

Information about the Support Desks

※If you incur expenses such as hospital treatment that are covered by insurance at your travel destination, please receive a medical certificate, treatment cost statement, receipt, etc.

1. Tokio Marine & Nichido Overseas Comprehensive Service Support Desk

① Please contact us in the following situations;

- ◆Guide and introduction of the nearest hospital
- ◆Use of Emergency Medical Consultation Services
- ◆Transportation arrangements for the sick and injured
- ◆Arrangements for the transfer of the body to Japan
- ◆Information on Cashless Medical Services ※1
- ◆Use of Travel Protection Services ※2
- ◆Support for travel procedures and hotel arrangements for victims
- ◆Various consultations on how to make insurance claims

※1 Cashless Medical Services : If you can cover the entire cost of treatment with insurance money, you can receive treatment at the hospital without having to bear it yourself.

※2 Travel Protection Services : Refer to “3. Travel protect service”

② How to contact us

Please call Tokio Marine & Nichido Overseas Comprehensive Service Support Desk by one of the methods described below.

A. Contact by toll-free number

Toll-free numbers are available from the countries and regions listed in the table below.

North America				
USA	1-800-446-5571		Saipan	1-866-666-5127
Hawaii	1-800-446-5571		Canada	1-800-665-6779
Guam	1-888-841-7905		Bermuda	1-800-623-0164

Latin America	
Chile	1230-020-2474

Europe			
Ireland	1-800-55-8166	Germany	0800-1-81-1391
England	0800-028-6560	Norway	800-13179
Italy	800-8-70715	Hungary	06-800-11886
Australia	0800-281-284	Finland	0800-1-181-33
Netherlands	0800-022-5777	France	0800-909634
Greece	00-800-8113-0008	Belgium	0800-1-8115
Switzerland	0800-55-5692	Portugal	800-8-81-127
Sweden	020-791-027	Luxembourg	8002-2863
Spain	9009981-64	Russia	810-800-20041081
Denmark	8001-0516		

Asia			
UAE	800-081-0-0065	China	4001-202989
Israel	1-80-947-8001	Turkey	00-800-8191-9166
Indonesia	001-803-81-0154	Philippines	1-800-1-811-0177
South Korea	00798-81-1-0068	Hong Kong	800-96-6933
Singapore	800-811-0423	Macau	0800-449
Thailand	001-800-811-0215	Malaysia	1800-80-3072
Taiwan	0080-181-2233		

Oceania			
Australia	1-800-146-401	New Zealand	0800-44-8461

Africa	
Republic of South Africa	0800-98-3595

B. Contact from direct dial (Call charges are paid by you)

This is a normal call method, in which the caller bears the telephone charges. If you tell us that you are calling on a pay phone and that you have a call back number, the support desk will call you back. Please call the number below.

Tokio Marine & Nichido Overseas Comprehensive Service Support Desk

(International call identification number)-81-3-6758-2460

C. Contact by international collect call

It is a method in which the person receiving the call bears the charge. Please dial the local international telephone office, call the operator of the telephone office, and apply for a collect call using the following telephone number.

Tokio Marine & Nichido Overseas Comprehensive Service Support Desk

(81)-3-6758-2460

③ Precautions for use

a. When refusing to use the service

- If you are sick, injured, or have an accident that are not covered by your overseas travel insurance, or if you do not have a special contract that is covered by your payment.
- When the actual cost such as treatment cost and transportation cost exceeds the insurance amount or limit of the contract.
- We are not obligated to provide information based on the insurance contract regarding the use of the services provided in this document, so we may refuse to provide the services at our discretion. In addition, even if the service has already started, it may be interrupted or stopped.

b. About service provision

- We may refuse to provide services to areas where safety cannot be ensured due to war, etc., or areas where communication and transportation are not secured.
- Depending on the local time at the time of reception and the travel area, it may take a considerable amount of time or days to start the service.
- Please note that if it is found that the insurance money cannot be paid with the contracted overseas travel insurance after using the service at the request of the customer, all expenses will be borne by the customer.

