The below "Standard General Conditions of Travel Agency Business" is a reference translation of Hyojun Ryokogyo Yakkan prepared by All Nippon Travel Agents Associatoin (ANTA) except for some minor modifications for Ohayo Travel. All the contract rights and obligations are bind by the original Japanese document. The original Hyojun Ryokogyo Yakkan (in Japanese) is issued by Japan Tourism Agency

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Public Notice No. 1593 by the Ministry of Land, Infrastructure and Transport This is an official announcement of the following revision concerning all terms and conditions of the standard general conditions of travel agency business (Public Notice No. 790 by the Ministry of Transport dated December 19, 1995) as stipulated in Article 12 -3 of the Travel Agency Law (Law No. 239 of 1952) December 16, 2004

Kazuo Kitagawa, Minister of Land, Infrastructure and Transport

Final revision: March 29, 30th Year of Heisei – 2018 Public Notice No. 9 by the Japan Tourism Agency (Effective from April 1, 30th Year of Heisei – 2018)

Standard General Conditions of Travel Agency Business

Subscription Type Organized Tour Contract Part

Chapter 1 - General Provisions

(Scope of Application)

Article 1 The Contract of our Company (hereinafter referred to as "We," "Us," or "Our" as the case may be) concerning the subscription type organized tour to be executed with the traveler (hereinafter referred to as the "Subscription Type Organized Tour Contract", or "Contract) shall be based on the General Conditions. In the case that any matter not stipulated in the General Conditions arises, ordinance or generally established practice shall be applied.

2 In cases where we execute a special contract (hereinafter referred to as the "Special Contract") with the traveler in writing without violating the relevant law and harming the interests of the traveler, such Special Contract shall be given priority, notwithstanding the provision of the preceding paragraph.

(Definition of Terminology)

Article 2 In the General Conditions, "Subscription Type Organized Tour" or "Tour" shall mean such tours for which we prepare beforehand for subscription by travelers, travel plans including destinations, itineraries, transportation services and accommodation services to be offered to travelers, as well as the Tour Price amount (as defined in Article 12 below) payable to us by travelers, which shall be implemented as planned.

2 In the General Conditions, "Domestic Trip" shall mean trips within Japan only, and "Overseas Trip" shall mean those trips other than a Domestic Trip.

3 In this Part, the "Communication Contract" shall mean the Subscription Type Organized Tour Contract, which is executed between us and a card member of the credit card company affiliated with us or the company marketing our Subscription Type Organized Tour on behalf of us (hereinafter referred to as an "Affiliated Company") by subscription through telephone, mail, facsimile, or other means of communication, subject to prior consent of the traveler to the effect that the claims or obligations held by us, such as the Tour Price to the traveler based on Subscription Type Organized Tour Contract are settled on or after the due date of such claims or obligations according to card membership rules as provided separately by the Affiliated Company, and also subject to payment of the Tour Price, etc. payable under the said Subscription Type Organized Tour Contract according to the methods specified in Article 12, paragraph 2, the latter part of Article 16, paragraph 1 and Article 19, paragraph 2.

4 In this Part, the "Electronic Consent Notice" shall mean a notice issued in acceptance of the subscription for the Contract, and is conducted by means of transmission, among the methods utilizing information and communication technologies, via telecommunication lines connecting the computer, facsimile, telex or telephone (hereinafter referred to as the "Electronic Computer, etc.") used by us, or the company marketing our Subscription Type Organized Tour on our behalf, with the Electronic Computer, etc. used by the traveler.

5 In the General Conditions, the "Date Card Used" shall mean the date when the traveler or our Company becomes obligated to pay the Tour Price, etc. or executes refundable liability under the Subscription Type Organized Tour Contract.

(Content of Tour Contract)

Article 3 We undertake to make arrangements and administer the itinerary under the Subscription Type Organized Tour Contract so that the traveler can be provided with transportation, accommodation and other services as offered by transportation and accommodation businesses, etc. (hereinafter referred to as the "Tour Service") according to the itinerary provided by us.

(Business Agent)

Article 4 There are cases where we may engage other travel agents, professional arrangers or other helpers in or outside Japan, in order to have them make arrangements in whole or in part on our behalf for the execution of the Subscription Type Organized Tour Contract.

Chapter 2 – Execution of Contract

(Subscription for the Tour Contract)

Article 5 A traveler who wishes to subscribe to our Subscription Type Organized Tour Contract shall fill in the necessary information in the application form as designated by us (hereinafter referred to as the "Application Form"), and shall submit it to us together with the required payment to apply for the Subscription Type Organized Tour Contract (hereinafter referred to as the "Application Fee") as separately specified by us.

2Notwithstanding the provision of the preceding paragraph, a traveler who wishes to subscribe to our Communication Contract will be required to notify us of the name of the desired Subscription Type Organized Tour, the start date of the Tour, the traveler's membership number and other information as required (hereinafter referred to as the "Membership Number, etc.").

3 The Application Fee as specified in paragraph 1 shall be treated as part of the Tour Price, a cancellation fee or a penalty charge.

4In cases where the traveler participating in the Subscription Type Organized Tour requires special attention, the said traveler shall mention such a request to us at the time of application for the Contract. In this case we will try to accommodate such a request as far as possible.

5Any expenses incurred as a result of the special arrangements made at the request of the traveler under the preceding paragraph shall be borne by the said traveler.

(Subscription by Telephone, etc.)

- Article 6 Subscriptions for the Subscription Type Organized Tour Contract are accepted by means of telephone, mail, facsimile and other means of communications. In such cases, the Contract is not executed at the time of subscription, and the traveler for the said Tour will submit an Application Form and Application Fee, or notify us of his or her Membership Number, etc. within the period as designated by us, in accordance with the provision of paragraph 1 or paragraph 2 of the preceding Article 5, after we have notified the said traveler of our acceptance of his or her subscription.
- 2Upon the submission of the Application Form and Application Fee as specified in the preceding paragraph, or when we have been notified of the traveler's Membership Number, etc., the order in which we execute the Subscription Type Organized Tour Contract with the said traveler shall be subject to the order in which we receive his or her Application

Form and Application Fee, or the traveler's Membership Number .

3 In cases where the traveler fails to submit the Application Fee, or to notify us of his or her Membership Number, etc. within the period specified in paragraph 1 above, we will consider such a subscription as not having been received and treat it accordingly.

(Rejection of the Execution of the Contract)

Article 7 Any one of the following is a case upon which we reserve the right to decline the execution.

a. In cases where the sex, age, qualifications, skills or other conditions of the traveler in question do not meet such conditions as specified by us in advance, as required of travelers participating in the Tour;

b. In cases where the number of travelers subscribing for the Tour has already reached the maximum number of participants as scheduled for the Tour;

c. In cases where the traveler in question subscribing for the Tour is likely to create a nuisance for other travelers or hinder smooth implementation of the Tour as a group;

d. In cases where the Communication Contract is about to be executed, and the traveler is unable to settle in whole or in part, the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company. Such reasons may be due to, but not limited to, the credit card as held by the traveler in question, being found to be invalid;

e. In cases where the traveler is recognized as a gang member, an associated gang member, a person or a company related to crime syndicates, a corporate racketeer or any other antisocial forces;

f. In cases where the traveler has made claims through forceful behavior or unjust claims to us or acted in a threatening manner or made threatening statements, or has conducted violent acts or behavior in connection with any transaction between the parties, or other acts or behavior equivalent to these;

g. In cases where the traveler committed acts which may damage our reputation or obstruct our business by spreading false rumors, the use of fraudulent means or by force, or other acts or behavior equivalent to these; or h. In cases where there is an inconvenience related to our business.

(Time that the Tour Contract is Executed)

Article 8 The Subscription Type Organized Tour Contract shall be executed when we have accepted the execution of the Contract and have received the Application Fee as specified in the Article 5, paragraph 1.

2 Notwithstanding the provision of the preceding paragraph, the Communication Contract shall be executed when we send out a notice to the effect of communicating our acceptance of the execution of the Contract, except when an electronic notice of acceptance is sent out for the said Contract, in which case the Contract shall be executed when the said electronic notice has reached the traveler.

(Delivery of Contract Document)

Article 9 We will promptly deliver to the traveler, a document (hereinafter referred to as the "Contract Document") detailing the itinerary, content of the Tour Service, Tour Prices, and other conditions of the Tour, as well as matters concerning our responsibility with regards to the Tour, promptly after the Tour Contract has been executed as defined in the preceding Article.

2 The scope of our responsibility for the Tour Service in making arrangements and administering itineraries under the Subscription Type Organized Tour Contract shall be based on the details stated in the Contract Document as specified in the preceding paragraph.

(Determinate Document)

Article 10 In cases where it is not possible to state the determinate itinerary, or the names of transportation or accommodation facilities in the Contract Document as specified in the preceding Article, paragraph 1, we will list, on a limited basis, in the Contract Document, the names of facilities scheduled for accommodation and the names of transportation facilities important and to be shown in the Contract Document, and after we have delivered such a Contract Document, we will also deliver a document with descriptions of determinate conditions (hereinafter referred to as the "Determinate Document") on or before the date as specified in the said Contract Document, but no later than

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the day immediately preceding the starting date of the Tour (or the starting date of the Tour, in cases where subscriptions for the Subscription Type Organized Tour Contract are made on or after the 7th day immediately preceding the start date of the Tour).

2 In the case of the preceding paragraph, when an enquiry is received from a traveler who wishes to confirm the status of arrangements, we will respond promptly and properly to such an enquiry before delivery of the Determinate Document to the said traveler.

3 In cases where the Determinate Document has been delivered as specified in paragraph 1, the scope of our responsibility for the Tour Service in making arrangements and administering itineraries shall be limited to the scope described in the said Determinate Document.

(Method of Utilizing Telecommunication Technology)

Article 11 When, instead of physically delivering to the traveler the document, the Contract Document or the Determinate Document to be delivered at the time when the traveler is about to execute the Subscription Type Organized Tour Contract which describes details such as the itinerary, the Tour Service content, the Tour Price, other conditions of the Tour, and matters regarding our responsibility, we have provided the traveler, with his/her prior consent, with such details to be described in the said document(s) (hereinafter referred to in this Article as the "Described Details") by means of utilizing telecommunications technology, we will confirm that the Described Details have been recorded on a file as equipped in the communications equipment used by the traveler.

2 In the case of the preceding paragraph, when the communications equipment used by the said traveler is not equipped with a file for recording the Described Details, we will record the Described Details on a file (confined for exclusive use of the said traveler) as equipped in the communications equipment used by us, and confirm that the said traveler has viewed the Described Details.

(Tour Price)

Article 12 The traveler will be required to pay to us the price for our providing of the Tour Service (hereinafter referred to as the "Tour Price") in the amount specified in the Contract Document on or before the date specified in the Contract Document prior to the starting date of the Tour Service.

2 When the Communication Contract has been executed, we will receive payment of the Tour Price in the amount specified in the Contract Document by the credit card of our Affiliated Company without obtaining the traveler's signature on the designated voucher. In this case, the date on which the card is used shall be considered as the date the Tour Contract is executed.

Chapter 3 - Alteration of the Contract

(Alteration of the Contract Content)

Article 13 In cases where there arise causes beyond our control, such as acts of God, acts of war, civil commotion, suspension of the Tour Service by transportation and accommodation facilities, etc., orders from government and other public agencies, the need to use transportation services not based on our original transportation plan, and other causes, and when it is considered unavoidable in order to effect the safe and smooth implementation of the Tour, we may be required to change the itinerary, content of the Tour Service and other content of the Subscription Type Organized Tour Contract (hereinafter referred to as the "Contract Content") by promptly explaining to the traveler beforehand the reasons for the nature of such causes being beyond our control and the correlation between such causes and subsequent changes. This shall be the case except at the time of an emergency, in which case, when unavoidable, we will explain to the traveler after such changes have been made.

(Alteration of Tour Price)

Article 14 In cases where the transportation fare and charge applicable to the transportation facilities being used for the implementation of the Subscription Type Organized Tour (hereinafter in this Article referred to as the "Applicable Fare and Charge") are increased or reduced considerably beyond price levels as normally assumed, due to significant changes to economic or other conditions, compared with the Applicable Fare and Charge made public as effective

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rates at the time when the Subscription Type Organized Tour was originally offered, we will be permitted to increase or reduce the amount of the Tour Price within the range of the amount so increased or reduced.

2 In cases where we increase the Tour Price as provided for in the preceding paragraph, we will inform the traveler to that effect before the 15th day immediately preceding the starting date of the Tour.

3 In cases where the Applicable Fare and Charge are reduced as provided for in paragraph 1, we will decrease the Tour Price by the amount so reduced in accordance with the provision of the said paragraph.

4 If any change in the Contract Content according to the provisions of the preceding Article, causes any increase or decrease to accrue in the expenses required for the implementation of the Tour (including the cancellation fee, a penalty charge or other expenses already paid or payable from now for the Tour Service unreceived due to changes in the said Contract Content), we may change the Tour Price within the range of the amount increased or decreased when such Contract Content is changed (except when such increase of expenses is caused by a lack of seats/rooms in the transportation and accommodation facilities, etc. or other facilities, despite the fact that the relevant Tour Service is provided by the transportation and accommodation facilities, etc.).

5 In cases where we have stated in the Contract Document that the Tour Price varies with the number of persons utilizing the transportation and accommodation facilities, etc., and when the number of persons participating in the Tour changes due to causes not attributable to us after the execution of the Subscription Type Organized Tour Contract, we reserve the right to change the amount of the Tour Price as described in the Contract Document.

(Change of Traveler)

Article 15 A traveler who has executed a Subscription Type Organized Tour Contract with us may assign his/her status under the said Contract to a third party, subject to our consent.

2 In cases where a traveler wishes to obtain our consent as provided in the preceding paragraph, the said traveler shall fill in the necessary information on the form designated by us, and submit it to us together with the handling fee in the designated amount to us.

3 The assignment of the said status under the Contract, as provided in paragraph 1, shall take effect when approved by us. After such approval, the third party who has acquired such status under the Tour Contract shall succeed to all rights and obligations concerning the said Subscription Type Organized Tour Contract as originally executed by the traveler.

Chapter 4 - Cancellation of the Contract

(Traveler's Rights to Cancel the Contract)

Article 16 A traveler may, at any time, cancel the Subscription Type Organized Tour Contract by paying to us the cancellation fee specified in Schedule I. In cases where the said traveler wishes to cancel the Communication Contract, we will accept payment of the cancellation fee by using the card of the Affiliated Company without obtaining the said traveler's signature on the designated voucher.

