Overseas Travel Insurance “off!” Service Guide (June 2022) – English Version

Official contact page (Sompo Japan): https://www.sompo-japan.co.jp/contact/

1. Read this first when an accident happens overseas

- When injured or ill and you want cashless treatment or a hospital/doctor introduction: contact the “Overseas Medical Help Line” (24/7, Japanese support).
- When you have troubles such as theft or liability accidents: contact the “Overseas Hotline” (24/7, Japanese support).
- After returning to Japan, claims for any type of incident are handled through: 0120-08-1572 (24/7/365).

Quick guide – what to do

- Injury/illness: If you want cashless treatment or hospital arrangement, call the Overseas Medical Help Line before visiting a hospital. If you pay first, obtain a medical certificate/diagnosis, medical receipts, and pharmacy receipts.
- Theft: Report to police immediately and obtain a theft certificate/police report.
- Damage to belongings: Take photos; obtain third-party proof if possible; keep estimates/repair receipts if repaired; do not dispose of the damaged item until after your claim.
- Liability (you caused damage/injury to others): Contact the Overseas Hotline as soon as possible for advice, required documents, and claim methods.
- Flight delay / baggage delay etc.: Obtain an airline certificate; keep receipts for local expenses where applicable. (Certain items apply only when an alternative aircraft cannot be used within 6 hours.)

2. When you are injured or become ill

Overseas Medical Help Line – contact numbers (Japanese support, 24 hours)

Please have your traveler card ready when you call. Toll-free numbers may not work from some phones/locations; hotel/roaming calls may incur charges.

Americas

Area/Country	Toll-free
USA (mainland), Alaska, Canada, Hawaii	1800-233-2203
Mexico	800-099-0667
Brazil	0800-891-6640

- If toll-free is not available: From USA/Canada (1)804-673-1144 (paid) / From other countries (1)804-822-3747 (paid)

China / Hong Kong / Macau

Area	Toll-free
China (excluding Hong Kong/Macau)	800-810-9784
Hong Kong	800-968-845
Macau	080-0382

- If toll-free is not available: Mainland China 010-8592-7117 (paid) / Hong Kong & Macau (86)10-8592-7100 (paid)

Asia / Oceania (selected)

Area/Country	Toll-free
Korea	080-880-2107
Taiwan	00801-49-1352
Thailand	1800-600-234
Malaysia	1-800-81-0877
Indonesia	0800-150-3199
Guam / Saipan	1877-232-0747
Australia	1800-196-787
New Zealand	0800-449-345

- If toll-free is not available: Thailand 02-204-4510 (paid) / Singapore 3165-5670 (paid) / From outside (66)2-204-4510 or (65)3165-5670 (paid)

Europe / Africa / Middle East / Russia (selected)

Area/Country	Toll-free
UK	0800-068-3724
Italy	800-986-331
Austria	0800-006-644
Netherlands	0800-020-1307
Greece	800-848-1047
Switzerland	0800-561-188
Sweden	0200-88-39-01

Spain	800-810-088
Czech Republic	800-143-497
Denmark	80-70-54-37
Germany	0800-182-9017
Turkey	0800-621-2508
Hungary	06-800-188-92
Finland	0800-772248
France	0800-90-84-60
Belgium	0800-77630
Poland	800-707-057
Portugal	800-855-769
South Africa	080-098-9000
United Arab Emirates	800-032-0470

- If toll-free is not available: UK (domestic) 020-8089-4815 (paid) / From outside UK (44)20-8089-4815 (paid)
- If you cannot reach the above or do not know the number: From overseas (81)3-3811-8127 (paid) / From Japan 03-3811-8127 (paid)

Medical Assistance Service Menu (summary translation)

1. Arrange cashless medical treatment (contact hospitals for payment guarantee; negotiate if already admitted).
2. Introduce and book hospitals/doctors; coordinate house calls or ambulances via accommodation front desk in emergencies.
3. Medical interpretation (dispatch or phone) in many languages (availability depends on language/time/region).
4. Follow up on treatment progress and confirm treatment details; contact attending physician during hospitalization.
5. Support for family/rescuers (help arrange travel if hospitalized for 3+ consecutive days).
6. Emergency transportation (ambulance/helicopter/medical team; charter flights; accompanying medical staff; accepting hospital coordination).
7. Return-to-Japan arrangements after discharge (flight and boarding procedures; accompanying medical staff if directed).
8. Repatriation of remains (local cremation and transport to Japan).

