

## ***Injured in a Traffic Accident?*** **-Information for Victims-**

This leaflet addresses the following issues for people injured in traffic accidents:

- Systems of Automobile Insurance and Support for Victims
- Consultation Services

Contact Information	
Division	
Station	
Aichi Prefectural Police	
Telephone Number	(            )
	Extension



### Summary of Automobile Insurance

#### I. Compulsory Automobile Liability Insurance (Compulsory Insurance)

Compulsory Automobile Liability Insurance ensures compensation for victims is provided by the party responsible for the accident. This insurance, required by law, is designed to protect victims of traffic accidents. This insurance is only for traffic accident-related injury and loss of life. This insurance must be purchased for all vehicles, including mopeds but excluding certain agricultural vehicles.

#### A. Amount payable (per individual victim)

Loss of Life	¥30,000,000
Injury	¥1,200,000
Disability due to injury	¥750,000 - ¥40,000,000

## **B. Claim for insurance**

If victims can not effectively negotiate with the party responsible for the accident, they may file a claim (Victim's Claim) directly to the insurance company.

## **C. Compulsory Automobile Liability Insurance and Social Insurance**

### **1. Compulsory Automobile Liability Insurance and Worker's Injury Compensation Insurance**

Worker's Injury Compensation Insurance is purchased by companies to provide financial support for workers injured during working hours (including accidents during the workers daily commute). Victims may file an insurance claim by submitting a "Damages Caused by a 3<sup>rd</sup> Party Report."

### **2. Compulsory Automobile Liability Insurance and Health Insurance**

In a case where an individual is injured due to someone else's action in an automobile accident, the victim may file a claim with Compulsory Automobile Liability Insurance for financial support. In addition, they may receive insurance for doctor's fees by submitting an "Incident Report of Third Person's Conduct" to the Association of Health Insurance or Office of Social Health Insurance.

Please note that if you wish to use National Health Insurance, you must file a claim with the local municipality.

## **II. Voluntary Insurance (Voluntary Subscription Automobile Insurance)**

This voluntary insurance compensates third parties for damages sustained to their property (vehicles, houses, telephone/electrical poles, etc.) as well as damage to the insured's own vehicle and any damages beyond the limit of compulsory insurance.

Further inquiries should be made in Japanese to an insurance company.

## **System of Aid and Support for Victims**

### **I. Financial Hardship Due to a Traffic Accident**

If victims have financial hardship due to damages suffered in an automobile accident, they may make use of the following systems:

#### **A. Social Welfare**

This system provides financial support to families whose income does not meet a set minimum amount.

#### **B. Social Assistance Fund and Loan System**

This system provides low-interest loans for low income families for business or medical expenses. Other forms of support and advice are provided as well.

#### **C. Mother and Child Welfare Loan System**

This system supports single mothers and their children by providing loans to ensure the child's welfare. Information about the above systems is available at welfare and municipal offices.

#### **D. Orphans of Traffic Accidents Loan System**

This system offers loans to the families of children who were orphaned in an accident, or whose parent/s were seriously injured in an accident. The loan is available until the child graduates from junior high school.

Further inquiries should be made in Japanese with the:

Nationality Agency for Automotive Safety & Victims' Aid

Main Branch Office of Nagoya

Tel. 052-571-1537

## **II. Tax Credit System**

The following systems of tax credits are available. Please consult a local tax office for more information in Japanese.

### **A. Medical Tax Credits**

This system provides a tax credit equal to the amount paid for medical expenses minus the amount received from medical insurance.

### **B. Tax Returns for Disabled**

This system provides a ¥270,000 tax credit to people with disabilities or ¥400,000 to people with a more serious disability.



<b>Counseling and Consultation</b>		
All service only available in Japanese		
		As of October, 2011
Consultation unavailable from December 29 through January 3		

### I. Aichi Prefectural Police (Counseling with a female officer)

<b>Name/Address</b>	<b>TEL</b>	<b>Category/Hours</b>
Crime Victim Support Center Civic Services Division Aichi Prefectural Police Headquarters <i>Heartful Line</i>	052-954-8897	Telephone Consultation for Victims of Crime and Accidents
		Monday through Friday (Except national holidays) 9:00am - 5:00pm
2-1-1 Sannomaru, Naka-ku, Nagoya		Face - Face Consultation
		Monday through Friday (Except national holidays) 9:00am - 5:00pm (By appointment only)

### II. Mental Health Welfare Center

<b>Name/Address</b>	<b>TEL</b>	<b>Category/Hours</b>
Aichi Prefectural Mental Health Welfare Center 3-2-1 Sannomaru, Naka-ku, Nagoya	052-962-5377	Face to Face Counseling
		Monday through Friday (Except national holidays) 9:00am - 5:00pm (By appointment only)
	052-951-2881	Aichi Mental Health Hot line 365
		Everyday 9:00am - 5:00pm
Nagoya Mental Health Welfare Center Nakamura Public Health Center Complex 5th Floor 4-7-18 Meiraku-cho, Nakamura-ku, Nagoya	052-483-2215	Mental Health Line
		Monday through Friday (Except national holidays) 0:45pm - 4:45pm (By telephone only)

Doctors, health counselors, mental health consultants and other experts provide mental health counseling and consultation concerning treatment. Please note that in addition to the above locations all Prefectural Welfare Centers offer mental health counseling.

