

Car Insurance

Protection programs for those involved in traffic accidents are explained below.

Under compulsory insurance, regardless of the scale of fault, the injured party is referred to as the "victim" and the other party is referred to as the "perpetrator."

Compulsory (Mutual) and Voluntary Insurance

There are two types of automobile insurance: "compulsory automobile third party liability insurance" that is mandatory (listed as "compulsory insurance" in this leaflet), and "voluntary insurance."

- Compulsory insurance is insurance that must be purchased for each vehicle and is for the purpose of protecting the victim of an accident.
- Voluntary insurance provides for compensation not covered by compulsory insurance as shown in the table below.

Compulsory Insurance	versus	Voluntary Insurance
Must be purchased (mandatory)	Necessity	Voluntary
Bodily injury only	Covers	Bodily injury and property damage
Death: 30 million yen (limit) Injury: 1.2 million yen (limit) Physical impediment: 0.75-40 million yen (depends on grade of disability from 1 to 14)	Coverage limits	Compensation up to limit on insurance contract

For bodily injury, compensation fundamentally comes from compulsory insurance. If the damages exceed this limit, the amount over the limit is compensated with voluntary insurance.

For example, if the damages in a fatal accident were 70 million yen and compulsory insurance compensated up to the limit of 30 million yen, the remaining 40 million yen is compensated by the voluntary insurance of the perpetrator. However, if there was negligence on the part of the victim, the negligence will be offset and the amount may be decreased.

Additionally, when no voluntary insurance is present, the perpetrator is held liable.

Compulsory Insurance (Mutual)

■ Processing a compulsory insurance claim

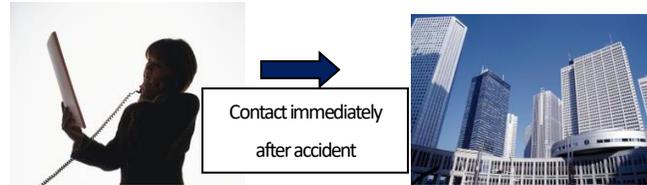
The perpetrator and/or the victim submits necessary documentation (traffic accident certificate, medical certificate, etc.) to their respective insurance companies to request payment for damages.

■ Partial and advance payments

To ensure victims do not incur financial hardship as a result of the accident, there are programs for providing partial or advance payments before the claim is settled and insurance is paid out. Please contact your insurance company for procedures.

Voluntary Insurance

*For specific procedures on filing an insurance claim, please contact your insurance company/companies.



Automobile Liability Security Project

Help from compulsory insurance is unavailable for the following kinds of accidents:

- Hit-and-run where the other party is unknown
- If the other party that caused the accident does not have compulsory insurance
- If the other party that caused the accident used a stolen vehicle and cannot use compulsory insurance

Based on the Automobile Liability Security Act, the government (MILT) runs an Automobile Liability Security Project to compensate for damages and provide relief for victims of these kinds of accidents.

Contact an insurance company for details on how to file an insurance claim, necessary documentation, etc.

Aid and Relief Programs

Please contact your local welfare office for information on some of the public assistance programs offered in part of the government's welfare system (some of which include child rearing allowances, family welfare funding, and assistances for livelihood, education, housing, and medical care).

If a family loses a wage earner in a traffic accident and it gets difficult to make ends meet due to decreased income, special priority can be given for approval for public housing. Please contact the Kumamoto Prefecture Housing Division (熊本県住宅課) or your local public housing advisor (住宅担当).

The officer in charge of your traffic accident is:

Police Station

Traffic Section

Name: _____

Contact TEL: _____ (ext. _____)

My notes:



If you were involved in a traffic accident....

In addition to providing contact and support services for persons involved in traffic accidents and their families, law-enforcement personnel are also available to accompany victims, explain the status of the accident investigation, and discuss any fears or worries the victim may have.

If you have been involved in an accident, you may still have questions about developments in the accident investigation, or, in the case of a hit-and-run, whether the offender was caught and how they are being dealt with. You may also have questions or worries about what to do next.

This leaflet provides information on services available for traffic accident victims as well as contact information for further help.

We hope that the unfortunate victims of traffic accidents and their families can recover and return to their normal lives as soon as is possible.



