

**Dear valued customers,**

There may be a risk of loss of or damage to household goods under various transportation methods. It is recommended for customers to insure your household goods to minimize the economic loss. Please be advised that you cannot apply this insurance if your company has already insured for your household goods.

## **Application and Declaration for Marine Cargo Insurance for Household and Personal Effects**

Messrs. Yamato Transport Co., Ltd.  
Global Strategy Department Overseas Relocation Support Division.

I have received Important Notice, confirmed that terms and conditions conform with my need, agreed to handling of personal information by the Insurer, and apply for the marine cargo insurance which you have entered into a contract with Insurance Company subject to the declaration as below.



<b>Application Date</b>	
<b>Name</b>	
<b>Address</b>	

- 1. Expected Sailing Date : \_\_\_\_\_
- 2. Insured Interest : Personal Effects
- 3. Terms & Conditions : Institute Cargo Clauses(A) or (Air)  
Institute War Clauses(Cargo)  
Institute Strikes Clauses(Cargo)  
Special Clause for Personal Effects  
\*The name of Clause is different depending on Insurance Company.  
\*Please refer the Important Notice about the other than above terms & conditions.
- 4. Insured Value : It is to be the value of subject matter insured at the place and time of departure of shipment (It is to be the current price).
- 5. Insured Amount\* : The total amount of household and personal effects declared in the packing list.
- 6. Premium : It is calculated by multiplying Total Rate by Insured Amount. If you need detail information, please contact to Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division.

\* Columns with asterisk in the above are critical materials in regard to the risk which the Insurer asks the Assured. If the Assured fails to make disclosure as to a matter of fact substantially correct, the Insurer may cancel the insurance contract and any loss, damage or expense shall not be covered.

<b>STAFF ONLY</b>	Receipt number	Office Name
		Name of the person in charge
		Office Manager



**Important Notice :** This document is an extract of information regarding insurance coverage including risks not covered, cargo excluded from subject matter insured. Please read it carefully. The material written within this document is the basic information aimed to facilitate your understanding of the insurance contract. Please read the following information before application and make sure that terms and conditions on the application for insurance confirm with your need(s) when you apply. The terms and conditions of the contract will be based on the INSTITUTE CARGO CLAUSES and all other applicable clauses. Any other details if you inquire, please do not hesitate to contact Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division (as insurance agent).

## Summary : Outline of terms and conditions of this insurance

### 1. The liability of a carrier and marine cargo insurance

Subject to contract of carriage, the carrier is liable for loss of or damage to cargoes. However, there are some cases the carrier will not be liable.

#### Examples where the carrier will not be liable.

- Loss damage or expense caused by inherent vice or nature of cargoes.
  - War.
- \* There are other cases where the carrier will not be liable.

#### Package Limitation

\* Special drawing rights (SDR) are supplementary foreign exchange reserve assets defined and maintained by International Monetary Fund (IMF).

#### Ocean Vessel

Liability of the carrier will not exceed 666.67 SDR\* per package or unit, or 2 SDR\* per kg of gross weight of the goods lost or damaged, whichever is the higher.

#### Aircraft

Liability of the carrier will not exceed 22 SDR\* per kg of gross weight of the goods lost or damaged unless the shipper will declare the cargo value to the carrier.

If you apply this marine cargo insurance, the loss of or damage to your personal effects shall be covered up to Amount Insured subject to the Institute Cargo Clauses and other special clauses applied to this insurance regardless whether the carrier is liable or not. Application for this insurance is voluntary. Please consider the content herein whether this insurance conform with your need (s). If you wish to apply for insurance under terms and conditions different from what is described herein, please contact the Insurer or the agent.

### 2. How to apply this insurance

Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division has concluded an Open Policy of Marine Cargo Insurance as an applicant with insurance companies. The Open Policy covers household and personal effects transported internationally for which cargo owners request Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division to insure.

Cargo owners shall have insurable interest as Assured so that cargo owners will be able to make insurance claim when a loss of or damage to the subject matter insured occurs resulting from risks recoverable by this insurance.

### 3. Subject matter insured

This insurance shall only cover household and personal effects transported internationally.

