 1 (3), 1 (4), 2 (3), 4 (4), and 5 (2) of Schedule II, we shall not pay Compensation for Residual Disability.

7.4. In the case of two or more types of Residual Disability being caused by the same accident, we shall pay the total amount of Compensation by applying the preceding three Paragraphs from 7.1 through 7.3 to the respective disabilities. However, in the case of Residual Disability of upper extremities (arms and hands) described in 7, 8, and 9 of Schedule II or the Residual Disability of lower extremities (legs and feet), the maximum amount payable per Traveler of the Compensation for Residual Disability of each extremity shall be 60% of the amount of Compensation.

7.5. The maximum amount payable by us for Residual Disability under each of the preceding Paragraphs from 7.1 through 7.4 shall be the amount of Compensation payable per Traveler per Organized Tour.

(Article 8. - Payment of Solatium for Hospitalization)

8.1. In cases where the Traveler has suffered an injury as described in Article 1, and, as a direct result of such an injury, has become unable to engage in daily work or to lead a normal life, and has been hospitalized (meaning that although treatment by a physician is required, treatment at home is so difficult that the patient is hospitalized at a hospital or clinic to receive concerted treatment under the physician's care. Hereinafter to be interpreted likewise in this Article.), we shall pay a Solatium for hospitalization according to the number of days (hereinafter referred to as "Hospitalization Days") hospitalized under the following classification.

(1) In the case of an Organized Tour aimed at an Overseas Trip:

(a) In cases where the Traveler has suffered injury requiring hospitalization

- For 180 days or for more: ¥400,000
- (b) In cases where the Traveler has suffered injury requiring hospitalization
For 90 days or more but less than 180 days: ¥200,000
- (c) In cases where the Traveler has suffered injury requiring hospitalization
For 7 days or more but less than 90 days: ¥100,000
- (d) In cases where the Traveler has suffered injury requiring hospitalization
For less than 7 days: ¥40,000
- (2) In the case of an Organized Tour aimed at an Inland Trip:
 - (a) In cases where the Traveler has suffered injury requiring hospitalization
For 180 days or more: ¥200,000
 - (b) In cases where the Traveler has suffered injury requiring hospitalization
For 90 days or more but less than 180 days: ¥100,000
 - (c) In case the Traveler has suffered injury requiring hospitalization
For 7 days or more but less than 90 days: ¥50,000
 - (d) In cases where the Traveler has suffered injury requiring hospitalization
For less than 7 days: ¥20,000

8.2. Even when the Traveler is not hospitalized, if the said Traveler's injury falls under any one of the cases listed in Schedule III, and the said Traveler has received treatment by a physician, the period during which the said Traveler has been placed under such a state shall be considered as the number of days requiring hospitalization when applying the provision of the preceding Paragraph, 8.1.

8.3. If a Solatium for Hospitalization plus Compensation for Death or a Solatium for Hospitalization plus Compensation for Residual Disability is payable per Traveler at the same time, we shall pay the total amount of such payments.

(Article 9. - Payment of a Solatium for Hospital Visits)

9.1. If the Traveler has suffered an injury as described in Article 1, and, as a direct result of such an injury, has experienced difficulty in engaging in normal work or leading a normal life, and has needed to visit a hospital (which means that when treatment by a physician is necessary, the patient visits a hospital or clinic to receive treatment by a physician (including house visits by a physician). Hereinafter to be interpreted likewise in this Article.), and the number of days spent for such Hospital Visits (hereinafter referred to as "Visit Days") has exceeded 3 days, we shall pay to the Traveler a Solatium for Hospital Visits according to the said number of days under the following classification:

- (1) In the case of an Organized Tour aimed at an Overseas Trip:
 - (a) In cases where the Traveler has suffered injury requiring Hospital Visits
For 90 days or more.: ¥100,000
 - (b) In cases where the Traveler has suffered injury requiring Hospital
Visits for 7 days or more but less than 90 days: ¥50,000
 - (c) In cases where the Traveler has suffered injury requiring Hospital Visits
for 3 days or more but less than 7 days: ¥20,000
- (2) In the case of an Organized Tour aimed at an Inland Trip:
 - (a) In cases where the Traveler has suffered injury requiring Hospital Visits
For 90 days or more: ¥50,000
 - (b) In cases where the Traveler has suffered injury requiring Hospital Visits
for 7 days or more but less than 90 days: ¥25,000
 - (c) In cases where the Traveler has suffered injury requiring Hospitalization
for 3 days or more but less than 7 days: ¥10,000

9.2. Even when the Traveler does not make Hospital Visits, if we recognize that the Traveler has experienced considerable difficulty in engaging in normal work or leading a normal life because of a plaster cast, etc. attached all the time to the part of his/her body suffering from the injury, such as a bone fracture, under the instruction of a physician, the period of such a state shall be considered as the number of days spent for Hospital Visits when applying the provision of the preceding Paragraph, 9.1.