Cashless Medical Treatment Service

The service introduces hospitals where cashless treatment is possible; the insurer pays the hospital within your policy limits, so you do not pay locally.

- Call the Overseas Medical Help Line → hospital introduction/appointment is arranged.
- At the hospital, present your traveler card and complete the insurer-designated or hospital claim form.
- Receive medical treatment.

- If you must buy medicines at a pharmacy or are billed unexpectedly, pay once if necessary and contact the relevant hotline as instructed in the source.

Important precautions: services may be unavailable depending on policy, eligibility, area/telecom conditions, war-risk areas, inability to confirm coverage, prescription medicines, ambulance fees, exceeding limits, small-amount payments demanded by hospitals, etc. There is no medical assistance service within Japan.

3. Troubles other than injury/illness (theft, liability accidents, etc.)

Overseas Hotline – contact numbers (Japanese support, 24 hours)

Americas / Hawaii / Latin America

Country/Area	Toll-free
USA (mainland), Alaska, Hawaii	1-833-950-0893
Canada	1-833-907-6700
Argentina	0800-777-0085
Colombia	01-8009-812123
Brazil	0800-761-0212
Peru	0800-53-280
Mexico	800-123-3308

Asia / Oceania

Country/Area	Toll-free
China	4001-203739
Hong Kong	800-90-0356
Korea	00798-81-1-0831
Taiwan	00801-81-2770
Thailand	1800-011-212
Singapore	800-8110-824
Indonesia	007803-81-1-0038
Australia (excluding Christmas Island, Cocos [Keeling] Islands)	1-800-718-264
New Zealand	0800-64-0363

Europe / Africa / Middle East / Russia

Country/Area	Toll-free
UK	0808-23-44567
Italy	800-7-83839
Austria	0800-298828
Greece	00-800-8113-0137
Switzerland	0800-89-5138
Sweden	020-790-250
Spain (excluding Spanish North Africa and Canary Islands)	9009681-90
Czech Republic	800-143-106
Denmark	8025-4536
Germany	0800-1-80-2112
Hungary	06-800-21617
France/Monaco	0800-90-6165
Belgium	0800-1-2552
Poland	00-800-811-1219
Portugal	800-8-81-040

Luxembourg	8002-6045
South Africa	0800-99-5549
United Arab Emirates	800-081-0-0144
Israel	1-80-946-5201
Russia	8-800-301-8861

- If toll-free is not available / from other countries: (81)50-3820-1301 (paid).
- From within Japan: 0120-08-1572 (toll-free) or 018-888-9547 (paid).
- Notes: toll-free numbers may not work from some phones/locations; hotel phones may charge service fees; roaming calls may incur local call charges; numbers may change due to relocations or telecom changes.

Insurance Accident Consultation Service Menu

- Theft/damage to belongings: advice on reporting to police etc. and required documents.
- Liability accidents: advice on settlement negotiations and required documents.
- Confirming policy details: explanation of traveler card and confirmation of coverage/limits.
- How to claim: guidance on claims and required documents.

4. Sign-language interpreting call center for customers with hearing or speech difficulties

A video-phone relay service (provided by Plus Voice) accepts accident notifications via sign language or on-screen writing. Available 365 days, Japan time 8:00–21:00.

Details (official site): https://www.sompo-japan.co.jp/covenanter/acontact/contents3/

- This can be used to contact the Overseas Medical Help Line and Overseas Hotline.
- Service via this center is available only for initial accident notification; subsequent guidance is by email, etc.
- Services may be limited depending on policy, and may be unavailable or take time depending on local conditions.