### 4. English Insurance Policy

Marine Cargo Insurance Policy is in the English form with the Institute Cargo Clauses applicable providing the basic terms. To render negotiability to the Policy, the liability and settlement of claims is subject to subject to English law and practice. In addition, "Waiver of Subrogation Clause" is applied to this policy so that the insurance company waives subrogation right against the carrier.

### 5. Outline

This marine cargo insurance shall cover the loss of or damage to internationally transported cargoes caused by or resulting from fire, explosion, sinking or stranding of vessels, Theft, Non-Delivery, Breakage and any other incidental risks. Cargo owners as Assured can take out the insurance coverage optionally with bearing the expense by themselves. For more details of risks covered or not covered under this insurance, please see "6.Risks Covered" in this section and "6.Other examples of risks not covered" in "Caution : Notice such as disadvantageous fact of this insurance".

## 6. Risks Covered

### ① Marine Risks

Institute Cargo Clauses (A)(ICC(A)) is applied to this insurance. Examples of Risks covered under ICC(A) are as below.

Examples of Perils, Losses and Damage covered (*For details, please see the relevant clauses.)	
Fire or Explosion	Vessel or Craft being stranded grounded sunk or capsized
Overturning or Derailment of land conveyance	Collision or Contact of vessel craft or conveyance with any external object other than water
Total loss of any package lost overboard or dropped whilst loading on to, or unloading from, vessel or craft	Entry of sea, lake or river water into vessel craft hold conveyance container or place of Storage
Earthquake, volcanic eruption or lightning	Wet damage caused by rain or snow
Breakage, Bending, Denting, Scratching	Theft, Pilferage, Non-delivery
Leakage or Shortage by external causes	General Average(*) and Salvage Charges, Jettison
Washing overboard	

\* Institute Cargo Clauses (Air)(excluding sendings by post) shall be applied to transportation by air. Coverage under ICC (Air) is almost equivalent with ICC(A) but General Average is not covered under ICC (Air).

### ② War Risks, Strike Risks

War and strike risks are covered by Institute War Clauses (Cargo) and Institute Strike Clauses (Cargo) applied to this insurance.

## 7. Insurance Period (Commencement and Termination of Coverage)

### ■ Marine Risks / Strikes Risks

This Insurance attaches from the time the goods are first moved at the place of storage (at the place named in the contract of insurance) for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance for the commencement of transit, continue during the ordinary course of transit and terminate either;

- ① On delivery of the goods at the place of destination named in the Policy, or
- ② On the expiry of 60 days (or 30 days in case of aircraft) after completion of discharge outside of the goods hereby insured from the overseas vessel (or aircraft) at the final port (or airport) of discharge,

whichever shall first occur.

With regard to Marine Risks, notwithstanding foregoing, in case the insured goods are stored at the intermediate premises and/or warehouses before loading to or after discharging from the overseas vessel or aircraft, it is also agreed that the period for storage shall not exceed 90 days counting from when the goods are delivered to such warehouse. In case the period for storage exceeds 90 days, this insurance shall be suspended and reattaches when the goods hereby insured are first moved in such warehouse for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance for transportation.

With regard to Marine Risks, notwithstanding foregoing this insurance covers the risks during the period of packing and/or unpacking under the control of the contractor and/or their employee and/or their agent.

\* With regard to terrorism risks, the "Termination of Transit Clauses (Terrorism)" shall be applied to all the policies automatically. Terrorism risks are Not covered during the storage of the subject-matter insured other than in the ordinary course of transit.

### ■ War Risks

The coverage attaches only to the subject-matter insured and to any part that is loaded onto an overseas vessel (or aircraft) and terminates either

- ① When the subject-matter insured or to any part that is discharged from an overseas vessel (or aircraft) at the final port (or airport) or place of discharge, or
- ② On expiry of 15 days counting from midnight of the day of arrival of the vessel or aircraft at the final port (or airport) or place of discharge

whichever shall first occur.

No insurance cover exists during the period the subject-matter insured is on land.

## 8. Insured Value and Insured Amount



### ■ Insured Value

"Insured Value" is to be the value of subject matter insured at the place and time of departure of shipment. Therefore, the insured value for used household and personal effects has to be depreciated from the price when they have been purchased.