9.3. We shall not pay a Solatium for the Hospital Visits made after the injury suffered has

been healed to such an extent as considered not to be so troublesome as to prevent the Traveler from engaging in normal work or leading a normal life.

9.4. We shall not pay a Solatium for Hospital Visits made after the lapse of 180 days from the day of the accident under any circumstances.

9.5. In cases where both a Solatium for Hospital Visit plus Compensation for Death or a Solatium for Hospital Visit plus Compensation for Residual Disability is payable per Traveler at the same time, we shall pay the total amount of such payments.

(Article 10. - Special Rules Concerning Payment of a Solatium for Hospitalization and a Solatium for Hospital Visits)

10.1. If the number of days required for Hospitalization and the number of days for Hospital Visits exceeds one day per Traveler respectively, notwithstanding the provisions of the preceding two Articles 8 and 9, we shall pay only whichever amount is larger among the Solatium described in each of the following cases (if both amounts are the same, the Solatium described in (1)):

- (1) A Solatium for Hospitalization, payable by us for the number of days of hospitalization.
- (2) A Solatium for Hospitalization, payable by us for the number of days spent for Hospital Visits, by regarding the number of days reached by adding the said number of days in the hospital to the said number of days spent for Hospital Visits (excluding the period for which we must pay Solatium for Hospitalization) as the number of days spent for hospital visits.

(Article 11. - Presumption of Death)

11.1. If and when the Traveler has not been found even after 30 days have passed after the aircraft or vessel which the Traveler had boarded has been reported missing, or lost, the said Traveler will be presumed dead on the day when the said aircraft or said vessel was reported missing or lost.

(Article 12. - Influence of Other Physical Disabilities or Illnesses)

12.1. If the injury described in Article 1 has become serious due to the influence of a physical disability or illness which had already existed when the Traveler suffered the injury described in Article 1 or due to the influence of an injury or illness which has occurred independent of the accident causing the said injury after the said Traveler has suffered the injury described in Article 1, the amount equal to the situation excluding those influences shall be determined and paid.

Chapter 4 Occurrence of Accident and Procedures for Requesting Payment of Compensation, etc.

(Article 13. - Request for Explanation, etc. Concerning Extent of Injuries, etc.)

13.1. If the Traveler has suffered an injury described in Article 1, there are cases where we may request that the said Traveler or the person due to receive Compensation for Death explain the extent of the said injury and produce an outline of the accident leading to the said injury, or request a medical examination of his/her body or a postmortem examination of his/her dead body. In this case, the Traveler or the person expected to receive Compensation for Death will be required to cooperate with us and comply with these requests.

13.2. If the Traveler has suffered an injury described in Article 1 due to causes unrelated to us, the Traveler or the person due to receive Compensation for Death will be required to report to us the outline, etc. of the accident leading to the said injury within 30 days from the day of the said accident.

13.3. When the Traveler or the person due to receive Compensation for Death has violated the provisions of the preceding two Paragraphs, 13.1 and 13.2, or has failed to inform us of the facts known to them in the explanation or report required or has given a false statement, we shall not pay Compensation, etc.

(Article 14. - Request for Payment of Compensation, etc.)