2 Notwithstanding the provision of the preceding paragraph, the traveler may cancel, in any of the following cases, the Subscription Type Organized Tour without paying the cancellation fee before the start of the Tour.

a. In cases where the Contract Content has been changed by us, but limited only to such cases where the changes listed in the left column of Schedule II and other important changes;

b. In cases where the Tour Price is increased under the provision of Article 14, paragraph 1;

c. In cases where there arise such causes as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and other causes, whereby it becomes impossible or highly unlikely to carry out the safe and smooth implementation of the Tour;

d. In cases where we fail to deliver the Determinate Document to the traveler on or before the date specified in Article 10, paragraph 1; or

e. In cases where the implementation of the Tour has been precluded as scheduled according to the itinerary described in the Contract Document as a result of causes attributable to us.

3 Notwithstanding the provision of paragraph 1, when the traveler has been unable to receive the Tour Service as described in the Contract Document after the start of the Tour due to causes not attributable to him/her, or when we inform him/her to that effect, the said traveler may cancel the Contract for that portion of the Tour Service which he/she has been unable to receive, without paying the cancellation fee.

4 In the case of the preceding paragraph, we will refund to the traveler the portion of the Tour Price related to the portion of the Tour Service that has become unavailable. However, when the case of the preceding paragraph is not due to causes attributable to us, we will refund to the said traveler after deducting from the said amount the cancellation fee, penalty charges and any other amount related to the expenses already paid or payable on or after the cancellation for the said Tour Service.

(Our Right to Cancel the Contract - Cancellation before the Start of the Tour)

Article 17 In any of the following events, we may cancel the Subscription Type Organized Tour Contract prior to the start of the Tour by explaining to the traveler the reason for the cancellation:

a. In cases where it becomes known that the traveler does not meet the conditions required of Tour participants, such as sex, age, qualifications, skills, etc., as specified by us beforehand;

b. In cases where the traveler is considered unable to participate in the said Tour due to illness, the absence of a necessary aide/helper or other such causes;

c. In cases where the traveler is likely to cause trouble to other travelers or interfere with the smooth implementation of the Tour as a group;

d. In cases where accommodating the traveler is burdensome and exceeds the responsibility provided for in the Contract Content beyond a reasonable extent;

e. In cases where the number of travelers participating in the Tour does not reach the minimum number of participants for the Tour as specified in the Contract Document;

f. In cases where it is highly likely that conditions required for implementation of the Tour as described at the time of the execution of the Contract, such as the sufficient amount of snowfall necessary for a ski Tour, may not come into being;

g. In cases where there arises causes beyond our control, such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and other causes, whereby it becomes impossible or highly unlikely to carry out the safe and smooth implementation of the Tour as scheduled according to the itinerary described in the Contract Document;

h. In cases where the Communication Contract has been executed, and the traveler is unable to settle in whole or in part the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company due to such causes as the credit card held by the traveler becoming invalid; or

i. When it is found that the traveler falls under any of Article 7, items e through g.

2 In cases where the traveler does not pay the Tour Price by the due date specified in the Contract Document as provided in Article 12, paragraph 1, the traveler shall be considered to have cancelled the Subscription Type Organized Tour Contract on the day immediately following the said due date. In this case, the said traveler shall pay a penalty charge in the amount equal to the cancellation fee as specified in the preceding Article, paragraph 1.

3 In cases where we cancel the Subscription Type Organized Tour Contract due to reasons specified in paragraph 1, item e, we will inform travelers participating in the Tour that the said Tour is to be cancelled before the 13th day immediately preceding the starting date of the Tour in the case of a Domestic Trip (before the 3rd day in the case of a day trip) and before the 23rd day in the case of an Overseas Trip (before the 33rd day, if the starting date falls within the Peak Season as defined in Schedule I).

(Our Right to Cancel the Contract - Cancellation after the Start of the Tour)

Article 18 In any of the following cases, we may cancel part of the Subscription Type Organized Tour Contract even after the start of the Tour by explaining to the traveler about the reason for the cancellation:

a. In cases where the traveler is considered unable to continue the said Tour due to the absence of a necessary aide/helper or other causes;

b. In cases where the traveler interferes with the safe and smooth implementation of the said Tour by not following our instructions as given by our tour escort or other staff, or by disrupting the disciplinary order of group activities by physically assaulting or threatening the said staff or other travelers;

c. When it is found that the traveler falls under any of Article 7, items e through g; or

d. In cases where there arise causes beyond our control, such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and other causes, whereby it becomes impossible to continue the Tour.

2 In cases where we have cancelled the Subscription Type Organized Tour Contract under the provision of the preceding paragraph, the contractual relationship between our Company and the traveler shall cease to exist from the cancellation thereof. In such a case, it shall be deemed that our liability related to the Tour Service already provided to the traveler has effectively been redeemed.

3 In the case of the preceding paragraph, we will refund to the said traveler the amount remaining after deducting the cancellation fee, penalty charge and any other amount related to the expenses already paid or payable from the cancellation thereof for said Tour Service from the amount covering the portion of the said Tour Service which has yet to be offered to the traveler out of the Tour Price.

(Refund of Tour Price)

Article 19 In cases where a refundable amount becomes due to the traveler as a result of the Tour Price being reduced under the provisions set forth in Article 14, paragraphs 3 through 5 or due to the cancellation of the Subscription Type Organized Tour Contract under the provisions of the preceding Articles 16 through 18, we will refund to the traveler the amount by which the Tour Price is reduced, within 7 days from the day immediately following the date of cancellation, in cases where the refund is due to cancellation prior to the start of the Tour, or within 30 days from the day immediately following the last day of the Tour as stated in the Contract Document, in cases where the said refund is due to a reduction of the Tour Price or cancellation after the start of the Tour.

2 In cases where the Communication Contract has been executed with the traveler, we will pay a refund to the traveler according to the card membership rules of the Affiliated Company, if a refundable amount becomes due to him/her as a result of a reduction of the Tour Price under the provisions set forth in Article 14, paragraphs 3 through 5, or due to the cancellation of the Communication Contract under the provisions of the preceding Articles 16 through 18. In this case, we will notify the traveler of the refundable amount due within 7 days from the day immediately following the date of cancellation in the case of a refund due to cancellation prior to the start of the Tour, or within 30 days from the day immediately following the last day of the Tour as stated in the Contract Document, in the case of a refund due to a reduction of the Tour Price or cancellation after the start of the Tour. The day upon which we notify the traveler shall be considered as the Date Card Used.

3 The provisions of the preceding two paragraphs shall not prevent the traveler or our Company from exercising the right to claim compensation for damages suffered under the provisions of Article 27 or Article 30, paragraph 1.

(Arrangement for Return Trip after Cancellation of the Contract)

Article 20 In cases where we have cancelled the Subscription Type Organized Tour Contract after the start of the Tour under the provisions of Article 18, paragraph 1, items a or d, we will undertake to make arrangements for the Tour Services as needed for the traveler to return to the place of departure of the said Tour at the request of the traveler.
2 In the case of the preceding paragraph, all expenses required for the return trip to the departure place shall be borne by the traveler.

Chapter 5 - Contracts with Organizations and Groups

(Contracts with Organizations and Groups)

Article 21 We will apply the provisions of this Chapter to the execution of the Subscription Type Organized Tour Contracts in cases where we receive subscriptions from two or more travelers who are to travel the same route at the same time, provided that each traveler appoints a responsible representative (hereinafter referred to as the "Contract Representative").

(Contract Representative)

Article 22 Unless a Special Contract is executed, we will consider the Contract Representative as the person holding all power of representation concerning the execution of the Subscription Type Organized Tour Contract for travelers who compose his/her organization or group (hereinafter referred to as the "Constituent Members"), and we will handle all transactions concerning the Tour business related to the said organization or group with the said Contract Representative.

2 The Contract Representative is required to submit a list of the Constituent Members on or before the date as specified by us.

3 We will not be held responsible for the liabilities or obligations which the Contract Representative assumes to the Constituent Members at present, or liabilities or obligations which the Contract Representative is likely to assume in the future.

4 In cases where the Contract Representative does not accompany his/her organization or group during the Tour, one of the Constituent Members appointed by the Contract Representative beforehand shall be deemed by us to be the Contract Representative after the commencement of the Tour.

Chapter 6 - Administration of Itinerary

(Administration of Itinerary)

Article 23 We will make efforts to secure the safe and smooth implementation of the Tour for the traveler and carry out the following services for the said traveler, except where we have executed a special contract which differs from these services:

a. In cases where it is considered that the traveler is unlikely to be able to receive the Tour Service during the Tour, to take necessary measures to ensure that the traveler will receive such Tour Service as specified in the Subscription Type Organized Tour Contract; and

b. In cases where alteration of the Contract Content becomes unavoidable despite the measures taken as described in the preceding paragraph, to make arrangements for alternative services. In cases where the Tour itinerary is to be changed, we will make efforts to make an alternative itinerary after the change measure up to the purpose of the original Tour itinerary. Also, in cases where we are required to change the content of the Tour Service, we will try to minimize alterations to the Contract Content by making the content of the Tour Service after the change as close to the originally planned content as possible.

(Instructions by Our Company)

Article 24 The traveler shall be required to follow the instructions of our Company while the Tour is conducted as a group during the Tour from start to finish, in order to implement the Tour safely and smoothly.

(Services of Tour Escort, etc.)

Article 25 There are cases where we will ask tour escorts or others to accompany the Tour, depending on the content of the Tour, and handle the services described in each item of Article 23 in whole or in part or any other services we consider necessary in connection with the said Subscription Type Organized Tour.

2 In general, the service hours for the said tour escorts or others to engage in the services as described in the preceding paragraph shall, range from 8:00 to 20:00 local time.

(Protective Measures)

Article 26 In the case that a situation arises where we consider the traveler to be in a condition requiring protection due to sickness, injury, etc. during the Tour, we may take the necessary measures. In these cases, if the cause is not attributable to us, the expenditure required for the said measures shall be borne by the said traveler and shall be payable by the traveler on or before the date set by us by the method designated by us.

Chapter 7 - Responsibility

(Responsibility of Our Company)

Article 27 We will be responsible for the compensation of damages caused to the traveler intentionally or negligently by us or by our agent (hereinafter referred to as the "Business Agent") who has been engaged by us to make arrangements on our behalf under the provision of Article 4. Such compensation shall be limited to cases where notice has been given to us within two years from the day immediately following the day when the damages occurred.

2 In cases where the traveler has suffered damages due to causes beyond the control of our Company or our Business Agent such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and other such causes, we will not be responsible for compensation, except in the case of the preceding paragraph.

3 With regard to damages caused to baggage as described in paragraph 1, notwithstanding the provision of the said paragraph, we will compensate the traveler up to \$150,000 as a maximum amount per traveler (except in cases where the damages were caused by us intentionally or by our gross negligence), only in cases where we have been notified of the damages within 14 days in the case of the Domestic Trip, and within 21 days in the case of an Overseas Trip, from the day immediately following the day when the damages have occurred.

(Special Indemnity)

Article 28 We will pay an indemnity and a solatium of the amount set beforehand for certain damages caused to the life, body or baggage of the traveler while he/she is participating in the Subscription Type Organized Tour, in accordance with the provision of the separate Rules of Special Compensation attached hereto, regardless of whether or not we are responsible for causing the said damages under the preceding Article, paragraph 1.

2 In cases where we are responsible under the provision of the preceding Article, paragraph 1 for damages caused as described in the preceding paragraph, the indemnity payable by us according to the preceding paragraph shall be, within the limit of the amount of damage compensation payable based on the said responsibility, considered as the compensation for the said damages.

3 In such cases as provided in the preceding paragraph, our responsibility to pay the indemnity based on the preceding paragraph 1 of this Article shall be reduced by an amount equal to the damage compensation money payable by us, under the provision of the preceding Article, paragraph 1 (including the indemnity considered as the damage compensation money according to the provision of the preceding paragraph).

4 The Subscription Type Organized Tours which we implement by collecting a separate Tour Price from the traveler participating in our Subscription Type Organized Tour shall be handled as part of the content of the principal Subscription Type Organized Tour Contact.

(Guarantee of Itinerary)

Article 29 In cases where a major alteration is made to the Contract Content described in the left column of Schedule II (except the alterations described in each of the following items (excluding alterations caused by the lack of seats/rooms in the transportation and accommodation facilities, etc. or other facilities, despite the fact that the said Tour Service is provided by the transportation and accommodation facilities, etc.)), we will pay an indemnity for such alterations which is equal to or in excess of the amount reached by multiplying the Tour Price by the percentage as specified in the right column of the said Schedule within 30 days from the immediately following the last day of the Tour, except in cases where it is clear that we will bear the responsibility under the provision of Article 27, paragraph 1 regarding the said alterations.

a. Alterations due to the following causes:

(1) Acts of God;

(2) Acts of war;

(3) Civil commotion;

(4) Orders from government and other public agencies;

(5) Suspension of Tour Services by transportation and accommodation facilities, etc.;

(6) Offering a transportation service not included in the original travel plan; or

(7) Measures required to ensure the safety of the life and body of the tour participants

b. Alterations relating to the cancelled portion of the Subscription Type Organized Tour Contract its cancellation based on the provisions of Article 16 through Article 18.

2 The maximum amount of indemnity payable by us for such alterations per traveler for one Subscription Type Organized Tour shall be the amount reached by multiplying the Tour Price by the percentage set by us equal to or in excess of 15%. However, in cases where the amount of indemnity per traveler for one Subscription Type Organized Tour falls below 1,000 yen, we will not be obliged to pay the indemnity for the alteration.

3 In cases where it becomes clear that we are liable for the said alteration, based on the provision of Article 27, paragraph 1, after we have paid indemnity for the alteration in accordance with the provision of paragraph 1 of this Article, the traveler will be required to repay such indemnity paid for the said alteration. In such a case, we will pay the balance by offsetting the amount of compensation payable by us based on the provision of the said paragraph by the amount of indemnity due to be repaid by the traveler.

(Responsibility of the Traveler)

Article 30 In cases where we have suffered damages due to the willful misconduct or negligence of a traveler, the said traveler shall be required to compensate us for the damages.

2 When the traveler executes the Subscription Type Organized Tour Contract, the traveler will be required to make efforts to understand the content of the said Subscription Type Organized Tour Contract, such as the rights and obligations of the traveler, etc., by utilizing information as provided by us.

3 Should the traveler realize that the Tour Service being offered differs from that as stated in the Contract Document after the start of the Tour, in order for the traveler to smoothly receive the Tour Service as described in the Contract Document, the traveler shall promptly report to us, or our Business Agent or the provider of the said Tour Service at the touring point.