2. How to get Cashless Medical Services (If you go to the hospital while traveling)

1. Usage procedure

- ① Please contact Tokio Marine & Nichido Overseas Comprehensive Support Desk.
- ② Please inform the operator of the following matters.
 - Name
 - Insurance policy number
 - Contents of the contract
 - Local contact and phone number
 - Injury condition or illness symptoms
- ③ The support desk will introduce you to the hospitals where you can receive services.
- ④ The hospital will ask you to fill out the required items in the prescribed form, so please follow the instructions of the hospital.
- ⑤ You can receive treatment without the burden of treatment costs.

2. Precautions for use

- a. About customer's own expense
 - If the treatment cost exceeds the contracted insurance amount or limit, the excess will be borne by the customer.
 - If it is found that you cannot pay the insurance money with the contracted overseas travel insurance after using the service, you will be responsible for all costs.
 - If you are required to pay the examination fee by the instruction of the hospital or if you purchase the medicine at the pharmacy, those costs are not covered by this service. Please reimburse the cost and claim the insurance at a later date.
- b. If you make a cashless offer after treatment, or if the treatment fee is small, you may not be able to receive this service due to the hospital's circumstances. Please reimburse the cost and claim the insurance at a later date.
- c. Please note that if a partner hospital introduces you to another hospital and you receive a medical examination at a hospital other than the partner hospital, you may not be able to receive this service at the referred hospital.
- d. Medical institutions other than affiliated hospitals may charge you for usage fees at a later date. In this case, please contact the insurance claim desk described below.
- e. Please note that we are not responsible for any medical malpractice of the medical institution itself.

3. Travel protect service

The Travel Protect Service is a service that can be used regardless of whether you are injured or ill so that you can enjoy a comfortable trip. To use this service, please call the Tokio Marine & Nichido Overseas Comprehensive Service Support Desk. Please note that you cannot use the service from Japan before you leave Japan or after you return to Japan. You can use the following services;

- ◆ Interpretation by phone
 - ◆ Support for hotel and flight reservations
 - ◆ Support in case your credit card is lost or stolen
 - ◆ Reservation and arrangement of transfers between the airport and the hotel
 - ◆ Providing travel-related safety information
 - ◆ Message transmission
- etc.

4. Insurance claim procedure

1. When claiming insurance after returning to Japan

Insurance claim desk in Japan

0120-789-133 (24 hours a day, seven days a week)

※This desk does not speak English. If you would like to respond in a language other than Japanese, please inform the operator.

2. When claiming insurance while staying abroad

North America	telephone number	Opening hours
North America Service Center (USA, Canada)	1-800-688-8627	Mon.-Fri. 7:30-16:30 (West coast time)
Honolulu	808-550-4668	Mon.-Fri. 8:30-16:00 (From islands other than Oahu, please call "1-808-550-4668")

Latin America	telephone number	Opening hours
Sao Paulo (Brazil)	11-3054-7169	Mon.-Fri. 8:30-17:30
Mexico City (Mexico)	55-5278-2100	Mon.-Thu. 8:00-17:00 Fri. 8:00-16:00

Europe	telephone number	Opening hours
European Service Center (London)	(+44)020-7280-8620	Mon.-Fri. 9:00-17:00

Asia	telephone number	Opening hours
Jakarta (Indonesia)	021-572-5772	Mon.-Fri. 9:00-17:00
Singapore	6592-6089	Mon.-Fri. 10:00-16:00
Bangkok (Thailand)	02-686-8777	Mon.-Fri. 8:30-16:45
Hong Kong	2529-4401	Mon.-Fri. 9:00-17:15
Hong Kong (Malaysia)	03-2026-9808	Mon.-Fri. 8:30-12:30 13:30-17:30
Taipei (Taiwan)	02-8772-3810	Mon.-Fri. 8:30-17:30

Oceania	telephone number	Opening hours
Sydney (Australia)	1800-071-557 (Only for contact from within Australia) 02-9221-1708	Mon.-Fri. 8:30-18:00
New Zealand (Correspondence from Sydney)	0800-468-768	Mon.-Fri. 8:30-18:00 (Sydney time)

3. Precautions for use

- Please have your insurance policy ready when you contact us.
- It takes a certain number of days to pay, so if you are traveling for a short period of time, we recommend that you make a claim after returning to Japan.