### III. Others

<b>Name/Address</b>	<b>TEL</b>	<b>Category/Hours</b>
Aichi Victim Support Center  (Homepage Address) <a href="http://www.higai7830.or.jp">http://www.higai7830.or.jp</a>	052-232-7830	Telephone Consultation
		Monday through Friday (Except national holidays) 10:00am - 4:00pm
		Legal Consultation (Free Telephone Consultation by lawyers)
		second and fourth Wednesday 1:00pm - 4:00pm
		Face to Face Consultation Free Consultation by clinical psychotherapists (By appointment only)
Aichi Clinical Psychotherapist Association (Address not publicly available)	Telephone inquiries are not accepted	Introduction of Clinical Psychotherapist (Paid service)  For inquiries, please address a letter to 〒460-0022 Loop Kanayama Post Office (General delivery)

**Other Consultation Services**

**All Consultation in Japanese**

As of October, 2011

Consultation unavailable from December 29 through January 3

**I. Aichi Prefecture**

Name/Address	TEL/FAX	Traffic Accident Consultation	Legal Consultation (By appointment only)
Central Community Plaza Aichi Prefecture Local Autonomy Center Building 1st-3rd Floor 3-1-2 Sannomaru, Naka-ku, Nagoya	TEL 052-962-5100	Monday through Friday (Except national holidays) 9:00am - 5:15pm	Monday, Wednesday and Friday (Except national holidays) 1:00pm - 3:00pm
	FAX 052-972-6001	Saturday and Sunday 9:00am - 4:30pm	

II. Counseling and Consultation in Nagoya City		
Name/Address	TEL	Category/Hours
Public Appeals Division	052-972-3162	Consultation of Traffic Accidents
Nagoya City Hall		Monday through Friday
West Annex 1st Floor		(Except national holidays)
3-1-1 Sannomaru, Naka-ku, Nagoya		9:00am - 11:45am
		1:00pm - 3:45pm
	052-972-3160	Legal Consultation (Face to Face)
	Appointment	(By appointment only)
	Nagoya Oshiete Dial	Monday through Friday
	052-953-7584	(Except national holidays)
		1:00pm - 4:00pm
		(Only for people who live, work or go to school in Nagoya)
		Appointment can be made 1 week prior to the consultation. Maximum 16 persons per day.
III. Others		
Name/Address	TEL	Category/Hours
Nichibenren Traffic Accident Consultation Center Aichi Branch	052-252-0044	Free Consultation (By appointment only)
		Monday through Saturday
		(Except national holidays)
Sakae Legal Consultation Center		10:15am - 1:05pm
Chunichi Building 3rd Floor		1:30pm - 4:20pm
4-1-1 Sakae, Naka-ku, Nagoya		
Nagoya Car Insurance Claim Center, The General Insurance Association of Japan	052-263-7875	Telephone and Face to Face Consultation
		Monday through Friday
		(Except national holidays)
KDX Nagoya Sakae Bld. 4th Floor		9:00am - 12:00pm
4-5-3 Sakae, Naka-Ku, Nagoya		1:00pm - 5:00pm
		Free consultation with a lawyer
		(By appointment only)
		Wednesday
		9:00am - 12:00pm
		1:00pm - 5:00pm
The Japan Center for Settlement of Traffic Accident Disputes	052-581-9491	Consultation with a lawyer
Sumitomoseimei Nagoya Building		(By appointment only)
24th Floor		
2-14-19 Meieki minami, Nakamura-ku, Nagoya		
Traffic Safety Association	052-981-7587	Telephone and Face to Face Consultation
		Monday through Friday
1-6-50 Jyogajji, Kita-ku, Nagoya		(Except national holidays)
		10:00am - 3:00pm
National Agency for Automotive Safety and Victims' Aid (NASVA)	052-571-1537	
Nagoya branch	0570-00738	Traffic Accident Victims Hotline
Nagoya Sanko Building 4th Floor		Monday through Friday
3-21-7 Meieki, Nakamura-ku, Nagoya		9:00am - 5:00pm