Chapter 8 - Compensation Business Guarantee Bonds

(Compensation Business Guarantee Bonds)

Article 31 We are a Security Member of All Nippon Travel Agents Association (located at_3F Akasaka Shasta East Bld. 4-2-19, Akasaka, Minato-ku, Tokyo).

2 The traveler or the Constituent Member who has executed the Subscription Type Organized Tour Contract with us is entitled to be reimbursed from compensation business guarantee bonds as deposited by All Nippon Travel Agents Association as described in the preceding paragraph, up to the maximum amount of 600,000yen in conjunction with claims arising from said transaction.

3 As we have paid our share of the compensation business guarantee bonds to All Nippon Travel Agents Association, in accordance with the provision of Article 49, paragraph 1 of the Travel Agency Law, we have not deposited the business guarantee bonds pursuant to Article 7, paragraph 1 of the Travel Agency Law.

Classification	Cancellation Fee	
a. Subscription Type Organized Tour Contract excluding the following column b		
(1) In cases where the Contract is cancelled on or after the 20th day (the 10th day in the case of	Up to 20% of the	
a day trip) from the day immediately preceding the starting day of the Tour (except in the following cases from (2) through (5)).	Tour Price	
Tonowing cases from (2) through (5)).		
(2) In cases where the Contract is cancelled on or after the 7th day from the day immediately	Up to 30% of the	
preceding the starting day of the Tour (except in the following cases from (3) through (5)).	Tour Price	
(3) In cases where the Contract is cancelled on the day immediately before the starting day of the Tour.	Up to 40% of the	
the rour.	Tour Price	
(4) In second second second is second if the station data of the Terry (second in the	Up to 50% of the	
(4) In cases where the Contract is cancelled on the starting day of the Tour (except in the following case (5)).	Tour Price	
	Up to 100% of the	
(5) In cases where the Contract is cancelled after the start of the Tour or the traveler does not participate in the Tour without notice (no show).	Tour Price	
b. Subscription Type Organized Tour Contract with the use of a chartered vessel	Based on the rules of the cancellation fee for the said vessel	
Remark: ①The amount of the cancellation fee shall be specified in the Contract Document.		
(2) In applying this Schedule, "After the Start of the Tour" refers to after "The time who	en the traveler starts	

1. Cancellation fees related to Domestic Trip

(2) In applying this Schedule, "After the Start of the Tour" refers to after "The time when the traveler starts receiving the service" stipulated in Article 2, paragraph 3 of the Rules of Special Indemnity as attached hereto.

2. Cancellation Fee related to Overseas Trip

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Classification

Cancellation Fee

a. Subscription Type Organized Tour Contract with the use of an aircraft when leaving Japan or returning to Japan (excluding Tour Contracts specified in the following column b.)

	1
(1) In cases where the starting day of the Tour falls within the Peak Season, and the Contract is	Up to 10% of the
cancelled on or after the 40th day from the day immediately preceding the starting day of the Tour (except in the following cases from (2) through (4)).	Tour Price Up
	to 20% of the
(2) In cases where the Contract is cancelled on or after the 30th day from the day immediately preceding the starting day of the Tour (except in the following cases from (3) through (4)).	Tour Price
	Up to 50% of the
(3) In cases where the Contract is cancelled no earlier than two days prior to the starting day of the Tour (except in the case described in (4) below).	Tour Price
	Up to 100% of the
(4) In cases where the Contract is cancelled after the start of the Tour or the traveler does not participate in the Tour without notice (no show).	Tour Price
b. Subscription Type Organized Tour Contract with the use of a chartered aircraft	
(1) In cases where the Contract is cancelled on or after the 90th day from the day immediately preceding the starting day of the Tour (except in the following cases from (2) through (4)).	Up to 20% of the Tour Price
(2) In cases where the Contract is cancelled on or after the 30th day from the day immediately preceding the starting day of the Tour (except in the following cases from (3) through (4)).	Up to 50% of the Tour Price
(3) In cases where the Contract is cancelled on or after the 20th day from the day immediately preceding the starting day of the Tour (except in the following case described in (4) below).	
(4) In cases where the Contract is cancelled no earlier than 3 days prior to the starting day of the Tour or the traveler does not participate in the Tour without notice (no show).	Up to 80% of the Tour Price
	Up to 100% of the Tour Price
c. Subscription Type Organized Tour Contract with the use of a vessel when leaving Japan and returning to Japan	Based on the rules of the cancellation fee for the said vessel
Note: The "Peak Season" shall mean the respective periods from December 20th through January 7t	h, from April
27th through May 6th, and from July 20th through August 31st of each year.	
Remark: ①The amount of the cancellation fee shall be specified in the Contract Document.	
$\overbrace{2}^{1}$ In applying this Schedule. "After the Start of the Tour" refers to the after "The time wh	en the traveler

(2) In applying this Schedule, "After the Start of the Tour" refers to the after "The time when the traveler starts receiving the service" stipulated in the Article 2, paragraph 3 of the Rules of Special Indemnity as attached hereto.

Schedule II - Monetary Indemnity for Alterations (related to Article 29, paragraph 1)

Alterations Requiring Payment of Indemnity	Percentage per Case (%) [¬]	
	Prior to the start of the Tour	After the start of the Tour
(1). Alterations to the starting or final days of the Tour described in the Contract Document	1.5	3.0

(2). Alterations of sightseeing locations or facilities (including restaurants) and other destinations of the Tour	1.0	2.0
(3). Alterations to the class or facilities of transportation facilities to those of lower rates than those described in the Contract Document (but limited only to cases where the total charged amount for altering the said class and facilities falls below the total amount for that as specified in the Contract Document)	1.0	2.0
(4). Alterations to the class of the transportation facilities or in the names of companies as specified in the Contract Document	1.0	2.0
(5). Alterations to different flights at the departure airport or destination airport in Japan from those as specified in the Contract Document	1.0	2.0
(6). Alterations/additions to connecting or indirect flights as needed to supplement/replace direct flights scheduled to fly between Japan and outside of Japan as specified in the Contract Document	1.0	2.0
(7). Alterations of the type or name of accommodation facilities as specified in the Contract Document	1.0	2.0
(8). Alterations to the conditions of guest rooms as specified in the Contract Document, such as the type of guest rooms, equipment, scenery, etc.	1.0	2.0
(9). Alterations in the items as specified in the tour title of the Contract Document, among the alterations specified in each item listed from (1) through (8) above.	2.5	5.0

Note 1. "Prior to the Start of the Tour" shall refer to cases where the traveler has been notified of the relevant alteration, no later than the day prior to the starting day of the Tour, and "After the Start of the Tour" shall refer to cases where the traveler has been notified of the relevant alteration on or after the starting day of the Tour.

Order-Taking Type Organized Tour Contract Part

Chapter 1 - General Provisions

(Scope of Application)

Article 1 The Contract of our Company (hereinafter referred to as "We," "Us," or "Our" as the case may be) concerning the order-taking type organized tour to be executed with the traveler (hereinafter referred to as the "Order-Taking Type Organized Tour Contract", or "Contract" or in the case the words mean the trip, "Order-Taking Type Organized Tour" or "Tour", as the case may be) shall be based on the General Conditions. In the case that any matter not stipulated in the General Conditions arises, ordinance or generally established practice shall be applied.

2 In the case that we execute a special contract (hereinafter referred to as the "Special Contract") with the traveler in writing without violating the relevant law, and harming the interest of the traveler, such Special Contract shall be given priority, notwithstanding the provision of the preceding paragraph.

(Definition of Terminology)

Article 2 In the General Conditions, the "Order-Taking Type Organized Tour" shall mean such travel plans for which we prepare at the request of the traveler, including the destinations, itineraries, transportation services and accommodation services to be offered to the travelers as well as the Tour Price amount (defined in Article 12 below) payable to us by the travelers and which shall be implemented as planned.

2 In the General Conditions, "Domestic Trip" shall mean trips planned for travel within Japan only, and "Overseas Trip" shall mean those trips other than Domestic Trips.

3 In this Part, "Communication Contract" shall mean the Order-Taking Type Organized Tour Contract, which is executed between us and a card member of the credit card company affiliated with us (hereinafter referred to as an "Affiliated Company") by subscription through telephone, mail, facsimile, or other means of communication, subject to prior consent of the traveler to the effect that the claims or obligations held by us, such as the Tour Price, etc., under the Order-Taking Type Organized Tour Contract, are settled on or after the due date of such claims or obligations according to the separately provided card membership rules of the Affiliated Company and also subject to payment of the Tour Price, etc. payable under the said Order-Taking Type Organized Tour Contract by the methods specified in Article 12, paragraph 2, the latter part of Article 16, paragraph 1, and Article 19, paragraph 2 hereunder.

4 In this Part, "Electronic Consent Notice" shall mean a notice issued in acceptance of the subscription for the Contract, and is conducted by means of transmission, among the methods utilizing information and communication technologies, via telecommunication lines connecting the computer, facsimile, telex or telephone (hereinafter referred to as the "Electronic Computer, etc.") used by us with the Electronic Computer, etc. used by the traveler.

5 In the General Conditions, "Date Card Used" shall mean the date when the traveler or our Company becomes

obligated to pay the Tour Price, etc. or executes refundable liability under the Order-Taking Type Organized Tour Contract. (Content of Tour Contract)

Article 3 We undertake to make arrangements and administer the itinerary under the Order-Taking Type Organized Tour Contract so that the traveler may be provided with transportation, accommodation, and other services as offered by transportation and accommodation businesses etc. (hereinafter referred to as the "Tour Service") according to the itinerary set by us.

(Business Agent)

Article 4 There are cases where we may engage other travel agents, professional arrangers, or other helpers inside or outside Japan, in order to have them make arrangements in whole or in part on our behalf for the execution of the Order-Taking Type Organized Tour Contract.

Chapter 2 - Execution of the Tour Contract

(Delivery of the Customized Plan Document)

Article 5 Upon receipt of a request from a traveler to subscribe to us for the Order-Taking Type Organized Tour Contract, we will deliver to the traveler, unless prevented due to business-related reasons, documentation describing the content

of our travel plan prepared at the request of the traveler, such as the itinerary, tour service content, the Tour Price, and other conditions (hereinafter referred to as the "Customized Travel Plan") concerning the travel to be undertaken (hereinafter referred to as the "Customized Document").

2 There are cases where we will specify in the Customized Document of the preceding paragraph the amount of our handling charge for the Customized Travel Plan (hereinafter referred to as the "Planning Charge") as a breakdown of the Tour Price.

(Subscription for the Tour Contract)

Article 6 A traveler who wishes to subscribe to our Order-Taking Type Organized Tour Contract concerning the content of the Customized Travel Plan described in the Plan Document of the preceding Article, paragraph 1, shall fill in the necessary information in the application form designated by us (hereinafter referred to as the "Application Form") and shall submit it to us together with the fee for subscription (hereinafter referred to as the "Application Fee") in the amount separately specified by us.

2 Notwithstanding the provision of the preceding paragraph, a traveler who wishes to subscribe to our Communication Contract concerning the content of the Customized Travel Plan described in the Plan Document of the preceding Article, paragraph 1, will be required to notify us of his/her membership number and other information as required.

3 The Application Fee specified in paragraph 1 above shall be treated as part of the Tour Price (including the Planning Charge specified as a breakdown of the said Tour Price), or the cancellation fee or the penalty.

4 In cases where the traveler participating in the Order-Taking Type Organized Tour requires special attention, the said traveler will be asked to mention such a request to us at the time of application for the Customized Tour Contract. In this case we will try to accommodate such a request as far as possible.

5 Any expenses incurred as a result of special arrangements made at the request of the traveler under the preceding paragraph shall be borne by the said traveler.

(Rejection of the Execution of the Contract)

Article 7 Any one of the following is a case upon which we reserve the right to decline the execution.

a. In cases where the traveler in question subscribing for the Tour is likely to create a nuisance for other travelers or hinder smooth implementation of the Tour as a group:

b. In cases where the Communication Contract is about to be executed, and the traveler is unable to settle, in whole or in part, the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company. Such reasons may be due to, but not limited to, the credit card as held by the traveler in question, being found to be invalid;

c. In cases where the traveler is recognized as a gang member, an associated gang member, a person or a company related to crime syndicates, a corporate racketeer or any other antisocial forces;

d. In cases where the traveler has made claims through forceful behavior or unjust claims to us or acted in a threatening manner or made threatening statements, or has conducted violent acts or behavior in connection with any transaction between the parties, or other acts or behavior equivalent to these;

e. In cases where the traveler committed acts which may damage our reputation or obstruct our business by spreading false rumors, the use of fraudulent means or by force, or other acts or behavior equivalent to these; or

f. In cases where there is an inconvenience related to our business.

(Execution of the Tour Contract)

Article 8 The Order-Taking Type Organized Tour Contract shall be executed when we have accepted the execution of the Contract and have received the Application Fee specified in Article 6, paragraph 1.

2 Notwithstanding the provision of the preceding paragraph, the Communication Contract shall be executed when we send out a notice to the effect that we accept the execution of the Contract, except when an electronic notice of acceptance is sent out for the said Contract, in which case the Contract shall be executed when the said electronic notice has reached the traveler.

(Delivery of Contract Document)

Article 9 We will deliver to the traveler a document (hereinafter referred to as the "Contract Document") with details regarding the itinerary, content of the Tour Service, Tour Price, and other conditions of the Tour as well as matters

concerning our responsibility with regards to the Tour, promptly after the Tour Contract has been executed as defined in the preceding Article.

2 In cases where we have specified the Planning Charge amount in the Plan Document stipulated in Article 5, paragraph 1, we will also specify the said amount in the Contract Document set forth in the preceding paragraph.

3 The scope our responsibility for the Tour Service in making arrangements and administering itineraries under the

Order-Taking Type Organized Tour Contract shall be based on the details stated in the Contract Document of paragraph 1. (Determinate Document)

Article 10 In cases where it is not possible to state the determinate itinerary or the names of transportation or accommodation facilities in the Contract Document specified in the preceding Article, paragraph 1, we will list, on a limited basis in the Contract Document, the names of facilities scheduled for accommodation and the names of transportation facilities important in the Travel Plan, and we will deliver a document with descriptions of determinate conditions (hereinafter referred to as the "Determinate Document"), after we have delivered the said Contract Document on or before the date specified in the said Contract Document but no later than the day immediately preceding the starting date of the Tour (or the starting date of the Tour in cases where subscription for the Order-Taking Type Organized Tour Contract is made on or after the 7th day from the day immediately preceding the starting date).

2 In the case of the preceding paragraph., when an inquiry is received from a traveler who wishes to confirm the status of arrangements, we will respond promptly and properly to such an inquiry before delivery of the Determinate Document to the said traveler.

