



5 Traffic accidents

Recently there has been an increasing number of traffic accidents caused by non-Japanese people. Traffic accidents can occur anytime anywhere. This part is spared for introducing insurance systems in possible cases for causing an accident or being a victim of it.

5-1 Traffic accident and automobile insurance

(1) In the case of causing a traffic accident

When you happen to have caused a traffic accident, immediately stop your vehicle, rescue the injured, take danger prevention measures on the road and notify police.

(i) Notification to police

Stop your vehicle at a safe place where it will not disturb the traffic and immediately notify police (telephone number: 110). If somebody is injured, call an ambulance to ensure the safety of the injured.



(ii) On-site inspection

When police arrive, have them confirm the site of the accident. Stay at the site until police arrive (except when there are any injured persons). If you do not obey this rule, you may lose your eligibility to receive insurance payments at later times.



(iii) Mutual confirmation

Tell the other party of the accident your address, name and contact number and receive the same information about them.



(iv) Notify the insurance company

Failure to notify this may void your eligibility to receive insurance payments. Insurance companies can give you advice to help you after an accident and negotiate with victims on your behalf. It is advisable to have negotiations in this way.



(2) In case of becoming a victim of a traffic accident

(i) Mutual confirmation

Confirm the address, name, telephone number, car number, etc. of the person who has caused the accident. Be sure to give them your name, address and telephone number as well.



(ii) Notification to police

Immediately notify a nearby police station (telephone: 110). This is a must to acquire an accident certificate, which you will need to seek damage from the person who caused the accident and insurance companies.



(iii) Go to a hospital and have a medical certificate prepared

You need your medical certificate to charge treatment expenses to the person who caused the accident and insurance companies. You are advised to have such certificate prepared even if your injury is minor.



(iv) Preparation of employment certificate

If your injury disables you from working, contact your employer (company) to have an employment certificate prepared. A certificate prepared by your employer is necessary, when you claim damage of absence from work to the one who caused the accident and insurance companies.

* If you are injured in a traffic accident, you are eligible for compensations provided by the automobile liability insurance and optional insurance contracted by the person who caused the accident.

** If you are hit in a traffic accident during work or while commuting, you are eligible for compensations provided by workers accident compensation insurance as well.



(3) Compulsory insurance (automobile liability insurance)

There are compulsory and optional insurance programs. In Japan every automobile owner is required by law to enter into an automobile liability insurance program. The entry is automatically made at the time of purchasing an automobile or undergoing a regular safety inspection. This type of insurance is applicable only when the insured automobile or motorbike causes death or injury to any third party while running. It compensates the damage incurred by the victim up to certain designated amounts. Such compensation can cover the minimum necessity but may not be sufficient in some cases that require huge sums of compensation. Automobile owners are advised to additionally enter into an optional insurance contract.

(4) Optional insurance

Optional insurance covers such types of damage as are excluded from the compulsory insurance coverage, such as property damage (caused by accidents in which third persons' belongings are damaged) and vehicle damage (theft of vehicles). They also cover those personal damage cases which are partly covered by the compulsory insurance but ultimately exceed the limits designated by the compulsory insurance.

You can enter into optional insurance programs provided by private insurance companies.