### ■ Insured Amount

**"Insured Amount" is the amount of each items stated in "Packing List" supplied by cargo owner prior to commencement of this insurance. "Insured Amount" is the maximum amount which the insurance company shall be liable to pay in case a loss of or damage to the subject matter insured occurs resulting from risks recoverable by this insurance.** The Insured Amount should be fixed in a similar fashion to the Insured Value. Customers shall be requested to declare the Insured Amount of each item by "Packing List". If an insured amount is not fixed appropriately, customers would suffer disadvantages as follows.

- ① In case an insured amount is lower than an insured value(under insurance):  
Insurance company shall pay the amount of loss or damaged item or actual cost of replacement or repair with limit of the amount insured of the damaged item.
- ② In case an insured amount is higher than an insured value(over insurance):  
Insurance company shall not pay a part of the insured amount over the insured value because insurance company's liability shall be limited to the insured value.

## 9. Insurance Premium Rate

- Insurance Premium Rate is consisted of Marine Cargo Premium Rate and War & Strikes Cargo Premium Rate and shown with the percentage against Insured Amount.
- War & Strikes Cargo Premium Rates will fluctuate by situation of the area of voyage.
- In case of the oversea vessel will not satisfy the requirement such as type of ship, age of ship or ship's classification, Insurance Conditions &/or Insurance Premium Rate shall be changed.

## 10. Maturity refund, Policy dividend

Insurance company shall not pay any maturity refund, policy dividend.

## 11. Cancellation refund

In order to cancel this insurance, you will be required to make a cancellation notice to Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division If cargo owner will fail to notice before the time of attachment of this insurance, insurance company shall not pay any cancellation refund.

## 12. Payment of Insurance Claim



Insurance company shall pay for insurance claim as below subject to the clauses applied :

- ① **The actual amount of loss damage or expense to the subject-matter insured, provided with limit of the amount of each items stated in Packing List.**
- ② Sue and labor charge, general average contribution, salvage fee and/or forwarding charge in case of termination of contract of carriage as a result of accident of subject-matter insured or conveyance.  
The limit of liability of insurance company per any one accident shall be the Insured Amount.(excl. sue and labor charge)
- ③ The cost of inspection, the charges for re-packing and debris removal, and/or forwarding charge when the subject-matter insured shall be damaged. Insurance company shall not be liable per any one accident exceed JPY300,000.- for these cost and charges.
- ④ The following extra costs for incorrect delivery or non-shipping of the insured interest. Insurance company shall not be liable per any one accident exceed JPY300,000.- for these cost and charges
  - (1) The cost of transporting the cargo to the correct place
  - (2) Expedited shipping costs to the correct place
  - (3) The cost of collecting the cargo from incorrect place

## Caution: Notice such as disadvantageous fact of this insurance

### 1. Cooling-off

A cooling-off period shall not be applicable to this insurance.

### 2. Duty of disclosure, duty of notice

- **Before applying this insurance, please make "Packing List" stipulating names and values of household and personal effects. If descriptions of "Packing List" is not true, there will be probability which insurance company shall not be liable for any claim. Therefore, please check descriptions of "Packing List" .**
- In case that description of "Packing List" will have a change, cargo owner will be required to notice the detailed contents of the change to Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division. If cargo owner will fail to notice the change, there will be probability which insurance company shall not be liable for any claim occurring after the change. According to the notice of change, cargo owner may be pay an additional equivalent of insurance premium or receive an equivalent of refunded premium.

### 3. Cancellation and / or Alteration

Besides the cancellation of violation of Cargo Owners, either Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division or insurance company reserve the right to cancel this insurance by giving a 30 days' previous notice in writing of intention of terminate.

With regard to War risks and Strike Risks, either Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division or insurance company reserves the right to cancel this insurance 7 days' (or 48 hours' regarding Strike Risks in respect of sendings to or from the U.S.A.)previous notice in writing.