3 In cases where the Determinate Document has been delivered as specified in paragraph 1, the scope of our responsibility for the Tour Service in making arrangements and administering specified in Article 9 paragraph 3 shall be limited to the scope described in the said Determinate Document.

(Method of Utilizing Telecommunication Technology)

Article 11 When, instead of physically delivering to the traveler the Customized Document or the document, the Contract Document, or the Determinate Document to be delivered at the time when the traveler is about to execute the Order-Taking Type Organized Tour Contract which describes details such as the itinerary, the Tour Service content, the Tour Price, other conditions of the Tour, and matters regarding our responsibility, we have provided the traveler, with his/her prior consent, with such details to be described in the said document(s) (hereinafter in this Article referred to as the "Described Details") by means of utilizing telecommunication technology, we will confirm that the Described Details have been recorded on a file as equipped in the communication equipment used by the traveler.

2 In the case of the preceding paragraph, when the communication equipment used by the said traveler is not equipped with a file for recording the Described Details, we will record the Described Details on a file (confined for exclusive use of the said Traveler) equipped in the communication equipment being used by us and confirm that the said traveler has viewed the Described Details.

(Tour Price)

Article 12 The traveler will be required to pay to us the Tour Price in the amount specified in the Contract Document, on or before the date specified in the Contract Document prior to the starting date of the Tour.

2 When the Communication Contract has been executed, we will receive payment of the Tour Price in the amount specified in the Contract Document by the credit card of the Affiliated Company without obtaining the traveler's signature on the designated voucher. In this case, the date on which the card is used shall be considered as the date the Tour Contract is executed.

Chapter 3 - Alteration of the Contract

(Alteration of Contract Content)

Article 13 The traveler may request us to change the content of the itinerary or Tour Service or other content of the Order-Taking Type Organized Tour Contract (hereinafter referred to as the "Contract Content"), in which case will shall try to

accommodate such requests of the traveler as far as possible.

2 In case there arise causes beyond our control, such as act of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, the need to use transportation services not based on our original transportation plan, and other causes, and when it is considered unavoidable in order to effect the safe and smooth implementation of the Tour, we may be required to change the Contract Content by explaining promptly to the traveler beforehand the reasons for the nature of such causes being beyond our control and the correlation between such causes and subsequent changes. This shall be the case except at the time of an emergency, in which case, when unavoidable, we will explain to the traveler after the changes have been made.

(Alteration of Tour Price)

Article 14 In cases where the transportation fare and charge applicable to the transportation facilities being used for the implementation of the Order-Taking Type Organized Tour (hereinafter in this Article referred to as the "Applicable Fare and Charge") are increased or reduced considerably beyond the price level normally assumed, due to significant changes in economic or other conditions, compared with the Applicable Fare and Charge made public as effective rates at the time when the Plan Document for the Order-Taking Type Organized Tour was delivered, we will be permitted to increase or reduce the amount of the Tour Price within the range of the amount so increased or reduced.

2 In cases where we increase the Tour Price as provided in the preceding paragraph, we will inform the traveler to that effect before the 15th day immediately preceding the starting date of the Tour.

3 In cases where the Applicable Fare and Charge are reduced as provided in paragraph 1, we will decrease the Tour Price by the amount so reduced in accordance with the provision of the said paragraph.

4 If any change in the Contract Content, according to the provisions of the preceding Article, causes any decrease or increase to accrue in the expenses required for the implementation of the Tour (including the cancellation fee, a penalty charge or other expenses already paid or payable from now for the Tour Service unreceived due to changes in the said Contract Content), we may change the Tour Price within the range of the amount increased or reduced when the Contract Content are changed (except when such increase of expenses is caused by a lack of seats/rooms in the transportation and accommodation facilities, etc.).

5 In cases where we have stated in the Contract Document that the Tour Price varies with the number of persons utilizing the transportation and accommodation facilities, etc., and when the number of persons participating in the Tour changes due to the causes not attributable to us after the execution of the Order-Taking Type Organized Tour Contract, we reserve the right to change the amount of the Tour Price as described in the Contract Document.

(Change of Traveler)

Article 15 A traveler who has executed the Order-Taking Type Organized Tour Contract may assign his/her status under the said Contract to a third party, subject to our consent.

2 In cases where a traveler wishes to obtain our consent as provided in the preceding paragraph, the said traveler will be required to fill in the necessary information on the form designated by us and submit it to us together with the handling fee in the designated amount.

3 The assignment of the status under the Contract, as provided in paragraph 1, shall take effect when approved by us. After such approval, the third party who has acquired such status under the Tour Contract shall succeed to all rights and obligations concerning the said Order-Taking Type Organized Tour Contract executed by the traveler.

Chapter 4 - Cancellation of the Contract

(Traveler's Right to Cancel the Contract)

Article 16 A traveler may, at any time, cancel the Order-Taking Type Organized Tour Contract by paying to us the cancellation fee specified in Schedule I. In the case that the said traveler wishes to cancel the Communication Contract, we will accept payment of the cancellation fee by using the card of the Affiliated Company without obtaining the said traveler's signature on the designated voucher.

2 Notwithstanding the provision of the preceding paragraph, the traveler may cancel, in any of the following cases,

the Order-Taking Type Organized Tour without paying the cancellation fee before the start of the Tour.

a. In cases where the Contract Content have been changed by us, but limited to only such cases as the changes listed in the left column of Schedule II and other important changes;

b. In cases where the Tour Price has been increased under the provision of the Article 14, paragraph 1;

c. In cases where there arise such causes as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and public agencies, and other causes,

whereby it becomes impossible or highly unlikely to carry out the safe and smooth implementation of the Tour;

d. In cases where we fail to deliver the Determinate Document to the traveler on or before the date specified in Article 10, paragraph 1; or

e. In cases where the implementation of the Tour has been precluded as scheduled according to the itinerary described in the Contract Document as a result of causes attributable to us.

3 Notwithstanding the provision of paragraph 1, when the traveler has been unable to receive the Tour Service as described in the Contract Document after the start of the Tour due to causes not attributable to him/her, or when we have informed him/her to that effect, the said traveler may cancel the Contract for that portion of the Tour Service that he/she has been unable to receive, without paying the cancellation fee.

4 In the case of the preceding paragraph, we will refund to the traveler the portion of the Tour Price related to the portion of the Tour Service that has become unavailable. However, when case of the preceding paragraph is not due to causes attributable to us, we will pay a refund to the said traveler after deducting from the said amount the cancellation fee, penalty charge and any other amount related to the expenses already paid or payable on or after the cancellation for the said Tour Service.

(Our Right to Cancel the Contract - Cancellation before the Start of the Tour)

Article 17 In any of the following events, we may cancel the Order-Taking Type Organized Tour Contract prior to the start of the Tour by explaining to the traveler the reason for the cancellation:

a. In cases where the traveler is considered unable to participate in the said Tour due to illness, absence of a necessary aide/helper or other such causes;

b. In cases where the traveler is likely to cause trouble to other travelers or interfere with the smooth implementation of the Tour as a group;

c. In cases where accommodating the traveler is burdensome and exceeds the responsibility provided for in the Contract Content beyond a reasonable extent;

d. In cases where it is highly likely that the conditions required for implementation of the Tour as described at the time of the execution of the Contract, such as the sufficient amount of snowfall necessary for a ski Tour, may not come into being;

e. In cases where there arises causes beyond our control, such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, or other causes, whereby it becomes impossible or highly unlikely to carry out the safe and smooth implementation of the Tour as scheduled according to the itinerary described in the Contract Document;

f. In cases where the Communication Contract has been executed, and the traveler is unable to settle in whole or in part the liability relating to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company due to such causes as the credit card held by the traveler becoming invalid; or

g. When it is found that the traveler falls under any of Article 7, item c through item e.

2 In cases where the traveler does not pay the Tour Price by the due date specified in the Contract Document as provided in Article 12, paragraph 1, the traveler will be deemed to have cancelled the Order-Taking Type Organized Tour Contract on the day immediately following the due date. In this case, the said traveler will be required to pay a penalty charge in the amount equal to the cancellation fee specified in the preceding Article, paragraph 1.

(Our Right to Cancel - Cancellation after the Start of the Tour)

Article 18 In any of the following cases, we may cancel part of the Order-Taking Type Organized Tour Contract even after

the start of the Tour by explaining to the traveler about the reason for the cancellation:

a. In cases where the traveler is unbearable to continue the Tour due to the absence of a necessary helper or other causes;

b. In cases where the traveler interferes with the safe and smooth implementation of the said Tour by not following our instructions as given by our tour escort or other staff, or by disrupting the disciplinary order of the group activities by physically assaulting or threatening the said staff or other travelers;

c. When it is found that the traveler falls under any of Article 7, item c through e; or

d. In cases where there arise causes beyond our control, such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc. orders from government and other public agencies, and other causes, whereby it becomes impossible to continue the Tour.

2 In cases where we have cancelled the Order-Taking Type Organized Tour Contract under the provision of the preceding paragraph, the contractual relationship between our Company and the traveler shall cease to exist from the cancellation thereof. In such a case, it shall be deemed that our liability related to the Tour Service already provided to the traveler has been effectively redeemed.

3 In the case of the preceding paragraph, we will refund to the traveler the amount remaining after deducting the cancellation fee, penalty charge and any other amount related to the expenses already paid or payable on or after cancellation for the said Tour Service from the amount covering the portion of the Tour Service which has not yet been offered to the traveler out of the Tour Price.

(Refund of the Tour Price)

Article 19 In cases where a refundable amount becomes due to the traveler as a result of the Tour Price being reduced under the provisions set forth from Article 14, paragraph 3 through paragraph 5, or due to the cancellation of the Order-Taking Type Organized Tour Contract under the provisions of the preceding Article 16 through Article 18, we will refund to the traveler the amount by which the Tour Price is reduced, within 7 days from the day immediately following the date of cancellation, in cases where refund is due to cancellation prior to the start of the Tour, or within 30 days from the day immediately following the last day of the Tour as stated in the Contract Document in cases where the said refund is due to a reduction of the Tour Price or cancellation after the start of the Tour.

2 In cases where the Communication Contract has been executed with the traveler, we will pay a refund to the traveler according to the card membership rules of the Affiliated Company if a refundable amount becomes due to him/her as a result of a reduction of the Tour Price under the provisions set forth from Article 14, paragraph 3 through paragraph 5 or due to cancellation of the Communication Contract under the provisions of the preceding Article 16 through Article 18. In this case, we will notify the traveler of the refundable amount due, within 7 days from the day immediately following the date of cancellation in the case of a refund due to cancellation prior to the start of the Tour, or within 30 days from the day immediately following the last day of the Tour as stated in the Contract Document in the case of a refund due to a reduction of the Tour Price or cancellation after the start of the Tour. The day when we have notified the traveler shall be considered as the Date Card Used.

3 The provisions of the preceding two paragraphs shall not prevent the traveler or our Company from exercising the right to claim compensation for damages under the provision of Article 28 or Article 31, paragraph 1.

(Arrangement for Return Trip after Cancellation of the Contract)

Article 20 In cases where we have cancelled the Order-Taking Type Organized Tour Contract after the start of the Tour under the provision of Article 18, paragraph 1, item a or item d, we will undertake to make arrangements for the Tour Services as needed for the traveler to return to the place of departure of the said Tour at the request of the traveler.2 In the case of the preceding paragraph, all the expense required for the return trip to the departure place shall be borne by the traveler.

Chapter 5 - Contracts with Organizations and Groups

(Contracts with Organizations and Groups)

Article 21 We will apply the provisions of this Chapter to the execution of the Order-Taking Type Organized Tour Contract in cases where we receive subscriptions from two or more travelers who are to travel the same route at the

same time, provided that each traveler appoints a responsible representative (hereinafter referred to as the "Contract Representative").

(Contract Representative)

Article 22 Unless a Special Contract is executed, we will consider the Contract Representative as the person holding all the power of representation concerning the execution of the Order-Taking Type Organized Tour Contract for the travelers who compose his/her organization or group (hereinafter referred to as the "Constituent Members"), and we will handle all transactions concerning the Tour business related to the said organization or group and the business of the Article 26, paragraph 1 with the said Contract Representative.

2 The Contract Representative will be required to submit a list of the Constituent Members on or before the date specified by us.

3 We will not be held responsible for the liabilities or obligations which the Contract Representative assumes to the Constituent Members at present, or the liabilities or obligations which the Contract Representative is likely to assume in the future.

4 In the case that the Contract Representative does not accompany his/her organization or group during the Tour, one of the Constituent Members appointed by the Contract Representative beforehand shall be deemed by us as the Contract Representative after the start of the Tour.

(Special Rules of the Execution of the Contract)

Article 23 When we execute the Order-Taking Type Organized Tour Contract with the Contract Representative, there are cases where we accept the execution of the Order-Taking Type Organized Tour Contract without receiving payment of the Application Fee, notwithstanding the provision of Article 6, paragraph 1.

2 When we execute the Order-Taking Type Organized Tour Contract with the Contract Representative without receiving payment of the Application Fee under the provision of the preceding paragraph, we will deliver the Contract Representative a document written to that effect, and the Order-Taking Type Organized Tour Contract shall be considered executed when we have delivered the said document to the Contract Representative.

Chapter 6 - Administration of Itinerary

(Administration of Itinerary)

Article 24 We will make efforts to secure the safe and smooth implementation of the Tour for the traveler and to carry out the following services for the said traveler, except when we have executed with the traveler a Special Contract which differs from these services:

a. In cases where it is considered that the traveler is unlikely to be able to receive the Tour Service during the Tour, to take necessary measures to ensure that the traveler will receive the Tour Service as specified in the Order-Taking Type Organized Tour Contract; and

b. In cases where alteration of the Contract Content becomes unavoidable despite the measures taken as described in the preceding paragraph, to make arrangements for alternative services. In cases where the Tour itinerary is to be changed, we will make efforts to make an alternative itinerary after the change measure up to the purport of the original Tour itinerary. Also, in cases where we are required to change the content of the Tour Services, we will try to minimize alterations to the Contract Content by making the content of the Tour Service after the change as close to the originally planned content as possible.

(Instructions of Our Company)

Article 25 The traveler will be required to follow the instructions of our Company while the Tour is conducted as a group during the Tour from its start to its finish, in order to implement the Tour safely and smoothly.

(Services of Tour Escorts, etc.)

Article 26 There are cases where we will ask tour escorts or others to accompany the Tour, depending on the content of the Tour, and handle the services described in each item of Article 24 in whole or in part or any other services which we consider necessary in connection with the said Order-Taking Type Organized Tour.