5. How to make phone calls overseas

Information you will be asked to provide

1. Your name
2. Certificate/policy number
3. Departure date from Japan and insurance period
4. Contract details (coverage type and limits)
5. Local contact address and phone number
6. Injury/illness condition or details of the incident
7. Other information as needed depending on the situation

How to use toll-free numbers (summary)

- From a hotel room phone: confirm the outside-line access number (often 7 or 9) and dial it first, then the toll-free number (hotel service fees may apply).
- From public phones: some models cannot use toll-free numbers; check the phone's instructions (some require inserting a coin that is returned after the call).
- From rental/local phones or roaming: toll-free may not work or may incur usage fees; check your rental contract or carrier guide.
- If toll-free is not available: call the paid number and request "collect call" or "call-back".

How to make a collect call (charges paid by the receiver)

- Ask the hotel front desk or dial the local operator access number and request a collect call (domestic or international).
- Operators speak the local language or English.
- Collect calls may not be available depending on region/phone type/hotel, or may require extra fees (customer responsibility).
- If collect calls are not possible, use direct-dial (paid) as described below.

Example

Operator: This is the overseas operator.

Suzuki: I want to make a long distance collect call to Thailand.

Operator: What number are you calling?

Suzuki: I'm calling 02-204-4510 Bangkok.

Operator: May I have your name and telephone number?

Suzuki: This is Mr. Taro Suzuki at Guam 123-4567.

Operator: Who would you like to talk to?

Suzuki: I'd like to talk to Kaigai Medical Help Line.

Operator: All right. We'll call you back. Will you hang up and wait, please?

Direct-dial (paid)

For international direct-dial: (international access code of your country) + (country code) + (telephone number).

Example: From the USA to Japan “03-3811-8127” → 011-(81)3-3811-8127. (If the area code starts with 0, omit the leading 0 after the country code.)

6. How to file a claim (after an accident)

Injury/illness

- If you use medical assistance/cashless treatment: contact the Overseas Medical Help Line before visiting a hospital; they will guide necessary procedures.
- If you pay medical expenses yourself: obtain a medical certificate/diagnosis, medical receipts, and pharmacy receipts.

Theft/damage to belongings

- Theft: contact police immediately and obtain a theft certificate/police report.
- Damage: take photos; the insurer may need to confirm the item at claim time, so do not dispose of it; if repairable, obtain an estimate or repair receipt.
- If you have questions locally, consult the Overseas Hotline.

Flight delay / checked baggage delay etc.

- Obtain a delay/cancellation certificate from the airline.
- Keep receipts for expenses paid locally (e.g., accommodation, meals, communications, cancellation fees, alternative transportation; and for baggage delay, purchases of clothing/necessities).
- If you have questions locally, consult the Overseas Hotline.

Other incidents

After an incident occurs, contact the Overseas Hotline as soon as possible for advice, required documents, and claim procedures.

After returning to Japan – reporting and claim contact

- Phone (24/7/365): 0120-08-1572 (Overseas Hotline).
- If the above toll-free number cannot be used: 018-888-9547 (paid; customer bears call charge).
- Internet / LINE reporting is available 24/7 via the Sompo Japan official website (“Internet accident report” or “LINE accident report”). Internet reporting is limited to certain incident types (medical cost; belongings damage excluding theft; checked baggage delay; flight delay; property damage liability excluding bodily injury liability).

Mailing address for claim documents

Sompo Japan Insurance Inc., Head Office Building, 1-26-1 Nishi-Shinjuku, Shinjuku-ku, Tokyo 160-8338 Japan

Fire & New Risk Claim Service Dept., Overseas Travel Insurance Claim Service Section 1

Documents required for claim

Document	Notes
Claim form	Required in many claim types
Traveler card	Required in many claim types
Accident/incident certificate or witness statement	Required depending on claim type
Photo of damaged portion	For belongings damage
Original purchase receipt	For certain belongings claims
Repair estimate or repair receipt	For repair claims
Doctor's diagnosis and receipts	For medical claims
Hospitalization certificate	When hospitalization period must be confirmed
Receipts and statements of expenses	For rescuer expenses or delay-related expenses, etc.
Death certificate / post-mortem certificate	For death claims
Family register (koseki) copy	For death claims
Airline certificate	For flight/baggage-related claims
Other related documents	As required

Note: The original includes a detailed matrix by benefit type/endorsement; consult the Overseas Hotline for documents for other endorsements (e.g., liability).