### 4. Cargoes Excluded from subject matter insured

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>❶ Any cash, notes such as check and bill, stamps, deeds, tickets, traveler' s cheques and the like.</li> <li>❷ Furs, jewellery, watch, valuables, works of art such as pictures, sculptures, antiques and the like, valued over JPY500,000.- ( or the equivalent in other currencies) per each or set.</li> </ul> | <ul style="list-style-type: none"> <li>❸ Automobiles, motorbikes and motorcycles.</li> <li>❹ Livestock, plants and seeds.</li> <li>❺ Perishable foods and the like.</li> <li>❻ Computer programme, data and the like which are recorded onto recording medium such as tapes, cards, floppy disks, DRAM and the like.</li> </ul> | <ul style="list-style-type: none"> <li>❼ Memorial goods, private letters, collections, diplomas, licenses, manuscripts, designs, sketches, models, molds, wooden models, patterns, documents, accounts books, and the like, the value of which is difficult to prove objectively, and impossible to obtain its substitute.</li> </ul> |
|--|---|---|

### 5. Credit Risks

In the events where insurance company suffers insolvency or runs into financial difficulty, all the payments such as claims or return premiums will be temporarily frozen or reduced depending on the financial circumstances of insurance company. Insurance company is a member of "Non-Life Policyholders Protection" scheme and this insurance is within the scope of the scheme for cases the person(s) effecting the insurance is:

- ❶ an individual
- ❷ a company with not more than 20 employees
- ❸ a condominium management union

Under "Non-Life Policyholders Protection" scheme, all the payment such as claims or return premium will be guaranteed up to 80%. Notwithstanding the above, claims are paid 100% in case the claims occur within 3months after the events where insurance company suffers insolvency or runs into financial difficulty.

### 6. Other examples of risks not covered

Insurance company shall not be liable for

- ❶ Loss damage or expense attributable to willful misconduct of the Assured
- ❷ Loss damage or expense due to stain, moth, vermin, wear, tear and gradual deterioration.
- ❸ Claims for items not stated in "Packing List" supplied by cargo owner prior to commencement of this insurance.
- ❹ Claims for items which are carried by cargo owner.
- ❺ Loss damage or expense caused by insufficiency or unsuitability of packing ("packing" shall be deemed to include stowage in a container) or preparation of the subject-matter insured (except the case such packing or preparation shall be carried out by other than the Assured or their employee and after the commencement of this insurance).
- ❻ Loss damage or expense caused by inherent vice or nature of the subject-matter insured.
- ❼ Loss damage or expense caused by delay
- ❽ Loss damage or expense arising from atomic or radioactive contamination etc.
- ❾ Loss damage or expense directly or indirectly caused by or contributed to by or arising from any chemical, biological, bio-chemical, or electromagnetic weapon, the use of any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- ❿ Loss damage or expense caused by insolvency or financial default of the owners, managers, charterers or operators of the vessel (except the case that the Assured are not aware, or in the ordinary course of business could not be aware that such insolvency or financial default could prevent the normal prosecution of the voyage).
- ⓫ Loss damage or expense caused by unseaworthiness of vessel or craft or unfitness of vessel or craft for the safe carriage of the subject-matter insured, where the Assured are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein
- ⓬ Loss damage or expense caused by unfitness of container or conveyance for the safe carriage of the subject-matter insured, where loading therein or thereon is carried out
- ⓭ Loss damage or expense caused by terrorism during the storage of the subject-matter insured other than in the ordinary course of transit.
- ⓮ Loss or damage due to mechanical, electrical or electronic breakdown &/or derangement unless there is evidence of external damage to the insured item or its packing.
- ⓯ Loss, damage or expenses due to out of tune, looseness of strings and natural disorder to musical instruments.
- ⓰ Loss damage or expense caused by climatic or atmospheric conditions or extremes of temperature.
- ⓱ Claims for depreciation due to damage (only the reasonable cost of repair shall be paid).
- ⓲ Loss damage or expense which has been found
  - over 180 days after the delivery of the insured-matters at the final destination, or
  - over 210 days after completion of discharge from the oversea vessel or aircraft. whichever shall first occur.
- ⓳ Unreasonable cost to change packing &/or labels in case damage occurred only to packing &/or labels (only reasonable cost is recoverable).
- ⓴ Loss of or damage to the subject-matter insured(s) which are stored, allocated and/or distributed at the warehouse caused by or resulting from flood in Netherland &/or Thailand.