2 The service hours for the said tour escorts or others to engage in the services described in the preceding paragraph shall, in principle, range from 8:00 to 20:00 local time.

(Protective Measures)

Article 27 In the case that a situation arises where we consider the traveler to be in a condition requiring protection due to sickness, injury, etc. during the Tour, we may take the necessary measures. In these cases, if the cause is not attributable to us, the expenditure required for the said measures shall be borne by the said traveler and shall be payable by the traveler on or before the date set by us by the method designated by us.

Chapter 7 - Responsibility

(Responsibility of Our Company)

Article 28 We will be responsible for the compensation of damages caused to the traveler intentionally or negligently by us or by our agent (hereinafter referred to as the "Business Agent") who has been engaged by us to make arrangements on our behalf under the provision of Article 4. Such compensation shall be limited to cases where notice has been given to us within two years from the day immediately following the day when the damages occurred.

2 In cases where the traveler has suffered damages due to causes beyond the control of our Company or our Business Agent, such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and others causes, we will not be responsible for compensation, except in the case of the preceding paragraph.

3 With regard to damages caused to baggage as described in paragraph 1, notwithstanding the provision of the said paragraph, we will compensate the traveler up to $\pm 150,000$ as a maximum amount per traveler (except in cases where the damages have been caused by us intentionally or by our gross negligence), only in cases where we have been notified of the damages within 14 days in the case of a Domestic Trip and within 21 days in the case of an Overseas Trip, from the day immediately following the day when the damage has occurred.

(Special Indemnities)

Article 29 We will pay an indemnity and a solatium of the amount set beforehand for certain damages caused to the life, body or baggage of the traveler while he/she is participating in an Order-Taking Type Organized Tour, in accordance with the provision of the separate Rules of Special Compensation attached hereto, regardless of whether or not we are responsible for causing the said damages under the preceding Article, paragraph 1.

2 In cases where we are responsible under the provision of the preceding Article, paragraph 1 for the damages caused as described in the preceding paragraph, the indemnity payable by us according to the preceding paragraph shall be, within the limit of the amount of damage compensation payable based on the said responsibility, considered as the compensation of the said damages.

3 In such cases as provided in the preceding paragraph, our responsibility to pay the indemnity based on of the preceding paragraph 1 of this Article shall be reduced by an amount equal to the damage compensation money payable by us, under the provision of the preceding Article, paragraph 1 (including the indemnity considered as the damage compensation money according to the provision of the preceding paragraph).

4 The Subscription Type Organized Tours which we implement by collecting a separate Tour Price from the traveler participating in our Order-Taking Type Organized Tour shall be handled as part of the content of the Order-Taking Type Organized Tour Contract.

(Guarantee of Itinerary)

Article 30 In the case that a major alteration is made to the Contract Content described in the left column of Schedule II (except the alterations described in each of the following items (excluding alterations caused by the lack of seats/rooms in the transportation and accommodation facilities, etc. or other facilities despite the fact that the said Tour Service is provided by the transportation and accommodation facilities, etc.)), we will pay an indemnity for such alterations which is equal to or in excess of the amount reached by multiplying the Tour Price by the percentage specified in the right column of the said Schedule within 30 days from the day immediately following the last day of

the Tour, except in cases where it is clear that we will bear the responsibility under the provision of Article 28, paragraph 1, regarding the said alterations.

a. Alterations due to the following causes:

- (1) Acts of God;
- (2) Acts of war;
- (3) Civil commotion;
- (4) Orders from government and other public agencies;
- (5) Suspension of Tour Services by transportation and accommodation facilities, etc.;
- (6) Offering a transportation service which does not follow the original travel plan; or
- (7) Measures required to ensure the safety of the life or body of the tour participants.
- b. Alterations relating to the portion altered following the changes made to the Order-Taking Type Organized Tour under the provision of Article 13, paragraph 1 and those relating to the portion cancelled due to the cancellation of the Order-Taking Type Organized Tour Contract based on the provisions from Article 16 through Article 18.
- 2 The maximum amount of indemnity payable by us for the alteration per traveler for one Order-Taking Type Organized Tour shall be the amount reached by multiplying the Tour Price by the percentage set by us equal to or in excess of 15%. However, in the case that the amount of indemnity per traveler for one Order-Taking Type Organized Tour falls below ¥1,000, we will not pay the indemnity for the alteration.
- 3 In the case that it becomes clear that we are liable for the said alteration, based on the provision of Article 28, paragraph 1, after we have paid indemnity for the alteration in accordance with the provision of paragraph 1 of this Article, the traveler will be required to reimburse to us the indemnity paid for the said alteration. In this case, we will pay the balance by offsetting the amount of the compensation payable by us based on the provision of the said paragraph, by the amount of indemnity due to be repaid by the traveler.

(Responsibility of the Traveler)

- Article 31 In the case that we have suffered damages due to the willful misconduct or negligence of the traveler, the said traveler will be required to compensate us for the damages.
- 2 When the traveler executes the Order-Taking Type Organized Tour Contract, the traveler will be required to try to understand the content of the Order-Taking Type Organized Tour Contract, such as the rights and obligations of the traveler, etc., by utilizing the information provided by us.
- 3 Should the traveler realize that the Tour Service being offered differs from that as stated in the Contract Document after the start of the Tour, in order for the traveler to smoothly receive the Tour Service as described in the Contract Document, the traveler will be required to report promptly to us, our Business Agent, or the provider of the said Tour Service at the location that is being toured.

Chapter 8 - Compensation Business Guarantee Bonds

(Compensation Business Guarantee Bonds)

Article 32 We are a Security Member of All Nippon Travel Agents Association (located at 3F Akasaka Shasta East Bld. 4-2-19, Akasaka, Minato-ku, Tokyo).

2 The traveler or the Constituent Member who has executed the Order-Taking Type Organized Tour Contract with us is entitled to be reimbursed from the compensation business guarantee bonds deposited by All Nippon Travel Agents Association which is described in the preceding paragraph, up to the maximum amount of 600,000yen, in connection with the claim arising from the said transaction.

3 As we have paid our share of the compensation business guarantee bonds to All Nippon Travel Agents Association, in accordance with the provision of Article 49, paragraph 1 of the Travel Agency Law, we have not deposited the business guarantee bonds based on Article 7, paragraph 1 of the same Law.

Schedule I - Cancellation fees (related to Article 16, paragraph 1)

1. Cancellation fees related to Domestic Trip

Classification	Cancellation Fee
a. Order-Taking Type Package Tour Contract excluding the following column b	
(1) In a case other than the following cases from (2) through (6) (but limited to cases where we have specified the amount of the Planning Charge in the Contract Document)	Amount equal to the Planning Charge
(2) In cases where the Contract is cancelled on or after the 20th day (the 10th day in the case of a day trip) from the day immediately preceding the starting day of the Tour (except the following cases from (3) through (6))	Up to 20% of the Tour Price
(3) In cases where the Contract is cancelled on or after the 7th day prior to the starting day of the Tour (except in the following cases from (4) through (6)).	Up to 30% of the Tour Price
(4) In cases where the Contract is cancelled on the day immediately before the starting day of the Tour.	Up to 40% of the
(5) In cases where the Contract is cancelled on the starting day of the Tour (except in the following case (6)).	Tour Price Up to 50% of the Tour Price
(6) In cases where the Contract is cancelled after the start of the Tour or the traveler does not participate in the Tour without notice (no show).	Up to 100% of the Tour Price
b. Order-Taking Type Organized Tour Contract with the use of a chartered vessel	Based on the rule of the cancellation fee for said vessel

(2) In applying this Schedule, "After the Start of the Tour" refers to after "The time when the traveler starts receiving the service" stipulated in the Article 2, paragraph 3 of the Rules of Special Indemnity as attached hereto.

Classification	Cancellation Fee
a. Order-Taking Type Organized Tour Contract with the use of an aircraft when leaving Japan or re (excluding Tour Contracts specified in the following column b.)	eturning to Japan
(1) In a case other than the following cases from (2) through (4) (but limited to the cases where we	Amount equal to the Planning Charge
(2) In cases where the Contract is cancelled on or after the 30th day from the day immediately preceding the starting day of the Tour (except the following cases from (3) through (4)).	Up to 20% of th TourPrice
(3) In cases where the Contract is cancelled no earlier than two days before the starting day of the Tour (except in the case described in (4) below).	Up to 50% of th TourPrice
(4) In cases where the Contract is cancelled after the start of the Tour or the traveler does not participate in the Tour without notice (no show).	Up to 100% of the TourPrice
b. Order-Taking Type Organized Tour Contract with the use of a chartered aircraft	
(1) In a case other than the following cases from (2) through (5) (but limited to the cases where we have specified the amount of the Planning Charge in the Contract Document)	Amount equal to the Planning Charge
(2) In cases where the Contract is cancelled on or after the 90th day from the day immediately preceding the starting day of the Tour (except in the following cases from (3) through(4)).	Up to 20% of the Tour Price
(3) In cases where the Contract is cancelled on or after the 30th day from the day immediately preceding the starting day of the Tour (except in the following cases from (4) through(5)).	Up to 50% of the TourPrice
(4) In cases where the Contract is cancelled on or after the 20th day from the day immediately preceding the starting day of the Tour (except in the following case described in (5) below).	Up to 80% of the Tour Price
(5) In cases where the Contract is cancelled no earlier than 3 days prior to the starting day of the Tour or the traveler does not participate in the Tour without notice (no show).	Up to 100% of the Tour Price
c. Order-Taking Organized Tour Contract with the use of a vessel when leaving Japan and returning to Japan	Based on the rules of the cancellation fee for said vessel
 Remark: 1) The amount of the cancellation fee shall be specified in the Contract Document. (2) In applying this Schedule, "After the Start of the Tour" refers to after "The time when starts receiving the service" stipulated in Article 2, paragraph 3 of the Rules of Special Inhereto. 	

Alterations Requiring Payment of Indemnity	Percentage per Case (%)	
	Prior to the start of the Tour	After the start of the Tour
1). Alterations to the starting or final days of the Tour described in the Contract Document	1.5	3.0
2). Alterations to sightseeing locations or facilities (including restaurants) and other destinations of the Tour	1.0	2.0
3). Alterations to the class or facilities of transportation facilities to those of ower rates than those described in the Contract Document (but limited only to cases where the total charged amount for altering the said class and facilities falls below the total amount for that as specified in the Contract Document)	1.0	2.0
(4). Alterations to the class of the transportation facilities or in the names of companies as specified in the Contract Document	1.0	2.0
(5). Alterations to different flights at the departure airport or destination airport in Japan from those as specified in the Contract Document	1.0	2.0
(6). Alterations/additions to connecting or indirect flights as needed to supplement/replace direct flights scheduled to fly between Japan and outside of Japan as specified in the Contract Document	1.0	2.0
(7). Alterations of the type or name of accommodation facilities as specified in the Contract Document	1.0	2.0
(8). Alterations to the conditions of guest rooms of accommodation facilities as specified in the Contract Document, such as the type of guest rooms, equipment, scenery, etc.	1.0	2.0

Schedule II - Monetary Indemnity for Alterations (related to Article 30, paragraph 1)

alteration, no later than the day prior to the starting day of the Tour, and "After the Start of the Tour" shall refer to cases where the Traveler has been notified of the relevant alteration on or after the starting day of the Tour. Note 2. When the Determinate Document has been delivered, this Schedule shall be applied after the "Contract Document" is read as the "Determinate Document" instead. In such a case, if any alterations take place between the described contents of the Contract Document and the described contents of the Determinate Document, or between the described content of the Determinate Document and the contents of the service actually offered, respective alterations shall be treated as a single case.

Note 3. In cases where transport facilities related to the alterations described in (c) or (d) above involve the use of accommodation facilities, each overnight stay shall be treated as a single case.

Note 4. Alterations in the names of the companies operating transport facilities under (d) above will not be applicable in cases where such alterations involve changes to a higher class or more sophisticated facilities.

Note 5. Even if the alterations described in (d), (g), or (h) above take place in multiple cases during one trip on a transport vehicle, or one overnight stay, each trip or overnight stay shall be treated as a single case respectively.

Exhibit Rules of Special Indemnity

Chapter 1 - Payment of Indemnity, etc.

(Our Company's liability for Payment)

Article 1 If a traveler participating in our Organized Tour has suffered injuries to his/her body due to a sudden and extraneous accident (hereinafter referred to as the "Accident") while he/she is participating in the said Tour, we will pay to the traveler or his/her statutory heirs indemnity for death and for residual disability as well as a solatium for hospitalization and for hospital visits (hereinafter referred to as the "Indemnity, etc.") in accordance with the provisions contained in this Chapter 1 through Chapter 4.

2 The injuries referred to in the preceding paragraph include symptoms of poisoning which rapidly develop when toxic gases or poisonous materials are inhaled, absorbed or ingested from outside the body accidentally and at once(excluding the symptoms of poisoning which develop as a result of continuous inhalation, absorption or ingestion), but do not include bacterial food poisoning.

(Definition of Terminology)

Article 2 In these Rules of Special Indemnity, "Organized Tour" shall mean those Tours defined in Article 2, paragraph 1 of the "Subscription Type Organized Tour Contract" Part and Tours defined in Article 2, paragraph 1 of the "Order-Taking Type Organized Tour Contract" Part in the Standard General Conditions of Travel Agency Business.

2 In these Rules of Special Indemnity, "While Participating in the Organized Tour" shall mean the period which commences at the time when the traveler starts receiving the services of the first transportation and accommodation facilities, etc. which are specified in the itinerary of the said Organized Tour offered by the tickets, etc. arranged by our Company beforehand with the purpose for the traveler to participate in the Organized Tour and ends at the time when the traveler finishes receiving the services of the last transportation and accommodation facilities, etc. However, if the traveler will leave the route of the Organized Tour specified beforehand and the said traveler has notified us beforehand of the scheduled dates and times that he/she will leave and return, the period of time from which he/she leaves until the time that he/she returns shall be considered "While Participating in the Organized Tour." On the other hand, if the said traveler leaves the said Organized Tour without notifying our Company in advance of the scheduled dates and times that he/she will leave and return, or the traveler leaves the Organized Tour without planning to return, the period of time from which he/she leaves until the time that he/she returns or the period after he/she leaves shall not be considered "While Participating in the Organized Tour." Furthermore, if the itinerary of the said Organized Tour specifies any date upon which the traveler will not receive any service of transportation and accommodation facilities, etc. arranged by us (according to the standard time of the location that is being toured), and it is clearly described in the Contract Document to that effect, as well as that the indemnity and solatium for the damage suffered by the said traveler on the said date shall not be paid as provided in the Rules of Special Indemnity, the said date shall not be considered "While Participating in the Organized Tour."