Cashless Repair Service for belongings (in Japan)

A service where a designated repair company picks up, repairs, and delivers damaged items (e.g., suitcase, camera, digital camera, video camera, notebook PC). The insurer pays the repair company directly, so you do not need to advance the repair cost (within limits).

1. After returning to Japan, contact the Overseas Hotline (0120-08-1572).
2. You will receive guidance documents, repair request form, shipping label, and cushioning material (no cushioning material for suitcases).
3. A courier picks up; fill in the form and ship the item.
4. After repair, the item is delivered to your requested address.

- Available only when the belongings damage endorsement is included and the incident is eligible for payment.
- Some products may not be eligible; if repair is impossible you will be contacted.
- Service is only within Japan (shipping within Japan only).
- If repair cost exceeds the limit (JPY 100,000 per item), the excess is your responsibility.
- Typical repair time: about 1 month (suitcase/notebook PC) or about 3 weeks (camera).
- Repairs are based on a direct contract between you and the repair company; the insurer is not responsible for repair results.

7. Overseas claim agent list (addresses and phone numbers)

For injury/illness – via Overseas Medical Help Line

- Americas: Emergency Assistance Japan, P.O. Box 8706 Richmond, VA 23226 USA TEL (1)804-673-1144 FAX (1)804-655-6758
- China/Hong Kong/Macau: Emergency Assistance Beijing Co.,Ltd, Room 03-05, 23F, Tower A, Ocean International Center, 56 Dongsihuanzhonglu, Chaoyang District, Beijing 100025 China TEL (86)10-8592-7117 FAX (86)10-8586-6426
- China/Shanghai vicinity: Shanghai Wellbe Medical Consulting Co.,Ltd, 25F-1, Zhaofeng Global Building, 1800 Zhongshan West Road, Xuhui District, Shanghai 200233 China (China toll-free 800-820-6037) TEL (86)21-6487-9722 FAX (86)21-6440-1169
- Asia: Emergency Assistance Japan, 151 Chin Swee Road, #08-04 Manhattan House, Singapore 169876 TEL (65)3165-5670 FAX (65)6722-8390
- Thailand/Oceania: Emergency Assistance Thailand Co.,Ltd, 9F Prime Building, 24 Sukhumvit Soi 21 (Asoke), Bangkok 10110 Thailand TEL (66)2-204-4510 FAX (66)2-302-6183
- Europe/Africa/Middle East: Emergency Assistance Japan, Cornelius House, 33 Boltro Road, Haywards Heath, West Sussex RH16 1BP UK TEL (44)20-8089-4815 FAX (44)1444-222-076

For incidents other than injury/illness – via Overseas Hotline

- Americas/Hawaii/Guam/Saipan: Prestige International U.S.A. Inc., 19800 MacArthur Blvd, Suite 400, Irvine, CA 92612 USA TEL (1)949-437-9632 FAX (1)949-252-4633
- China (excluding Hong Kong/Macau): Prestige International China Co.,Ltd, 32F Room 021, Hang Seng Bank Building, 1000 Lujiazui Ring Road, Pudong, Shanghai, China TEL (86)21-6841-2027 FAX (86)21-6841-1908
- China (Hong Kong/Macau) & East Asia: Prestige International (HK) Co.,Limited, Suite 701, 7/F, South Tower, World Finance Centre, Harbour City, 17 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong TEL (852)2868-4392 FAX (852)2801-4062
- Asia (excluding China/East Asia): Prestige International (S) Pte. Ltd., 583 Orchard Road, #09-03 Forum, Singapore 238884 TEL (65)6431-5754 FAX (65)6832-0738
- Oceania: Prestige International Australia Pty. Ltd., Sydney Branch, Suite 1201, Level 12, 307 Pitt Street, Sydney NSW 2000 Australia TEL (61)2-8218-5020 FAX (61)2-8218-5015
- Europe/Africa/Middle East: Prestige International UK Ltd., Suite A, 9th Floor, Corinthian House, 17 Lansdowne Road, Croydon, Surrey CR0 2BX UK TEL (44)20-8603-5853 FAX (44)20-8686-7591

