

Guidance to the Distress Relief Plan from the Japan Workers' Alpine Federation

Subscribe to the Workers' Distress Relief Fund – Never Miss the Chance!

The Workers' Distress Relief Fund is open to everybody; any member of the Japan Workers' Alpine Federation can easily subscribe to it any time. As a non-profit mutual aid plan for members of the Workers' Alpine Federation, it offers greater benefits as the memberships and funds grow. It also covers sudden illness as well as accidents when mountaineering overseas.

Coverage:
From hiking to mountaineering overseas
From Alpine skiing to simulated rock-climbing

Japan Workers' Alpine Federation

Twelve Points about the Workers' Distress Relief Fund

Point 1 Open to all members of the Workers' Alpine Federation

Options for premiums from ¥1,000 (one share) to ¥10,000 (ten shares)

The Workers' Distress Relief Fund is a mutual aid plan for Federation members, created by the members themselves. Any member of the Federation can subscribe to the Fund any time. For premiums, options are available from ¥1,000 per year (one share) to ¥10,000 (ten shares). You can also add (increase) the payment up to the limit (¥10,000) even in the middle of the fiscal year.

Note: Any additional amounts paid in mid-year are effective only up to the end of the current subscription period. The premium for additional shares is set to ¥1,000 per share, regardless of the number of remaining months, and calculation per month is not applicable.

Point 2 Allotment of surplus fund to increase rescue/search coverage

As a non-profit plan, the Workers' Distress Relief Fund can provide greater benefits as the funds increase. For renewal of the subscription, the multiplier of the rescue/search benefits increases by ten times of the premium every year, promising greater benefits in the future.

Point 3 Provision to the safety fund

Your money paid into the Workers' Distress Relief Fund is working not only for post-accident benefits but also in our distress prevention measures. The operation of the safety fund aims to support technical education programs as well as accident prevention activities. Also, part of payments into the Workers' Distress Relief Fund is returned to the Federation's branches in the relevant regions.

Point 4 Subscription accepted any time

Your policy with the Workers' Distress Relief Fund will take effect on the day the administration committee receives your application form and the money paid, and you will be covered for one year under the policy.

Note: The term to be covered for the initial year of subscription is up to the end of the specified expiration month.

Point 5 Subscription fee of ¥500 required for the initial year

A first-time subscription to the Workers' Distress Relief Fund, requires a subscription fee of ¥500 (to be allotted to clerical expenses).

Point 6 Door-to-door coverage

The Workers' Distress Relief Fund covers all accidents in mountaineering, excluding traffic accidents and those involving transportation facilities.

Point 7 Immediate delivery of benefits through the provisional benefit system

In case a tremendous sum of money is needed for searching for a missing member, the Workers' Distress Relief Fund enables prompt reception of benefits within the limit of the subscribed sum of benefits under the relevant benefit plan, upon submission of an application for provisional benefit payment and (a copy of) the mountaineering planning document.

Point 8 Applicable to accidents in simulated rock-climbing, overseas mountaineering and trekking

The Workers' Distress Relief Fund can be applied to accidents that may occur in simulated rock-climbing, mountaineering overseas and trekking.

Note: In order to apply for benefits payment from a foreign country, an itinerary schedule must be submitted beforehand to the international committee of the Japan Workers' Alpine Federation. For application for benefits resulting from simulated rock-climbing, no itinerary schedule needs to be submitted, only an accident report is required.

Point 9 Special benefits

For trekking and hiking, the Workers' Distress Relief Fund provides a multiplier three times as great as the contracted rate.

Note: The tripled-benefit plan covers mountaineering that meets the following criteria: (1) mountaineering that does not include rocky stretches, swamp, snowy weather, or mountains in foreign countries, (2) mountaineering at an altitude of 2,000 meters or below, (3) mountaineering with the standard course time of five hours or less, (4) one-day mountaineering, and (5) established mountaineering courses.

Note: For application for benefits under the tripled-benefit plan, the subscriber is required to make an application for payment that includes a statement satisfying the above criteria.

Point 10 Five-times benefits for double distresses

In case a member of the Federation covered by the Workers' Distress Relief Fund is involved in an accident during rescue/search operations for another accident, the double distress relief plan is applied. Under this plan, five times as much as the benefit payment under the relief plan is paid.

Point 11 Also covering casualties, disappearance, hospitalization and outpatient treatment

Not only search and rescue, the Workers' Distress Relief Fund also covers casualties, disappearance and post-accident problems. For hospitalization, a period within one year after an accident is covered for a period from three days to 210 days. Furthermore, the fund covers outpatient treatment (for a period from three days to 50 days) and illness occurring in mountaineering (such as altitude disease, heatstroke, frostbite, etc.).

Point 12 Relief money to the sponsoring organization in case any non-member participants is involved in an accident in mountaineering open to the non-members

A relief payment plan is applicable to accidents encountered by participants other than members of the Workers' Alpine Federation in a mountaineering event open to the public, conducted under the leadership of a subscriber to the Workers' Distress Relief Fund and sponsored by an organization. Benefit payments are ¥300,000 for casualties, disappearance or serious post-accident trouble, ¥100,000 for hospitalization for 3 days or more, long-term outpatient treatment requiring 20 days or more, and ¥30,000 for short-term outpatient treatment (from three to 19 days).