3 "The time when the traveler starts receiving the services" in the preceding paragraph shall mean one of the times in the following cases:

a. If our tour escort, our employee, or our Business Agent handles the reception, then at the time that such reception is completed.

b. If the reception in the preceding item will not be performed, then, if the first transportation and accommodation facilities, etc. is

(1)an aircraft, the time of completion of baggage inspections, etc. within the airport where only passengers are allowed to enter;

(2) a vessel, the time when boarding procedures are complete;

(3) a railroad, the time when ticket examination is completed or, where ticket examination is not conducted, the time when the traveler has boarded the relevant train;

(4) a vehicle, the time when the traveler has boarded the vehicle;

(5) an accommodation facility, the time when the traveler has entered such facility; or

(6) a facility other than an accommodation facility, the time when the procedure to use the facility is completed.

4 "The time when the traveler finishes receiving the services" shall mean one of the times in the following cases:

a. If our tour escort, our employee, or our Business Agent announces the dismissal of the Organized Tour, the time

when such an announcement has been made.

b. If the announcement of the dismissal as described in the preceding item is not conducted, then, if the last transportation and accommodation facilities, etc. is:

(1) an aircraft, the time when the traveler has exited the airport compound where only passengers are allowed to enter;

(2) a vessel, the time when the traveler has disembarked the vessel;

(3) a railroad, the time when ticket examination is finished or, where ticket examination is not conducted, the time when the traveler has disembarked the relevant train.

(4) a vehicle, the time when the traveler has exited the vehicle;

(5) an accommodation facility, the time when the traveler has exited the relevant facility; or

(6) a facility other than an accommodation facility, the time when the traveler has exited the relevant facility.

Chapter 2 - Cases where Indemnity, etc. is not Paid

(Cases where Indemnity, etc. is not Paid (1))

Article 3 We will not pay any Indemnity, etc. in cases where the injuries occur from any one of the causes listed below:

a. Willful misconduct of the traveler, except for injuries caused to persons other than the relevant traveler;

b. Willful misconduct of the person who is expected to receive the Indemnity for death, except that, where that person is a recipient of part of the said Indemnity for death, the amount to be received by any other recipient shall be excepted;c. Suicidal, criminal, or combative acts of the traveler, except for injuries suffered by persons other than the relevant traveler;

d. Accidents caused while the traveler is driving an automobile or motorized bicycle without having the driving qualification required by the relevant laws or ordinances, or in a state incapable of normal driving such as under the influence of alcohol, except for injuries suffered by persons other than the relevant traveler;

e. Accidents caused because of the traveler intentionally breaking the law or accidents that occur while the traveler is receiving illegal services, except for damage suffered by persons other than the said traveler;

f. Brain disease, illness or insanity of the traveler, except for injuries suffered by persons other than the relevant traveler;

g. Pregnancy, childbirth, premature birth, or miscarriage, or surgical operations or other medical procedures of the traveler, except for treatment for injuries for which we are obligated to indemnify;

h. Accidents occurring while the traveler is in custody, in jail, or undergoing execution of his/her criminal sentence;

i. War, use of force by a foreign power, revolution, coup, civil war, armed rebellion, or other incident or civil commotion similar to these (meaning, in these Special Indemnity Rules, the state of affairs, which is considered a serious situation from the perspective of maintenance of public order, whereby the peace of an entire country or a part thereof is seriously damaged by collective action by a mob or a large number of people);

j. Accidents caused by the radioactivity, volatility or other hazardous characteristics or these characteristics of nuclear fuel material (including expended fuel, hereinafter to be interpreted likewise) or any object contaminated by nuclear fuel material (including atomic fission products);

k. Ancillary accidents occurring with the events described in the preceding two items or accidents arising from the confusion of social order incidental to them; or

1. Exposure to radiation or radioactive contamination other than as described in item "j" above.

2 We will not pay any Indemnity, etc. for cervical syndrome (a so-called "whiplash injury") or lower-back pain without any objective symptoms, regardless of the cause.

(Cases where Indemnity, etc. is not Paid (2))

Article 4 In the case of an Organized Tour for the purpose of a Domestic Trip, in addition to the causes listed in the preceding Article, we will not pay any Indemnity, etc. for injuries occurring from the causes listed in the following items: a. an Earthquake, volcanic eruption or tsunami; or

b. Ancillary accidents occurring with the events described in the preceding item or accidents arising from the confusion of social order incidental to them.

(Cases where Indemnity, etc. is not Paid (3))

Article 5 We will not pay any Indemnity, etc. for the injuries listed in the following items unless any act by the traveler described in each item below is included in the itinerary of the Organized Tour determined by us beforehand. However,

if the act described in each item below is included in the said Tour itinerary, we will pay indemnity for injuries suffered due to a similar act while the traveler is participating in the Organized Tour not included in the itinerary:

- a. Injuries occurring while the traveler is engaged in the activities designated in Schedule I;
- b. Injuries occurring while the traveler is engaged in a match, race, show (including training in all cases) or a test run (which means driving or steering with the purpose of a performance test) by driving an automobile or motorized bicycle or steering a motor boat. However, we will pay Indemnity, etc. for the injuries occurring while the traveler is doing these things on the road by using an automobile or motorized bicycle even if they are not included in the itinerary of the Organized Tour; or
- c. Injuries suffered while the traveler is piloting an aircraft other than one flying on a course designated by an air transportation company (regardless of whether or not it is a regular flight).

(Cases where Indemnity, etc. is not Paid (4))

Article 5-2 We may not pay any Indemnity, etc. in the case that the traveler or the person to receive the Indemnity for death has any attribute falling under any of the following items. However, where that person is a recipient of part of the said Indemnity for death, then the amount to be received by any other recipient shall be excepted.

a. If it is recognized that the traveler falls under the category of a crime syndicate, a gang member, an associate gang member, a company related to a crime syndicate, or any other antisocial forces (hereinafter referred to as "Antisocial Forces");

b. If it is recognized that the traveler is involved in providing funds, etc. or providing convenience, etc. to Antisocial Forces;

- c. If it is recognized that the traveler unjustly uses Antisocial Forces; or
- d. If it is recognized that the traveler has a socially condemnable relationship with Antisocial Forces.

Chapter 3 - Types of Indemnity, Etc. and Amounts Payable

(Payment of Indemnity for Death)

Article 6 If the traveler has suffered an injury as described in Article 1 and died as a direct result of that injury within 180 days from the day of the accident, for each traveler, we will pay to the statutory heirs of the traveler indemnity for death in the amount of ¥25 million in the case of an Organized Tour for the purpose of an Overseas Trip and in the amount of ¥15 million in the case of an Organized Tour for the purpose of a Domestic Trip (hereinafter referred to as the "Indemnity Amount"). If, however, the indemnity for residual disability has already been paid to the said traveler, we will pay the balance remaining after deducting such indemnity paid from the Indemnity Amount due.

(Payment of Indemnity for Residual Disability)

Article 7 If the traveler has suffered an injury as described in Article 1 and developed a residual disability as a direct result of that injury within 180 days from the day of the accident (which means serious functional disability or the loss of part of the body which remains in the body and is not recoverable in the future, and where the injury that caused this disability or loss has been healed; hereinafter to be interpreted likewise), for each traveler, we will pay indemnity for residual disability in the amount reached by multiplying the Indemnity Amount by the percentage listed in each item in Schedule II.

2 Notwithstanding the provision of the preceding paragraph, if the traveler is in a condition still requiring treatment even after a lapse of 180 days from the day of the accident, we will pay indemnity for residual disability after identifying the extent of the residual disability based on the diagnosis of a physician as of the 181st day from the day of the accident.

3 As for any residual disability not listed in the respective items in Schedule II, we will determine the payable amount of indemnity for residual disability according to the extent of the physical disability and pursuant to the classification of the respective items in Schedule II, regardless of the occupation, age, social status, etc. of the traveler. However, if the functional disability of the disability is not as serious as those listed in 1 (3), 1 (4), 2 (3), 4 (4), and 5 (2) of Schedule II, we will not pay indemnity for residual disability.

4 If two or more types of residual disability are caused by the same accident, we will pay the total amount of indemnity by applying the preceding three paragraphs to each of those. However, for the residual disability of upper limbs (arms and hands) or lower limbs (legs and feet) as described in 7, 8, and 9 of Schedule II, the maximum amount payable by us for indemnity for residual disability will be limited to 60% of the Indemnity Amount for each limb.

5 To one traveler for each Organized Tour, the maximum amount payable by us for residual disability under each of the preceding paragraphs shall be the amount of the Indemnity Amount.

(Payment of Solatium for Hospitalization)

- Article 8 If the traveler has suffered an injury as described in Article 1, and, as a direct result, has become unable to engage in normal work or to lead a normal life, and has been hospitalized (meaning that, treatment by a physician is required, and the patient is hospitalized at a hospital or clinic, because treatment at home, etc. is difficult, to concentrate on treatment under the physician's constant care. Hereinafter to be interpreted likewise in this Article), we will pay a solatium for hospitalization according to the number of days (hereinafter referred to as "Hospitalization Days") hospitalized under the following classification:
 - a. In the case of an Organized Tour for the purpose of an Overseas Trip:
 - (1) Where the traveler has suffered injury requiring 180 or more Hospitalization Days: ¥400,000;
 - (2) Where the traveler has suffered injury requiring 90 or more but less than 180 Hospitalization Days: ¥200,000;
 - (3) Where the traveler has suffered injury requiring 7 or more but less than 90 Hospitalization Days: ¥100,000; or
 - (4) Where the traveler has suffered injury requiring less than 7 Hospitalization Days: ¥40,000
 - b. In the case of an Organized Tour for the purpose of a Domestic Trip:
 - (1) Where the traveler has suffered injury requiring 180 or more Hospitalization Days: ¥200,000;
 - (2) Where the traveler has suffered injury requiring 90 or more but less than 180 Hospitalization Days: ¥100,000;
 - (3) Where the traveler has suffered injury requiring 7 or more but less than 90 Hospitalization Days: ¥50,000; or
 - (4) Where the traveler has suffered injury requiring less than 7 Hospitalization Days: \$20,000
- 3 Even when the traveler is not hospitalized, if any one of the items listed in Schedule III applies to the traveler, and the traveler has received treatment by a physician, the period during which the traveler is under such conditions shall be considered Hospitalization Days when applying the provisions of the preceding paragraph.
- 4 If we are to pay either a combination of a solatium for hospitalization and indemnity for death or a solatium for hospitalization and indemnity of residual disability for one traveler, we will pay the total amount of either combination.

(Payment of a Solatium for Hospital Visits)

- Article 9 If the traveler has suffered an injury as described in Article 1, and, as a direct result, has experienced difficulty in engaging in normal work or leading a normal life, and has needed to visit a hospital (which means that because treatment by a physician is necessary, the patient visits a hospital or clinic to receive treatment by a physician (including house visits by a physician). Hereinafter to be interpreted likewise in this Article), and the number of days spent for such hospital visits (hereinafter referred to as "Visit Days") is equal to or greater than 3 days, we will pay to the traveler a solatium for hospital visits for the said number of days in accordance with the following classification:
 - a. In the case of an Organized Tour for the purpose of an Overseas Trip:
 - (1) Where the traveler has suffered injury requiring 90 or more Visit Days: ¥100,000;
 - (2) Where the traveler has suffered injury requiring 7 or more but less than 90 Visit Days: ¥50,000; or
 - (3) Where the traveler has suffered injury requiring 3 or more but less than 7 Visit Days: ¥20,000.
 - b. In the case of an Organized Tour for the purpose of a Domestic Trip:
 - (1) Where the traveler has suffered injury requiring 90 or more Visit Days: ¥50,000;
 - (2) Where the traveler has suffered injury requiring 7 or more but less than 90 Visit Days: ¥25,000; or
 - (3) Where the traveler has suffered injury requiring 3 or more but less than 7 Visit Days: ¥10,000.
- 2 Even if the traveler does not visit a hospital, when we recognize that the traveler has experienced considerable difficulty in engaging in normal work or leading a normal life because of a plaster cast, etc. being attached continuously to the part of his/her body suffering from an injury, such as a bone fracture, under the instruction of a physician, the period under such conditions shall be considered Visit Days when applying the provisions of the preceding paragraph.
- 3 We will not pay for a solatium for hospital visits for the traveler to visit a hospital after the injury of the traveler has healed to such an extent to not prevent the traveler from engaging in normal work or leading a normal life.
- 4 Under no circumstances will we pay a solatium for hospital visits for the traveler to visit a hospital after the lapse of 180 days from the day of the accident.
- 5 If we are to pay either a combination of a solatium for hospital visits and indemnity for death or a solatium for hospital visits and indemnity for residual disability for one traveler, we will pay the total amount of either combination.

(Special Rules Concerning Payment of a Solatium for Hospitalization and a Solatium for Hospital Visits)

Article 10 Notwithstanding the provisions of the preceding two Articles, if Hospitalization Days and Visit Days are each

equal to or greater than one day for a traveler, among the solatium described in each of the following items, we will only pay that with a larger amount (if both amounts are the same, the solatium described in (1)):

(1) A solatium for hospitalization that we should pay for the number of such Hospitalization Days.

(2) A solatium for hospital visits that we should pay for the number of days deemed Visit Days calculated by adding the number of such Hospitalization Days to the number of such Visit Days (excluding the days for which we should pay a solatium for hospitalization).

(Presumption of Death)

Article 11 If the traveler is not found even after the lapse of 30 days after the aircraft or vessel which the traveler had boarded has been missing or was subject to a disaster, the traveler will be presumed dead due to the injury as described in Article 1 on the day when the aircraft or vessel was found missing or subject to a disaster.

(Influence of Other Physical Disabilities or Illnesses)

Article 12 If the injury described in Article 1 has become more serious due to the influence of a physical disability or illness which had already existed when the traveler suffered the injury described in Article 1 or due to the influence of an injury or illness which has occurred independent of the accident causing the said injury after the said traveler has suffered the injury described in Article 1, we will determine and pay the amount to be paid without such influences.

Chapter 4 - Occurrence of Accident and Procedures to Request Payment of Indemnity, etc.

(Request for Explanation, etc. Concerning Extent of Injuries, etc.)

- Article 13 If the traveler has suffered an injury described in Article 1, we may request that the traveler or the person to receive the Indemnity for death explain the extent of the injury, provide an overview of the accident leading to the said injury, or request a medical examination of his/her body or a postmortem examination of his/her dead body. In this case, the traveler or the person to receive the Indemnity for death will be required to cooperate with these requests.
 - 2 If the traveler or the person to receive the Indemnity for death has suffered an injury described in Article 1 due to causes unknown to us, the traveler or the person to receive the Indemnity for death shall report to us the extent of the injury, and an overview, etc. of the accident leading to the said injury within 30 days from the day of the said accident.

