

交通災害共済 英語訳

About the Fukui Prefectural Mutual Aid Traffic Accident Insurance Plan

This is a system which provides compensation payment in the event of a traffic accident.

Applications for enrollment and claims are available at the Health Insurance and Pension Division of the Echizen City Hall or the Regional Development Division of Imadate branch office.

① Enrollment Fee (共済掛金^{きょうさいかけがね}は)

- The rate is 500 yen per person. Each person can enroll only once a year.
- The fee is also the same when enrolled during the fiscal year.

② Eligibility (加入資格^{かにゆうしかく}は)

- Applicants must have a registered residence in Echizen City at the time of application.
- Even if enrollee moves out of Echizen City during the coverage period, they will still be considered enrolled, except if they move abroad.

③ How to Enroll (加入方法^{かにゆうほうほう}は)

Fill out the enrollment application form sent by mail in February, attach the enrollment fee, and submit it at one of the following locations:

- Fukui Bank branches (until the end of October)
- Health Insurance and Pension Division at the Echizen City Hall
- Imadate General Branch – Regional Development Group

* If you lose or damage the application form, please contact the Health Insurance and Pension Division.

④ Coverage Period (共済期間^{きょうさいきかん}は)

- From April 1 to March 31 of the following year.
- For enrollments made during the fiscal year, coverage starts the day after the application is submitted.

⑤ Covered Traffic Accidents (対象^{たいしょう}となる交通事故^{こうつうじこ}は)

The insurance covers injuries and fatalities caused by traffic accidents in Japan involving the following modes of transportation:

- Motor vehicles, motorcycles, bicycles (with wheels 16 inches or larger), buses, etc.
- Trains, passenger ships, and airplanes.
- Wheelchairs for persons with physical disabilities (if involved in an accident while in use on the road).

⑥ Cases Not Covered (対象^{たいしょう}とならない交通事故^{こうつうじこ}は)

- Accidents involving baby strollers or electric three-wheeled vehicles while walking are considered pedestrian accidents and are not eligible for compensation payments.
- If the treatment period is less than a week.
- If the casual relationship between the accident and the injury is unclear.

⑦ If you are involved in a Traffic Accident (交通事故にあったら)

- ・ Always report the accident to the police immediately and have them investigate the scene.
- ・ Even in the case of a single-vehicle bicycle accident, be sure to report it to the police.

⑧ Claim Period for Compensation Payment (災害見舞金の請求期間は)

- ・ You must file a claim within two years from the date of the accident.

⑨ How to Claim the Compensation Payment (災害見舞金の請求方法は)

- ・ Application forms and medical certificates can be obtained from the Health Insurance and Pension Division at the Echizen City Hall or the Imadate General Branch – Regional Development Group.
- ・ Submit the required documents as soon as they are complete.

Required Documents for Claims:

1. Claim form
2. Membership certificate
3. Traffic accident certificate (photocopy accepted)

If a certificate cannot be obtained, a Traffic Accident Declaration Form must be written by the applicant.

4. Medical certificate

If compulsory automobile liability insurance (Jibaiseiki) applies:

A certified copy of the insurance company's medical certificate and medical fee statement issued by the insurance company.

If compulsory automobile liability insurance does not apply:

A designated "Form No. 4" medical certificate.

5. Copy of the bank passbook of the recipient's account

The account must belong to the accident victim (for minors, the parent or guardian's account is required).

* For claims related to death or permanent disability, additional documents are required. Please contact the Health Insurance and Pension Division for details.

⑩ Limitations on Compensation Payments (災害見舞金支払いの制限は)

- ・ No payment will be made for cases of suicide or intentional self-harm.
- ・ If the accident occurs due to natural disasters, drunk driving, unlicensed driving, or gross negligence (e.g., excessive speeding), the payment may be partially or fully denied.

⑪ Lump-Sum Assistance for Traffic Accident Orphans (交通遺児援助一時金は)

- ・ If a parent who is a member of the mutual aid plan dies in a traffic accident, a lump-sum payment of 200,000 yen per child will be provided to children who were financially dependent on the deceased and have not yet completed compulsory education.

Compensation Payment Amount for Traffic Accident Victims

Compensation for traffic accident

Class 1	Death	1,000,000 yen
Class 2-1	Severe permanent disability requiring nursing care (as defined in Appendix 1 of the Enforcement Order of the Automobile Liability Act) or disabilities classified as Class 1 in Appendix 2.	1,000,000 yen
Class 2-2	Permanent disabilities classified as Classes 2 to 4 in Appendix 2 of the Enforcement Order of the Automobile Liability Security Act.	800,000 yen
Class 3	Injury requiring treatment for over 1 year, including at least 60 days of hospitalization, with total of treatment period of 180 days more.	300,000 yen
Class 4	Injury requiring treatment for over 6 months, including at least 30 days of hospitalization, with a total treatment period of 90 days or more.	150,000 yen
Class 5	Injury requiring treatment for over 3 months, including at least 7 days of hospitalization, with a total treatment period of 45 days or more.	80,000 yen
Class 6	Injury requiring treatment for over 2 months, with a total treatment period of 30 days or more.	70,000 yen
Class 7	Injury requiring treatment for over 1 month, with a total treatment period of 7 days or more.	50,000 yen
Class 8	Injury requiring treatment for at least 1 week.	20,000 yen

If a medical certificate explicitly states, “cervical sprain” (whiplash injury), compensation is limited to Grade 4 or 5, depending on the diagnosis.

The criteria for treatment duration, number of days, and injury classification follow the standards set by the Fukui Prefectural Municipal General Office Association.

Health Insurance and Pension Division (Hoken Nenkin-ka)

13-7, Fuchu 1-chome, Echizen City 〒915-8530

The first floor of the Echizen City Office Main Government Building

Telephone 0778-22-3002 (Direct communication)

Regional Development Division (Chiiki Shinko-ka)

11-35, Awatabe, Echizen City 〒915-0292

Imadate Branch Office (Imadate Sogo-shisyo)

Telephone 0778-43-7811 (Direct communication)