14.1. When the Traveler or the person due to receive Compensation for Death wishes to receive payment of Compensation, etc., he/she will be required to submit the following documents and a bill requesting payment of Compensation, etc. on the form designated by us:

- (1) Claiming payment of Compensation for Death:
 - (a) Copy of the deceased's family register and a copy of the legal heir's family register and a certificate of seal impression
 - (b) Certificate of the accident, issued by a public agency (or by a third party under unavoidable circumstances)
 - (c) Death certificate or postmortem certificate of the Traveler
- (2) Claiming payment of Compensation for Residual Disability:
 - (a) Seal certificate of the Traveler
 - (b) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)
 - (c) Physician's statement certifying the extent of the Residual Disability
- (3) Claiming payment of a Solatium for Hospitalization:
 - (a) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)
 - (b) Physician's statement certifying the extent of the Residual Disability
 - (c) Certifying document issued by the hospital or clinic certifying the number of days of Hospitalization or Hospital Visits
- (4) Claiming payment of a Solatium for Hospital Visits:
 - (a) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances)
 - (b) Physician's statement certifying the extent of the injury
 - (c) Certifying document issued by the hospital or clinic certifying the number of days of Hospitalization or Hospital Visits

14.2. There are cases where we require the submission of documents other than those listed above in the preceding Paragraph, 14.1, or where we admit omission of part of the documents to be submitted under the preceding Paragraph, 14.1.

14.3. In cases where the Traveler or the person due to receive Compensation for Death has acted against the provision of the first Paragraph, 14.1 or has not informed us of the facts known to them concerning the documents submitted or has given a false statement, we shall not pay Compensation, etc.

(Article 15. - Subrogation)

15.1. Even when we have paid Compensation, etc., the right held by the Traveler or his/her legal heir to claim Compensation from a third party for the injury suffered by the Traveler will not be transferred to us.

Chapter 5 Compensation for Damage to Personal Belongings

(Article 16. - Our Company's Responsibility to Pay)

16.1. If the Traveler participating in the Organized Tour being implemented by our Company happens to have his/her personal belongings (hereinafter to be referred to as "Compensable Goods") damaged accidentally while the said Traveler is participating in the said Organized Tour, we shall pay Compensation for Damage to personal belongings (hereinafter to be referred to as "Compensation for Damage").

(Article 17.1. - Cases Where Compensation for Damage Is Not Paid (1))

17.1. We shall not pay Compensation for Damage for the damage caused by the causes listed in each of the following cases:

- (1) Willfulness of the Traveler, except for damages suffered by persons other than the

said Traveler.

- (2) Willfulness of a relative belonging to the same household as that of the said Traveler, unless his/her intention is to let the said Traveler receive the Compensation for Damage.
- (3) Suicidal, criminal or combative acts of the Traveler, except for damages suffered by persons other than the said Traveler.
- (4) Accidents caused while the Traveler is driving an automobile or motorized bicycle without having the driving qualification designated by ordinance or in a state incapable of normal driving such as under the influence of alcohol, except in the case of damages suffered by persons other than the said Traveler.
- (5) Accidents caused while the Traveler is behaving willfully against the law or is receiving illegal services, except in the case of damages suffered by persons other than the said Traveler.
- (6) Exercise of public authority by the State or public institutions, such as confiscation, requisition, seizure, and demolition, except when such exercise has been done as necessary measures for fire extinction or evacuation.
- (7) Defects in the Compensable Goods, except for defects that the Traveler or the person taking care of the Compensable Goods for him/her has not been able to detect even with considerable caution.
- (8) Ordinary wear and tear, rust, mold, discoloration, damage by rats, vermiculation, etc.
- (9) External damage which does not disable the function of the Compensable Goods.
- (10) Spill of liquid, which is the Compensable Goods, except for damage caused to other Compensable Goods as a result.
- (11) Misplaced or lost Compensable Goods.
- (12) Causes listed in Article 3 from 3.1(9) through 3.1(12)

17.2. In the case of an Organized Tour aimed at an Inland Tour, we shall not pay Compensation for Damage for the damage caused by the causes described in each of the following cases in addition to the cases defined in the preceding Paragraph, 7.1.

- (1) Earthquake, volcanic eruption or tsunami.
- (2) Accidents caused following the causes described in the preceding case or accidents caused from the confusion of social order incidental to them.

(Article 17.2. - Cases Where Compensation for Damage Is Not Paid (2))

17.1. We may not pay any Indemnity for Damage if the traveler has any reasons falling under any of the following items.

- (1) If it is recognized that the traveler falls under the category of Antisocial Forces.
- (2) If it is recognized that the traveler is involved in providing funds, etc. or providing convenience, etc. to Antisocial Forces.
- (3) If it is recognized that the traveler unjustly uses Antisocial Forces.
- (4) Where the traveler is a legal entity, if it is recognized that Antisocial Forces control the entity or are substantially engaged in its operation.
- (5) If it is recognized that the traveler has a socially condemnable relationship with Antisocial Forces.