Kumamoto Prefectural Police

Support for Foreign Residents

■ Kumamoto International Association

Responding to counseling or giving information in 22 languages (Japanese, English, Chinese, Korean, Vietnamese, etc.) to help foreign residents live comfortable lives in Kumamoto.

For details, contact the Kumamoto Support Center for Foreign Residents (080-4275-4489).

Police Support Centers

<p>[Counseling services concerning traffic accidents] Traffic Accident Investigation Section of your nearest Police Station (最寄りの警察署交通事故捜査担当課), or the Expressway Police Unit (高速道路道路交通警察隊) *Please contact the Traffic Section of the Police Station that covers the area where the accident occurred.</p>	<p>Access the Kumamoto Prefectural Police HP with this QR code, go to the Phone Number List (各種電話番号一覧) and call the main phone number of the applicable Police Station.</p> 
<p>[Police Safety Counseling Office] 1st floor of Police Headquarters building TEL.096-383-9110</p>	<p>Offering counseling for various police matters</p>
<p>[Police HQ.Crime Victim Support Office] TEL.096-381-0110 extensions 2193 ~ 2195 Weekdays (Mon - Fri) 8:30-17:15</p>	<p>Counseling concerning crime victim support</p>

Other Support Centers

<p>[Traffic Accident Victim Hotline-NASVA] TEL 0570-000738 Available 10:00-12:00 13:00-16:00 (except Sat, Sun, National holidays, and New year holiday season)</p>	<p>Offering free counseling services concerning general support after traffic accidents, proceeding for insurance, medical services, fault percentage, and out-of-court settlement</p>
<p>[Kumamoto Traffic Accident Support Center] (Phone or interview) TEL 096-333-2295 Available 9:00-12:00 13:00-16:00 (except Sat, Sun, National holidays, and New year holiday season)</p>	<p>Responding to counseling concerning traffic accidents, including the contents of compensation, how to proceed the out-of-court settlement, computation of compensation, fault percentage, and claim for compulsory insurance.</p>

Victim Support Program

The Kumamoto Prefectural Police offers victim support activities, such as accompaniment by law-enforcement personnel, explanation of status of accident investigation, and counseling concerning any fears or worries the victim might have.

Victim Contact System

The following traffic accidents are the object of the system:

- Fatal or hit-and-run accidents
- Accidents that caused injury requiring 3 months or longer until full recovery
- Accidents attributed to dangerous driving causing death or injury

For certain accidents such as these, the police officer in charge of the accident will provide the following information to the victim as long as it does not impede the investigation. Some victims may not want to be reminded of the accident and do not wish to know this information. If such is the case, please notify your investigator.

- Information on the other party involved in the accident, etc.
 - Address, name, age, time/date of accident, scene of accident, investigation status, etc.
- Information on how other party is being dealt with, etc.
 - Status of arrest, prosecutor's office they were referred to, result of prosecution, etc.

*This information may vary considerably if the other party is a minor.

Traffic Accident Investigation

[Interviews, Interrogations]

Police officers will ask for detailed information regarding what happened and what caused the accident from the drivers and other people involved. This information is important in finding out the cause of the accident, and arresting the offender of hit-and-run accidents, etc. The police officer conducting the interviews may put your statements into writing on behalf of you.

The police may also talk with the victim's family, other people close to the victim, or others who were with the victim just before the accident happened, and then put this information into writing.

[Provision of evidence]

As the necessary procedure for proving the fact of traffic accidents, we may ask you to submit evidence, such as the vehicle you were driving, the drive recorder device or the clothes you were wearing at the time of the accident. This is an important step in accurately proving what happened. We will return these to you as soon as they become no longer needed.

[Presence at on-the-scene investigation]

You may be asked to explain what happened to the police at the location where the accident occurred. In addition, there might be the case to take some pictures as the evidence during the investigation.

This may take some time, but it is important for understanding the facts and accurately proving what occurred, so we ask your understanding and cooperation.

Criminal Proceedings

The process of proving the cause of a traffic accident based on explanations of the drivers and the evidence collected on the scene for deciding punishments that should be imposed is called "criminal proceedings," and they are shown in the below chart.

*Proceedings may differ if a driver, etc., is a minor.