3 If the traveler or the person to receive the Indemnity for death has violated the provisions of the preceding two paragraphs, or has failed to inform us of the facts known to them in the explanation or report required or has given a false statement, without a valid reason that we will recognize, we will not pay any Indemnity, etc.

(Request for Payment of Indemnity, etc.)

Article 14 When the traveler or the person to receive the Indemnity for death wishes to receive payment of Indemnity, etc., he/she will be required to submit a bill requesting payment of Indemnity, etc. on the form designated by us and the following documents:

- a. Claiming payment of indemnity for death:
 - (1) Copy of the deceased traveler's family register and a copy of the statutory heir's family register and a certificate of seal impression;
 - (2) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances); and
 - (3) Death certificate or postmortem certificate of the traveler.
- b. Claiming payment of indemnity for residual disability:
- (1) Certificate of seal impression of the traveler;
- (2) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances); and
- (3) Physician's statement certifying the extent of the residual disability.
- c. Claiming payment of a solatium for hospitalization:
 - (1) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances);
 - (2) Physician's statement certifying the extent of the residual disability; and
 - (3) Certifying document issued by the hospital or clinic certifying the Hospitalization Days or Visit Days.
- d. Claiming payment of a solatium for hospital visits:
 - (1) Certificate of the accident issued by a public agency (or by a third party under unavoidable circumstances);
 - (2) Physician's statement certifying the extent of the injury; and
- (3) Certifying document issued by the hospital or clinic certifying the Hospitalization Days or Visit Days.

2 There are cases where we require the submission of documents other than those listed in the preceding paragraph,

or where we allow for the omission of part of the documents to be submitted under the preceding paragraph.

3 Where the traveler or the person to receive the Indemnity for death has violated the provisions of paragraph 1, or has failed to inform us of the facts known to them concerning the documents to be submitted or has given a false statement, we will not pay any Indemnity, etc.

(Subrogation)

Article 15 Even when we have paid Indemnity, etc., the rights held by the traveler or his/her statutory heir to claim compensatory damages from a third party for the injury suffered by the traveler will not be transferred to us.

Chapter 5 - Indemnity for Damage to Personal Belongings

(Our Company's Responsibility to Pay)

Article 16 If the traveler participating in the Organized Tour being implemented by our Company happens to have his/her personal belongings (hereinafter referred to as "Compensable Goods") damaged accidently while the said traveler is participating in the said Organized Tour, we will pay indemnity for damage to personal belongings (hereinafter referred to as "Indemnity for Damage").

(Cases Where Indemnity for Damage is not Paid (1))

- Article 17 We will not pay any Indemnity for Damage for the damage resulting from the causes listed in each of the following items:
 - a. Willful misconduct of the traveler, except for damages suffered by persons other than the said traveler;
 - b. Willful misconduct of a relative belonging to the same household as that of the said traveler, unless his/her intention is to let the said traveler receive the Indemnity for Damage;
 - c. Suicidal, criminal or combative acts of the traveler, except for damages suffered by persons other than the said traveler;
 - d. Accidents caused while the traveler is driving an automobile or motorized bicycle without having the driving qualification required by the relevant laws or ordinances or in a state incapable of normal driving such as under the influence of alcohol, except in the case of damages suffered by persons other than the said traveler;
 - e. Accidents caused because of the traveler intentionally breaking the law or accidents that occur while the traveler is receiving illegal services, except for damage suffered by persons other than the said traveler;
 - f. Exercise of public authority by the State or public institutions, such as confiscation, requisition, seizure, and demolition, except when such exercise has been done as necessary measures for fire extinction or evacuation;
 - g. Defects in the Compensable Goods, except for defects that the traveler or the person taking care of the Compensable Goods on behalf of the traveler has not been able to detect even with considerable caution;
 - h. Ordinary wear and tear, rust, mold, discoloration, damage by rats, vermiculation, etc. of the Compensable Goods;
 - i. Mere external damage which does not disable the function of the Compensable Goods;
 - j. Spill of liquid, which is the Compensable Goods, except for damage caused to other Compensable Goods as a result;
 - k. Misplacement or loss of Compensable Goods; or
 - j. Causes listed in Article 3, paragraph 1, items 9 through 12.

2 In the case of an Organized Tour for the purpose of a Domestic Trip, in addition to the provisions of the preceding paragraph, we will not pay any Indemnity for Damage for damage resulting from the causes described in each of the following items:

a. an Earthquake, volcanic eruption or tsunami; or

b. Ancillary accidents occurring with the events described in the preceding item or accidents arising from the confusion of social order incidental to them.

(Cases Where Indemnity for Damage is not Paid (2))

- Article 17-2 We may not pay any Indemnity for Damage if the traveler has any reasons falling under any of the following items:
 - a. If it is recognized that the traveler falls under the category of Antisocial Forces;

b. If it is recognized that the traveler is involved in providing funds, etc. or providing convenience, etc.to Antisocial Forces;

c. If it is recognized that the traveler unjustly uses Antisocial Forces;

d. Where the traveler is a legal entity, if it is recognized that Antisocial Forces control the entity or are substantially engaged in its operation; or

d. If it is recognized that the traveler has a socially condemnable relationship with Antisocial Forces.

(Compensable Goods and Its Scope)

Article 18 The Compensable Goods will be limited to the personal belongings owned and carried by the traveler while participating in the Organized Tour.

2 Notwithstanding the provision of the preceding paragraph, any item listed in the following items shall not be included in Compensable Goods:

a. Cash, checks and other securities, documentary stamps, postage stamps, and the like

b Credit cards, coupons, airline tickets, passports and the like

c. Manuscripts, specifications, designs, ledgers, and the like (including those recorded on recording media which can be directly processed by information equipment (computers and their peripherals such as terminals) such as magnetic tapes, magnetic disks, CD-ROMs, optical discs, etc.)

d. Vessels (including yachts, motorboats and boats) and automobiles, motorized bicycles and their accessories

e. Mountain climbing equipment, expedition equipment and the like

f. Dentures, artificial limbs, contact lenses and the like

g. Animals and plants

h Other items specified by our Company beforehand

(Amount of Damages and Amount of Indemnity Payable)

Article 19 The amount of damages for which Indemnity for Damage is payable by us (hereinafter referred to as the "Amount of Damages") shall be determined on the basis of either the price of the Compensable Goods at the place and time when the damage was caused or the total amount of the repair fees required to restore the Compensable Goods to the state immediately preceding the occurrence of the damage plus the amount described in the next Article, paragraph 3, whichever is less.

2 Where the Amount of Damages for one item or one pair of the Compensable Goods exceeds ¥100,000, we will consider the Amount of Damages of the Compensable Goods to be ¥100,000 and apply the provision of the preceding paragraph.

3 The maximum amount of Indemnity for Damage payable by us shall be \$150,000 per traveler per Organized Tour. However, if the Amount of Damages for a traveler does not exceed \$3,000 for an accident, we will not pay any Indemnity for Damage.

(Prevention of Damage, etc.)

Article 20 When the traveler has learned that damage has occurred to the Compensable Goods as provided in Article 16, he/she must implement the following measures:

- a. Make efforts to prevent and reduce the damage;
- b. Inform our Company without delay of the extent of the damage, an overview of the accident causing the damage, and whether the Compensable Goods damaged are subject to an insurance contract or not; and
- c. If the traveler is entitled to receive indemnity for damage from others, take necessary procedures to exercise his/her right.

2 When the traveler has violated the preceding paragraph, item a, without justifiable cause, we will regard the balance remaining after deducting the amount considered preventable and reducible as the amount of damages, and when the traveler has violated the same paragraph, item b, we will not pay any Indemnity for Damage. Also, where the traveler has violated the same paragraph, item c, we will regard the balance remaining after deducting the amount considered receivable by exercising his/her right to obtain such an amount as the amount of damages.

3 We will pay the following expenses:

a. Expenses paid which we consider necessary or useful to prevent and reduce the damage prescribed in paragraph 1, item a; and

b. Expenses required to take the procedures prescribed in paragraph 1, item c.

(Request for Payment of Indemnity for Damage)

Article 21 When the traveler wishes to receive the Indemnity for Damage, he/she will be required to submit to us a bill requesting payment of the Indemnity for Damage on the form designated by us as well as the following documents:

a. Certificate of the accident issued by the police or an alternative third party;

b. Documents to certify the extent of the damage caused on the Compensable Goods; and

c. Other documents requested by us.

2 If the traveler has violated the provisions of the preceding paragraph, has knowingly made an untrue description on the documents submitted to us, or has forged or falsified those documents (to be considered likewise if he/she has had a third party commit these acts), we will not pay any Indemnity for Damage.

(In Cases Where There is an Insurance Contract)

Article 22 If there exists an insurance contract which is due to pay insurance money for the damage described in Article

16, we may reduce the amount of Indemnity for Damage payable by us.

(Subrogation)

Article 23 If the traveler has the right to claim compensatory damages against a third party for the Indemnity for Damage for which we are responsible to pay, such a right to claim compensatory damages shall be transferred to us within the limit of the amount of the Indemnity for Damage that we have paid to the traveler.

Schedule I (related to Article 5, item a)

Mountain climbing (which requires mountain climbing equipment such as ice axes, crampons, ropes, hammers), luging, bobsledding, skydiving, hang gliding, operating an ultra-light motorized plane (such as motorized hang gliders, micro-light planes, and ultra-light planes), flying a gyro plane, and other dangerous activities similar to these.

Schedule II (related to Article 7, paragraph 1, paragraph 3, and paragraph 4)

1. Disorder of the Eyes	
(1) When the eyesight of both eyes has been lost.	
(1) when the eyesight of ooth eyes has been lost.(2) When the eyesight of one eye has been lost.	100%
(2) when the cyclight of one cyclinas been lost.(3) When the corrected eyesight of one eye has become 0.6 or less.	60%
(4) When the visual field of one eye has come to suffer from constriction (meaning where the visual	5% 5%
field has become 60% or less of the total of the angle of the normal visual field).	570
2. Disorder of the Ears	
	80%
(1) When the hearing of both ears has been lost completely.	30%
(2) When the hearing of one ear has been lost completely.	5%
(3) When the hearing of one ear is not good enough to comprehend a normal speaking voice at a	
distance of 50 cm or more.	
3. Disorder of the Nose	
When a significant disorder has been left in the function of the nose.	20%
4. Disorder of Mastication and Speech	
(1) When the function of mastication and speech has been lost completely.	100%
(2) When a significant disorder has been left in the function of mastication and speech.	35%
(3) When a disorder has been left in the function of mastication and speech.	15%
(4) When 5 or more teeth have been chipped and lost.	5%
5. Deformities of Exterior Appearance (meaning the face, head and neck)	570
(1) When significant deformation has been left on the exterior appearance.	15%
(2) When deformation has been left on the exterior appearance (meaning such deformation as a	3%
cicatrix of 2cm in diameter, or a linear cicatrix of 3cm long).	570
6. Disorder of the Vertebral Column	
(1) When a significant deformation or a significant disorder of movement has been left on the	40%
vertebral column.	1070
(2) When a disorder of movement has been left on the vertebral column.	30%
(3) When a deformation has been left on the vertebral column.	
	15%
7. Disorder of the Arm (the wrist joint and above) or the Leg (the ankle joint and above)	
(1) When one arm or one leg has been lost.	60%
(2) When the function of two or three joints of the three major joints in an arm or leg has been lost	50%
completely.	
(3) When the function of one joint of the three major joints in an arm or leg has been lost	35%
completely.	5%
(4) When a disorder has been left in the function of one arm or one leg.	
8. Disorder of the Fingers	20%
(1) When the thumb of one hand has been lost at or above the knuckle (interphalangeal joint).	15%
(2) When a significant disorder has been left in the function of the thumb of one hand.	8%
(3) When one of the fingers other than the thumb has been lost at or above the second knuckle	
(distal interphalangeal joint).	5%
(4) When a significant disorder has been left in the function of one of the fingers other than the	
thumb.	
9. Disorder of Toes	10%
(1) When the first toe of one leg has been lost at or above the toe joint (interphalangeal	
joint).	8%
(2) When a significant disorder has been left in the function of the first toe of one leg.	5%
(3) When one of the toes other than the first toe has been lost at or above the second toe joint (distal	570
interphalangeal joint).	20/
(4) When a significant disorder has been left in the function of one of the toes other than the first	3%
(4) when a significant disorder has been left in the function of one of the toes other than the first toe.	1000/
10. In other cases where the traveler is not able to take care of himself/herself for the rest of his/her	100%
life due to the significant disorder of his/her body.	
Note: The word "above" used in the provisions of items 7 through 9 means the part of the body	
closer to the heart from the joint concerned.	

Schedule III (related to Article 8, paragraph 2)

1. The corrected eyesight of both eyes has fallen to 0.06 or below.

2. The function of mastication and speech has been lost.

3. The hearing of both ears has been lost.

4. The function of all the joints of both upper limbs at or above the wrist joint have been lost.

5. The function of one lower limb has been lost.

6. Due to disorders of the internal organs in the chest and abdomen, the coordination of the body is limited mainly to routine actions at home, such as eating and washing the face.

7. Due to disorders of the nervous system or mind, the coordination of the body is limited mainly to routine actions at home, such as eating and washing the face.

8. Due to a coexisting disorder and other disorders of the above-mentioned parts of the body, the coordination of the body is limited mainly to routine actions at home, such as eating and washing the face.

Note: The word "above" used in the provision of item 4 means the part of the body closer to the heart from the joint concerned.

Arranged Tour Contract Part

Chapter 1 - General Provisions

(Scope of Application)

Article 1 The Arranged Tour Contract (defined in Article 2) to be executed between our Company and the traveler shall be based on the general conditions set forth herein (hereinafter referred to as the "General Conditions"). Any matter not stipulated in the General Conditions shall be governed by ordinance or generally established practice.

2 Notwithstanding the provisions of the preceding paragraph, where we execute a special contract (hereinafter referred to as the "Special Contract") with the traveler in writing without violating the relevant laws and harming the interests of the traveler, such a Special Contract shall be given priority.

(Definition of Terminology)

Article 2 In the General Conditions, "Arranged Tour Contract" or, within this Part, "Contract" shall mean the contract under which we undertake to make arrangements at the request of the traveler by representing him/her, or acting as his/her intermediary, or playing an introductory role for him/her, so that he/she may be provided with services, such as transportation and accommodation offered by transportation and accommodation facilities, etc., and other services related to the travel (hereinafter referred to altogether as the "Tour Service").