Note: Addresses and phone numbers are shown as in the June 2022 source and may change due to relocations or telecom changes.

8. Consultations other than accidents: “Overseas Travel Support”

If you need telephone interpretation overseas, want to send a message to family in Japan, need help with reservations, passport/credit card trouble guidance, safety information, etc., contact “Overseas Travel Support” (Japanese support, 24 hours).

Service menu and overview

1. Telephone interpretation service (many languages).
2. Message relay service (phone/FAX) to family/friends; you will be informed if delivery fails.
3. Arrange airport–accommodation transfers.
4. Air ticket reservations / timetable information.
5. Accommodation reservations / information.
6. Support for passport loss/theft (procedure guidance).
7. Consultation for credit card loss/theft (procedure guidance).
8. Travel safety information (security, climate/weather, vaccinations/health info, holidays, etc.).

Notes: service itself is free, but phone charges and actual costs for certain arrangements are borne by the customer; not available from Japan before departure or after return; services may be unavailable depending on local conditions; specialized interpretation requiring technical terms may not be possible; for arrangements, you may need to provide credit card details directly to the vendor; cancellation/change fees may apply.

How to use

Have your traveler card ready and call the toll-free number for your region. If toll-free is unavailable, use the paid number listed. (Same calling precautions apply as described in the source.)

Overseas Travel Support – contact numbers

Country/Area	Toll-free
USA (mainland), Alaska, Hawaii	1-833-950-0784
Canada	1-833-907-5933
Argentina	0800-777-0103
Colombia	01-8009-812116
Brazil	0800-761-0214
Peru	0800-53-274
Mexico	800-123-3241
China	4001-203731
Hong Kong	800-90-0291
Korea	00798-81-1-0824
Taiwan	00801-81-2769
Thailand	1800-011-211
Singapore	800-8110-823
Indonesia	007803-81-1-0031
Australia (excluding Christmas Island, Cocos [Keeling] Islands)	1-800-573-259

New Zealand	0800-64-0356
UK	0808-23-44556
Italy	800-7-88437
Austria	0800-298827
Greece	00-800-8113-0130
Switzerland	0800-89-4926
Sweden	020-790-249
Spain (excluding Spanish North Africa and Canary Islands)	9009681-83
Czech Republic	800-143-182
Denmark	8025-4535
Germany	0800-1-80-1582
Hungary	06-800-21614
France/Monaco	0800-90-5438
Belgium	0800-1-2551
Poland	00-800-811-1212
Portugal	800-8-81-007
Luxembourg	8002-6039
South Africa	0800-99-1307
United Arab Emirates	800-081-0-0143
Israel	1-80-945-5194
Russia	8-800-301-8859

- If toll-free is not available / from other countries: (81)50-3820-1296 (paid).

Appendix: Complaints / dispute resolution contacts

- Claims payment consultation desk: 0120-668-292 (Weekdays 9:00–17:00; closed Sat/Sun/holidays and 12/31–1/3).
- Appeal desk for “no coverage/no liability” decisions (outside lawyer): 0120-388-885 (Weekdays 10:00–18:00; closed Sat/Sun/holidays and year-end/new year).
- If you cannot resolve issues with the insurer: General Insurance Association of Japan (Sonpo ADR Center) 0570-022808 (paid). Website: https://www.sonpo.or.jp/