- ②① Loss of or damage to the subject-matter insured(s) which are stored, allocated and/or distributed at the warehouse caused by or resulting from directly or indirectly by earthquake, volcanic eruption and/or accidents(including tidal waves and fire) arising therefrom.
- ②② Loss of or damage to the subject-matter insured(s) which are stored, allocated and/or distributed at the warehouse caused by or resulting from strikes, riots, civil commotions etc.
- ②③ Loss damage or expense arising from war risks during the period when the subject-matter insured is on land.
- ②④ Loss, damage, liability or expense arising from cyber attack unless the Assured is an individual (An individual shall not include a sole proprietorship.)

Insurance company shall not be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Japan, United Kingdom or United States of America.\*Risks covered / not covered is determined by Institute Cargo Clauses and other special clauses applied to this insurance.

## Other explanation for fact of this insurance

### 1. Authority of Agent

Insurance company entrusts Agent with the task of concluding the insurance contract, receiving premium and delivering receipt of premium instead of insurance company based on the consignment contract between Agent and Insurance Company. Therefore, when Assured applies to Agent, it means that the contract has directly concluded with insurance company.

### 2. Attention When Insurance Amount is Foreign Currency

Insurance companies are required by Japanese law to notify Cargo Owners (as assured) that if Cargo Owners choose to insure the goods in a currency other than Japanese Yen, Cargo owners will bear the risk the risk of any depreciation of that currency due to fluctuations in foreign currency exchange rates (in the case that the Yen is rising, insurance money to be paid converted into Yen is less than insured amount converted into Yen when Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division applied for this insurance). The rate of exchange for converting the amount of claim into the other currency of the insured amount is to be the closing T.T. Selling Rate quoted by MUFG Bank, Ltd., Tokyo, on the day before(or if any quotation was not made on such day, the latest to) the day of settlement of a claim.

### 3. If Loss Occurs

In the case of loss of or damage to the subject-matter insured, prompt notice must be given to Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division and/or his agent. If cargo owners will fail to prompt notice, insurance company shall have right to reduce and/or to deny payment.

To file an insurance claim, cargo owner will be required to present the documents listed below.

<Documents Required>

- ① Claim Note
- ② Document which will prove when the accident occurred, cause of the accident, details of the accident (Circumstance of accident, Particulars of Cargo, Extent of Damage, Conveyance etc.).
- ③ Document which will prove the Insured Value, the amount of loss damage or expense to subject-matter insured.
- ④ Invoice, Packing List, Bill of Lading or Waybill Nature of accident.
- ⑤ Others (Insurance Company or its Claim Agents will ask upon necessity).

### 4. Cancellation due to Violation of Cargo Owners

In case that violation of Cargo Owners mentioned as below shall be found, Insurance Company has the right to cancel the insurance contract and to deny paying insurance money.

- ① Cargo Owners produce or intend to produce loss damage or expense in order to file an insurance claim.
- ② Cargo Owners commit a fraud or intend to commit a fraud concerning filing an insurance claim.
- ③ Cargo Owners make a violation as serious as ①, ② and harm the relationship of mutual trust.

### 5. Agency of Alternative Dispute Resolution

Insurance company has a contract with The General Insurance Association of Japan as an agency of Alternative Dispute Resolution designated by FSA subject to Insurance Business Act. If you are not able to resolve dispute with Insurer, you shall apply for resolution to The General Insurance Association of Japan.

#### The General Insurance Association of Japan, Non-life Insurance ADR Center Tokyo

(Consultation of Non-life Insurance and Support Center Tokyo for Alternative Resolution of Non-life Insurance Dispute)

Tel: +81-3-4332-5241

open from 9:15 to 17:00  
excluding Saturdays, Sundays, holidays and during the year-end and new-year period.