(Article 18. - Compensable Goods and Its Scope)

18.1. The Compensable Goods shall be limited to the personal belongings owned and carried by the Traveler while participating in the Organized Tour.

18.2. Notwithstanding the provision of the preceding Paragraph, 18.1, items listed in the following cases shall not be included in Compensable Goods:

- (1) Cash, checks and other securities, documentary stamps, postage stamps, and the like.
- (2) Credit cards, coupons, air tickets, passports and the like.
- (3) Manuscripts, specifications, designs, commercial ledgers, and the like (including those recorded on recording media which can be directly processed by information equipment (computers and their peripherals such as terminals) such as magnetic tapes, magnetic disks, CD-ROMs, optical discs, etc.).

- (4) Vessels (including yachts, motorboats and boats) and automobiles, motorized bicycles and their accessories.
- (5) Climbing equipment, expedition equipment and the like.
- (6) Dentures, artificial limbs, contact lenses and the like.
- (7) Animals and plants.
- (8) Other items specified by our Company beforehand.

(Article 19. - Amount of Damage and Amount of Compensation for Damage)

- (1) The amount of damage for which Compensation is payable by us (hereinafter to be referred to as the "Amount of Damage") shall be determined on the basis of either the value of the Compensable Goods at the place and time of the accident when the damage caused or the total amount of the repair charge required for restoring the Compensable Goods to the state immediately preceding the occurrence of the damage plus the amount described in the third Paragraph of the next Article, 20.3, whichever is lower.
- (2) In cases where the amount of damage per item or pair of the Compensable Goods exceeds ¥100,000, we shall consider the amount of damage of the Compensable Goods to be ¥100,000 and apply the provision of the preceding Paragraph, 19.1.
- (3) The maximum amount of Compensation for Damage payable by us shall be ¥150,000 per Traveler per Organized Tour. However, if the amount of damage per Traveler does not exceed ¥3,000 for each one accident, we shall not pay Compensation for Damage.

(Article 20. - Prevention of Damage, etc.)

20.1. When the Traveler has learned that damage has occurred to the Compensable Goods as provided in Article 16, he/she must implement the following measures:

- (1) Make efforts to prevent and reduce the damage.
- (2) Inform our Company of the extent of the damage, the outline of the accident causing the damage, and whether the Compensable Goods damaged is insured or not.
- (3) If the Traveler is able to receive Compensation for the damage from others, take necessary procedures to exercise his/her right.

20.2. When the Traveler has behaved against the provision of the preceding Paragraph, 20.1 (1), without justifiable cause, we shall regard the balance remaining after deducting the amount considered effective to prevent and reduce the damage as the amount of the damage, and when the Traveler has behaved against the provision of 20.1(2), we shall not pay Compensation for Damage. Also in cases where the Traveler has behaved against the provision of 20.1 (3), we shall regard the balance remaining after deducting the amount considered receivable by exercising his/her right to obtain such an amount as the amount of the damage.

20.3. We shall pay the following expenses:

- (1) Expenses which we consider necessary or useful to prevent and reduce the damage prescribed in 20.1(1).
- (2) Expenses required to take procedures prescribed in 20.1 (3).

(Article 21. - Request for Payment of Compensation for Damage)

21.1. When the Traveler wishes to receive payment of Compensation for Damage, he/she will be required to submit to us a bill requesting payment of Compensation for Damage on the form designated by us as well as the following documents:

- (1) Certificate of the accident, issued by the police or an alternative third party.
- (2) Documents issued to certify the extent of the damage caused on the Compensable Goods.
- (3) Other documents requested by us.

21.2. If the Traveler has behaved against the provision of the preceding Paragraph, 21.1, or has willfully indicated untrue matter on the documents submitted or has forged or falsified these documents (to be considered likewise if he/she has had a third party commit these acts), we shall not pay Compensation for Damage.

(Article 22. - In Cases Where Damage Is Insured)

22.1. In cases where there exists an insurance contract which is due to pay insurance money for the damage described in Article 16, we may reduce the amount of Compensation Money payable by us.