Contact for
information
and application

Administration Committee,

Japan Workers' Alpine Federation

Postal code: 162-0814 5-24 shin-Ogawa-machi, Shinjuku-ward, Tokyo

Phone: 03-3260-6331 Postal transfer account: 00110-0-78055

Toll-free number: 0120-44-2742 (Available from Monday through Friday, between 10:00 and 18:00)

E-mail: kikin@jwaf.jp

Premiums and Benefits

Premiums	Individuals: ¥1,000 per share, eligible to purchase up to ten shares each Groups: ¥2,000 per share, eligible to purchase up to five shares each
Period covered	One year
Benefits	<p><For individual subscribers></p> <ul style="list-style-type: none"> - 200 times of the premium may be paid for death, injuries - 300 times of the premium may be paid for search and rescue (1st year of subscription) (The search and rescue benefits are increased in increments of 10 at each annual renewal after the initial year, increasing up to 400 times of the premium paid.) <p>* Calculation: Maximum sum of search and rescue benefits: The premium paid multiplied by (300 + [number of subscription years - 1] x 10).</p> <ul style="list-style-type: none"> - Hospitalization: Covers 3 to 210 days within one year after the date of the accident - Outpatient treatment: Covers 3 to 50 days within one year after the date of the accident <p><For groups></p> <ul style="list-style-type: none"> - Covers injuries up to 10 times of the premium paid (A group insurance policy is not available for the search and rescue plan.)
Subscription fee	A subscription fee of ¥500 is required for a new subscription.

Example policy for an individual subscriber

Suppose you have paid **¥5,000 per year** (that is, five shares, or an average of ¥417 per month).

Search and rescue (300 to 400 times)	1 st year of subscription	(300 times the premium paid)	→ up to 1,500,000 yen
	From the 2 nd year (if renewed)	(310 times the premium paid)	→ up to 1,550,000 yen
	From the 6 th year (if renewed)	(350 times the premium paid)	→ up to 1,750,000 yen
	From the 11 th year (if renewed)	(400 times the premium paid)	→ up to 2,000,000 yen

* The above sum shall not exceed the actual costs of the search and rescue operations.

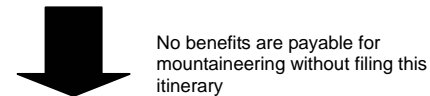
Death, injuries (200 times)	Death, missing	→ 1,000,000 yen
	Eyesight lost in both eyes	→ 1,000,000 yen
	Five fingers lost on one foot	→ 300,000 yen
	Hospitalization (3 to 210 days) (within one year after accident)	→ 4,000 yen (per day)
	Outpatient treatment (3 to 50 days) (within one year after accident)	→ 2,000 yen (per day)

Cases where no benefits are payable

- Mountaineering without filing a scheduled itinerary
- When the report is filed 30 days or more after the accident
- Traffic accidents and any other accidents involving transportation facilities
- Application for benefit submitted one year or more after the accident

Flow of events in case you ever get involved in an accident

Submission of a mountaineering scheduled itinerary



An accident occurs



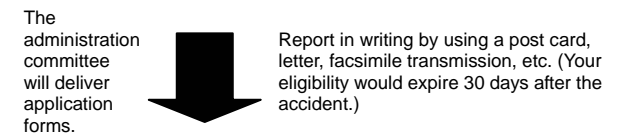
Search and rescue operations

Benefit per day of hospitalization, outpatient treatment for Category 2 individual and group

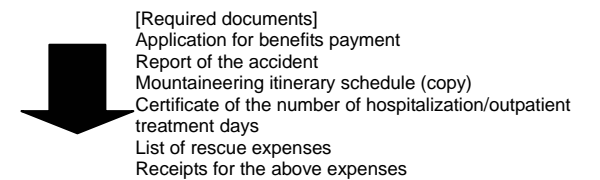
No. of shares	Category 2 individual		Category 2 group	
	Hospitalization (per day)	Outpatient treatment (per day)	Hospitalization (per day)	Outpatient treatment (per day)
1	800 yen	400 yen	80 yen	40 yen
2	1,600 yen	800 yen	160 yen	80 yen
3	2,400 yen	1,200 yen	240 yen	120 yen
4	3,200 yen	1,600 yen	320 yen	160 yen
5	4,000 yen	2,000 yen	400 yen	200 yen
6	4,800 yen	2,400 yen	-	-
7	5,600 yen	2,800 yen	-	-
8	6,400 yen	3,200 yen	-	-
9	7,200 yen	3,600 yen	-	-
10	8,000 yen	4,000 yen	-	-

Formalities for reception of benefits

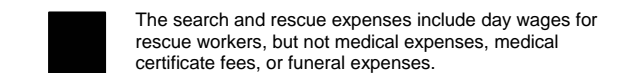
Reporting on the accident by the representative or the person in charge of the victim member(s)



Application for benefit payment by the group representative



The administration committee will approve the benefit payment.



Delivery of the benefits and the certificates

The administration committee delivers the above to the group representative.

Application for New/Additional Subscription to the Workers' Distress Relief Fund (Use a separate form for renewal.)

		New	Additional	(Circle One)
Local branch name	_____ Workers' Alpine Federation	Number of shares under this application	_____	
Organization		Term of the policy under this application	From (month) (year) to (month) (year)	
Reference number for the subscriber	_____ (Entry not needed for a new subscription)	For a new subscription, enter the period up to the expiration month (Payment is calculated on a basis of ¥80 per month for one share). For additional enrollment, enter the period up to the current expiration date (¥1,000 per share, no deduction for shares purchased in mid-year).		
Subscriber's name		Total amount paid:	¥ _____	(including ¥500 for a new subscription)
		Date of payment by postal transfer	Paid on _____, _____	
Number of current shares held	_____ (Entry not needed for a new subscription)	Subscription		
Expiration date of the current policy	(Month) (year) (Entry not needed for a new subscription)	Person in charge at the Distress Relief Fund		

Account for postal transfer: **00110-0-78055**, in the name of the **Workers' Alpine Federation Administration Committee**
(For application forms for new/additional subscriptions, another designated form is available.)