

Main Categories of Expense Paid by OSSMA Plus

- Medical expenses
- Medical interpretation expenses
- Miscellaneous hospitalization expenses
- Trip interruption expenses
- Rescuer's transportation (up to 5 persons) and lodging (up to 14 days) expenses
- Rescuer's expenses related to travel arrangements, local public transportation, and telecommunications (up to JPY 200,000)
- Medical expenses for treatment of acute symptoms related to chronic and/or preexisting conditions
- Emergency dental expenses
- Search and rescue (initial search expenses at beaches, rivers and mountains, up to JPY 2 million)
- Emergency medical evacuation expenses
- Postmortem expenses and repatriation of remains to Japan (up to JPY 4 million, including up to JPY 2 million for postmortem processing)

Main Categories of Expense not Covered by OSSMA Plus (OSSMA Plus will Advance Payments of Medical Expenses up to USD 5,000 on Your Behalf)

- Damages or expenses related to intentional or grossly negligent actions by a member
- Comprehensive treatment of chronic or dental conditions
- Expenses related to criminal acts, violent acts of aggression, or suicidal actions by a member
- Expenses incurred as a result of war, riots, civil unrest and other similar disturbances (excluding terrorism)
- Expenses resulting from radioactive, explosive, or otherwise hazardous nuclear fuel materials (including spent fuel), nuclear contaminated materials (including products yielded in the process of nuclear fission), or any accidents arising from such materials
- Expenses related to emergency evacuations initiated unilaterally by a member
- Expenses incurred as a result of driving an automobile without a license or while under the influence of alcohol or illicit drugs
- Expenses related to treatment of cervical syndrome or back pain without objective symptoms
- Expenses resulting from accidents related to those activities identified as disallowed elsewhere in our rules (including altitude sickness)