(Article 23 – Subrogation)

23.1. If the Traveler has the right to claim damages against a third party for Compensation for Damage for which we are responsible for paying, such a right to claim Compensation for the damage shall be transferred to us within the limit of the amount of the Compensation for Damage that we have paid to the Traveler.

Schedule I (related to Article 5 -5.1)

Mountain climbing (climbing equipment such as ice axes, crampons, ropes, hammers), lugging, bobsledding, skydiving, hang gliding, operating an ultra-light motorized plane (such as motorized hang gliders, micro-light planes, and ultra-light planes), flying a gyro plane, and other dangerous activities similar to these.

Schedule II (related to Article 7-7.1,7.3 and 7.4)

1. Disorder of the Eyes	
(1) When the eyesight of both eyes has been lost.	100%
(2) When the eyesight of one eye has been lost.	60%
(3) When the corrected eyesight of one eye has become 0.6 or less.	5%
(4) When one eye has come to suffer the constriction of visual field (meaning a case where the visual field has become 60% or less of the total of the Angle of the normal visual field).	5%
2. Disorder of the Ears	
(1) When the hearing of both ears has been lost completely.	80%
(2) When the hearing of one ear has been lost completely.	30%
(3) When the hearing of one ear is not good enough to comprehend a normal speaking voice at a distance of 50 cm or more.	5%
3. Disorder of the Nose	
When a significant disorder has been left in the function of the nose.	20%
4. Disorder of Mastication and Speech	
(1) When the function of mastication and speech has been lost completely.	100%
(2) When a significant disorder has been left in the function of mastication and speech.	35%
(3) When a disorder has been left in the function of mastication and speech.	15%
(4) When 5 or more teeth have been chipped and lost.	5%
5. Ugliness of Exterior Appearance (meaning the face, head and neck)	
(1) When significant ugliness has been left on the exterior appearance.	15%
(2) When ugliness has been left on the exterior appearance (meaning such ugliness as a cicatrix, 2 cm in diameter, or a linear cicatrix, 3cm long).	3%
6. Disorder of the Vertebral Column	
(1) When a significant deformation or a significant disorder of movement has been left on the vertebral column.	40%
(2) When a disorder of movement has been left on the vertebral column.	30%
(3) When a deformation has been left on the vertebral column.	15%

7. Disorder of the Arm (the wrist joint and above) or the Leg (the ankle joint and above)	
(1) When one arm or one leg has been lost.	60%
(2) When the function of two or three joints of the three major joints in an arm or leg has been lost completely.	50%
(3) When the function of one joint of the three major joints has been lost completely.	35%
(4) When a disorder has been left in the function of one arm or one leg.	5%
8. Disorder of the Fingers	
(1) When the thumb of one hand has been lost at or above the knuckle (interphalangeal joint).	20%
(2) When a significant disorder has been left in the function of the thumb of one hand.	15%
(3) When one of the fingers other than the thumb has been lost at or above the second knuckle (distal interphalangeal joint).	8%
(4) When a significant disorder has been left in the function of one of the fingers other than the thumb.	5%
9. Disorder of Toes	
(1) When the first toe of one leg has been lost at or above the toe joint (interphalangeal joint).	10%
(2) When a significant disorder has been left in the function of the first toe of one leg.	8%
(3) When one of the toes other than the first toe has been lost at or above the second toe joint (distal interphalangeal joint).	5%
(4) When a significant disorder has been left in the function of one of the toes other than the first toe.	3%
10. In other cases where the Traveler is not able to take care of himself/herself for the rest of his/her life due to the significant disorder of his/her body.	100%
Note: The word "above" used in the provisions of 7, 8 and 9 above means the part of the body closer to the heart from the joint concerned.	

Schedule III (related to Article 8 - 8.2)

1. The corrected eyesight of both eyes has fallen to 0.06 or below.
2. The function of mastication and speech has been lost.
3. The hearing of both ears has been lost.
4. The function of all the joints of both upper limbs at or above the wrist joint has been lost.
5. The function of one lower limb has been lost.
6. Due to disorders of the internal organs in the chest and abdomen, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.
7. Due to disorders of the nervous system or nerves, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.
8. Due to a coexisting disorder of the above-mentioned parts of the body and the like, the coordination of the body is limited mainly to routine action at home, such as eating and morning ablutions.

Note: The word "above" used in the provision of 4 above means the part of the body closer to the heart from the joint concerned.