Address: 2-9, Kanda Awajicho, Chiyoda-Ku, Tokyo 101-8335

<https://www.sonpo.or.jp/about/efforts/adr/index.html>

## 6. Handling of Personal Information

Insurance companies (including companies abroad) will obtain, use, or offer to third parties personal information for examination, underwriting, performance (including investigations into insured events and payment of proper insurance benefits), and management of insurance policies; explanations and provision of our other products and services or those of Each Insurance Group companies (including examination, underwriting, performance and management of insurance policies by the Group companies); and explanations and provision of products and services of our business partners, contractors or other entities (all parties including ones abroad). However, use of sensitive information (including personal information that requires careful treatment) such as information regarding medical treatment will be limited to areas where it is necessary for maintaining proper administration or otherwise in accordance with regulations. Details of each insurance company's privacy policy, the names of our products, services and group companies, details of the insurance Policy Information Exchange System and other matters are available on each insurance company's website.

## 7. Premium

The premium is calculated by multiplication of Insured Amount and Premium Rate. The minimum premium per application is JPY3,000. In case Insured Amount is calculated in a foreign currency, the minimum premium shall be fixed in the same currency equivalent to JPY3,000.-.

## 8. Payment of Premium

Insurance company shall receive an insurance premium from Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division (Applicant). The cargo owners are required to pay Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division an equivalent of insurance premium.

## 9. Confirmation of terms and conditions of this insurance

This document is an extract of information in regard to ocean marine cargo insurance for household and personal effects for the purpose of facilitating the understanding of the customer. Please contact the Insurer or agent before application if any of this information is unclear and would like more explanation in detail. Please make sure that terms and conditions on the insurance application conforms with your need(s) when you apply for this insurance.

## 10. Contact Information

### ① Insurance Agent

#### Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division

The delivery branch office of Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division will receive the Notice of Claim. Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division as insurance agent will receive the inquiry of the details of insurance coverage.

For cargo owners who move from Japan to other countries.

**Tel: +81-3-5520-5022**

e-mail address: [kaigaihikkoshi-ins@y-logi.com](mailto:kaigaihikkoshi-ins@y-logi.com)

For cargo owners who move from other than Japan to Japan

**Tel: +81-3-6758-1276**

e-mail address: [kaigaihikkoshi-ins@y-logi.com](mailto:kaigaihikkoshi-ins@y-logi.com)

Available time(Japanese time): On Weekday and Saturday from 9:00 am to 5:00 pm (excepting Sunday, New Year's Holiday)

### ② Insurance Company

With respect to inquiry of the details of insurance coverage, payment of insurance money, there are cases when insurance agent, claims department will correspond with cargo owners.

#### Sompo Japan Insurance Inc.

(承認番号: SJ23-15747) (承認: 2024年02月27日)

**Tel: +81-3-3231-4152**

<https://www.sompo-japan.co.jp/english/>

Available time(Japanese time): On Weekday from 9:00 am to 5:00 pm (excepting Holidays in Japan)

#### Tokio Marine & Nichido Fire Insurance Co., Ltd.

(承認番号: 23T-100576) (作成年月: 2024年3月)

**Tel: +81-3-3285-0186**

<https://www.tokiomarine-nichido.co.jp/en/>

Available time(Japanese time): On Weekday from 9:00 am to 5:00 pm (excepting Holidays in Japan)

#### Mitsui Sumitomo Insurance Co., Ltd.

(承認番号: A23-102330) (承認年月: 2024年3月)

**Tel: +81-3-3259-3098**

<https://www.ms-ins.com/english/>

Available time(Japanese time): On Weekday from 9:00 am to 5:00 pm (excepting Holidays in Japan)

#### Aioi Nissay Dowa Insurance Co.,Ltd.

(承認番号: A23-102348) (使用期限: 2025年03月31日)

**Tel: +81-50-3461-1052**

<https://www.aioinissaydowa.co.jp/english/>

Available time (Japanese time): On Weekday from 9:00 am to 5:00 pm (excepting Holidays in Japan)

Aioi Nissay Dowa Insurance Co., Ltd. (hereafter "ADI") is acting as agent on behalf of Mitsui Sumitomo Insurance Co. Ltd. (hereafter "MSI") as Insurer. If you apply for insurance through ADI or an agent thereof, it shall be deemed to be entering into a contract with the Insurer(MSI). Policies shall be issued by the Insurer(MSI). If you have any questions, please do not hesitate to contact ADI or agents of ADI.

\* Yamato Transport Co., Ltd. Global Strategy Department Overseas Relocation Support Division selects the insurance company to apply from standpoint of the applicant of this insurance depending on where the destination of transportation is.