2 In the General Conditions, "Domestic Trip" shall mean trips planned for only inside Japan, and "Overseas Trip" shall mean trips other than Domestic trips.

3 In the General Conditions, "Tour Price" shall mean the expenses paid by our Company for the transportation charges, accommodation charges, and other expenses payable to the transportation and accommodation facilities, etc., to arrange the Tour Service, and, in addition, the handling charge of the Tour Service that is set by us (excluding handling charges for alteration and cancellation procedures).

4 In this Part, "Communication Contract" shall mean the Arranged Tour Contract, which is executed between us and the card member of the credit card company affiliated with our Company (hereinafter referred to as the "Affiliated Company"), by subscription through telephone, mail, facsimile, or other means of communication, subject to prior consent of the traveler to the effect that the claims or obligations held by us, such as those in regard to the Tour Price, etc., under the Arranged Tour Contract are settled on or after the due date of those claims or obligations according to the separately provided card membership rules of the Affiliated Company and also subject to payment of the Tour Price, etc. by the method specified in Article 16, paragraph 2 or paragraph 5.

5 In this Part, "Electronic Consent Notice" shall mean a notice issued in acceptance of the subscription for a contract and transmitted by means of transmission, among the methods utilizing information-communication technologies, via telecommunication lines connecting the computer, facsimile, telex or telephone (hereinafter referred to as the "Electronic Computer, etc.") being used by us with the Electronic Computer, etc. being used by the traveler.

6 In the General Conditions, "Date Card Used" shall mean the date when the traveler or our Company is obligated to pay the Tour Price, etc. or execute the refundable liability pursuant to the Arranged Tour Contract.

(Termination of Liability for Arrangements)

Article 3 When we have made arrangements for the Tour Service with the care of a good manager, the fulfillment of our liability based on the Arranged Tour Contract shall terminate. Therefore, even if contracts are not executed with transportation and accommodation facilities, etc. due to such causes as capacity fully filled, shutdown, inappropriate condition, etc., when we have fulfilled our obligations, the traveler will be required to pay to us the handling charge of the Tour Service set by us (hereinafter referred to as the "Handling Charge"). Where a Communication Contract has been executed, the Date Card Used will be the date on which we inform the traveler that we have not been able to execute a contract with the transportation and accommodation facilities, etc. to provide Tour Services.

(Reservation Agents)

Article 4 We may engage other travel agents, professional arrangers, or other helpers inside and outside Japan in order

to have them make arrangements in whole or in part on our behalf to implement the Arranged Tour Contract.

Chapter 2 - Execution of the Contract

(Subscription for the Contract)

Article 5 The traveler who intends to execute an Arranged Tour Contract with us will be required to fill in specified particulars on the application form prescribed by us and submit it to us together with the subscription fee that we have separately specified (hereinafter referred to as the "Appliallcation Fee").

2 Notwithstanding the provision of the preceding paragraph, the traveler who intends to execute a Communication Contract with us will be required to notify us of his/her membership number and the content of the Tour Service to be subscribed.

3 The Application Fee specified in paragraph 1 will be treated as part of the money payable to us by the traveler, such as the Tour Price or cancellation fee.

(Refusal of the Execution of the Contract)

Article 6 We may not agree to execute an Arranged Tour Contract in any one of the following cases:

a. Where the Communication Contract is intended to be executed, and the traveler is unable to settle, in whole or in part, the liability related to his or her Tour Price, etc. as stipulated in the card membership rules of the Affiliated Company. Such reasons may be due to, but not limited to, the credit card as held by the traveler in question, being found to be invalid;

b. Where the traveler is recognized as a gang member, an associate gang member, a person or a company related to crime syndicates, a corporate racketeer or any other antisocial forces;

c. Where the traveler made a demand to us using forceful behaviors, made unjust claims to us, made use of threatening acts or statements or violent acts or behavior in connection with any transaction between the parties, or made use of other acts or behavior equivalent to these;

d. Where the traveler committed acts which may damage our credibility or obstruct our business byspreading false rumors, by using fraudulent means, or by force, or by other acts or behavior equivalent to these; or

e. Where there is an inconvenience related to our business.

(Time of the Execution of the Contract)

Article 7 The Arranged Tour Contract will be executed when we have accepted the execution of the Contract and have received the Application Fee specified in Article 5, paragraph 1.

2 Notwithstanding the provision of the preceding paragraph, the Communication Contract shall be executed when we have sent out a notice to the effect that we accept the application described in Article 5, paragraph 2. However, in the case that an Electronic Consent Notice is sent out under the said Contract, the Contract will be considered executed when the said notice reaches the traveler.

(Special Rules Related to the Execution of the Contract)

Article 8 Notwithstanding the provision of Article 5, paragraph 1, we may execute the Arranged Tour Contract merely by accepting the execution of the Contract under a Special Contract entered into in writing without receiving payment of the Application Fee.

2 In the case of the preceding paragraph, the time of the execution of the Arranged Tour Contract shall be stated in the document described in the preceding paragraph.

(Special Rules Related to Tickets and Accommodation Coupons, etc.)

Article 9 Notwithstanding the provisions of Article 5, paragraph 1 and the preceding Article, paragraph 1, we may accept subscription orally when the Arranged Tour Contract, with the purpose to only arrange for transportation services or accommodation services, requires us to deliver a document indicating the right to receive the offering of the said Tour Service in exchange for the Tour Price.

2 In the case of the preceding paragraph, the Arranged Tour Contract shall be executed when we accept the execution of the Contract.

(Contract Document)

Article 10 Promptly after the execution of the Arranged Tour Contract, we will deliver to the traveler a document that

describes particulars concerning the itinerary, content of the Tour Service, the Tour Price, other conditions of the Tour, as well as matters concerning our Company's responsibility (hereinafter referred to as the "Contract Document"). There are cases, however, where we do not deliver the said Contract Document when we deliver a document indicating the right to receive all the Tour Service, such as transportation tickets, accommodation coupons and other services which we have arranged.

2 Where we have delivered the Contract Document described in the preceding paragraph, the scope of the Tour Service for which we will be responsible to arrange for under the Arranged Tour Contract will be as stated in the said Contract Document.

(Method of Utilizing Telecommunication Technology)

Article 11 Instead of physically delivering to the traveler the document or the Contract Document to be delivered at the time when the traveler is about to execute the Arranged Tour Contract which describes details such as the itinerary, content of the Tour Service, the Tour Price, other conditions of the Tour, and matters regarding our responsibility, when we have provided the traveler, with his/her prior consent, with such details to be described in the said document (hereinafter referred to in this Article as the "Described Details") by means of utilizing telecommunications technology, we will confirm that the Described Details have been recorded on a file as equipped in the communications equipment used by the traveler.

2 In the case of the preceding paragraph, when the communications equipment used by the said traveler is not equipped with a file for recording the Described Details, we will record the Described Details on a file (confined for exclusive use of said traveler) as equipped in the communications equipment used by us, and confirm that said traveler has viewed the Described Details.

Chapter 3 - Alteration and Cancellation of the Contract

(Alteration of Content of Contract)

Article 12 The traveler may request us to change the content of the Arranged Tour Contract, such as itinerary, content of Tour Service, and other conditions of the Arranged Tour Contract, etc., in which case we will try to accommodate the traveler's request to the extent possible.

2 Where the content of the Arranged Tour Contract is changed at the request of the traveler pursuant to the preceding paragraph, the traveler will be required to bear the cancellation fees and penalty charges payable to the transportation and accommodation facilities, etc. and other expenses required to change arrangements, where arrangements already made are being cancelled, and in addition, the traveler will be required to pay to us our prescribed handling charge for the changes. Furthermore, the increase or decrease of the Tour Price arising from such changes of the content of the Arranged Tour Contract shall be borne by the traveler.

(Discretionary Cancellation by the Traveler)

Article 13 The traveler may cancel the Arranged Tour Contract in whole or in part at any time.

2 When the Arranged Tour Contract has been cancelled pursuant to the provision of the preceding paragraph, the traveler will be required to pay the cancellation fee, penalty charge, and other expenses already paid or payable to the transportation and accommodation facilities, etc., as well as the handling charge for the cancellation as prescribed by our Company as well as the handling charge that we were to receive, in return for the Tour Service already received, or for the Tour Service not yet received.

(Cancellation Due to Causes Attributable to the Traveler)

Article 14 We may cancel the Arranged Tour Contract in one of the following instances:

a. If the traveler does not pay the Tour Price by the specified due date;

b. Where the Communication Contract has been executed, but the traveler has become unable to settle his/her liability related to the Tour Price, etc. in whole or in part according to the membership rules of the Affiliated Company, due to such causes as the credit card held by the traveler becoming invalid; or

c. When it is found that the traveler falls under any of Article 6, items b through d.

2 When the Arranged Tour Contract has been cancelled pursuant to the provision of the preceding paragraph, the traveler will be required to bear the cancellation fee, penalty charge, and other expenses already paid or payable to the transportation and accommodation facilities, etc. for the Tour Service not yet received, and in addition, to pay to us the handling charge for the cancellation procedures as prescribed by our Company as well as the handling charge that our Company would have received.

(Cancellation Due to Causes Attributable to Our Company)

Article 15 When the arrangement for the Tour Service become impossible due to causes attributable to us, the traveler may cancel the Arranged Tour Contract.

2 When the Arranged Tour Contract has been cancelled pursuant to the provision of the preceding paragraph, we will reimburse to the traveler the Tour Price already received, after deducting the expenses already paid to the transportation and accommodation facilities, etc. in return for the Tour Service already received by the traveler, as well as the expenses payable after the cancellation for the Tour Service already received.

3 The provision of the preceding paragraph will not prevent the traveler from claiming compensatory damages againstus.

Chapter 4 - Tour Price

(Tour Price)

Article 16 The traveler will be required to pay the Tour Price no later than the period prescribed by our Company which is prior to the start of the Tour.

2 When the Communication Contract has been executed, we will receive payment of the Tour Price by using the card of the Affiliate Company without obtaining the traveler's signature on the voucher prescribed by us, in which case the Date Card Used shall be considered the date when we have informed the traveler of the content of the Tour Service determined by us.

3 We may change the Tour Price prior to the start of the Tour, when changes in the Tour Price have occurred caused by revisions to the fares and charges of transportation and accommodation facilities, etc., changes in foreign exchange rates, etc.

4 In the case of the preceding paragraph, the increase or decrease of the Tour Price shall be borne by the traveler.

5 When we have executed the Communication Contract with the traveler, and expenses payable by the traveler have accrued under the provisions of Chapter 3 and Chapter 4, we will receive payment of the said expenses by using the card of the Affiliate Company without obtaining the traveler's signature on the prescribed voucher. In this case, the Date Card Used shall be considered the date when we inform the traveler of the amount of the expenses payable to us by the traveler or the amount reimbursable by us to the traveler. However, where we have cancelled the Arranged Tour Contract pursuant to the provision of Article 14, paragraph 1, item b, the traveler will be required to pay to us the expenses, etc. payable to us by the traveler by no later than the date set by us using the method prescribed by us.

(Settlement of the Tour Price)

Article 17 Where the amount of the expenses paid by us to the transportation and accommodation facilities, etc. to arrange for the Tour Service, which is to be borne by the traveler, and the handling charge (hereinafter referred to collectively as the "Tour Price Settled") does not agree with the amount we have already received as the Tour Price, we will settle the Tour Price promptly after the Tour finishes, in accordance with the provisions of the following two paragraphs.

2 If the Tour Price Settled exceeds the amount already received by us as the Tour Price, the traveler will be required to pay the difference to us.

3 If the Tour Price Settled is less than the amount already received by us as the Tour Price, we will reimburse the difference to the traveler.

Chapter 5 - Arrangement for Organizations and Groups

(Arrangement for Organizations and Groups)

Article 18 We will apply the provisions of this Chapter to the execution of the Arranged Tour Contract where we have received subscriptions from two or more travelers who are to travel the same route at the same time, by appointing a responsible person to represent them (hereinafter referred to as the "Contract Representative").

(Contract Representative)

Article 19 Unless a Special Contract is made, we will consider the Contract Representative as the person holding all the power of representation concerning the execution of the Arranged Tour Contract for the travelers who compose his/her organization or group (hereinafter referred to as the "Constituent Members"), and we will conduct all transactions concerning the tour business related to the said organization or group and the business specified in Article 22, paragraph 1 with the Contract Representative.

2 The Contract Representative will be required to submit a list of the Constituent Members or inform us of the number of the Constituent Members by the date set by us.

3 We will not be held responsible for any liability or obligation to the Constituent Members which the Contract Representative currently assumes or is expected to assume in the future.

4 Where the Contract Representative does not accompany his/her organization or group, one of the Constituent Members appointed by the Contract Representative beforehand shall be considered by us as the Contract Representative after the start of the Tour.

(Special Rules for the Execution of the Contract)

Article 20 Notwithstanding the provision of Article 5, paragraph 1, when we execute the Arranged Tour Contract with the Contract Representative, we may accept the execution of the Arranged Tour Contract without receiving payment of the Application Fee.

2 When we execute the Arranged Tour Contract with the Contract Representative without receiving payment of the Application Fee under the provision of the preceding paragraph, we will deliver to the Contract Representative a document stating to that effect, and the Arranged Tour Contract will be considered to be executed upon our delivery of said document.

(Change of Constituent Members)

Article 21 When the Contract Representative has expressed a wish to change some of the Constituent Members, we will accommodate his/her wish to the extent possible.

2 The increase or decrease of the Tour Price arising from the change described in the preceding paragraph and the expenses required for the said change shall be borne by the Constituent Members.

(Escort Service)

Article 22 We may provide escort services at the request of the Contract Representative by having a tour escort accompany the organization or group.

2 In general, the content of the escort service to be performed by the tour escort will be services required for conducting the Tour of the organization or group as a group according to the itinerary determined beforehand.

3 In general, the service hours during which the tour escort will provide the escort services will be from 8:00 to 20:00 hours local time.

4 When we offer escort services, the Contract Representative will be required to pay to us our prescribed escort service charge.

Chapter 6 - Responsibility

(Responsibility of Our Company)

Article 23 In the course of implementing the Arranged Tour Contract, we will be responsible for compensating for damage caused to the traveler by willful misconduct or negligence by our Company or by our agent who has been engaged by us to make arrangements on our behalf under the provision of Article 4 (hereinafter referred to as the "Reservation Agent"), but only if notice has been given to us within two years from the day immediately following the day when the said damage occurred.

2 Where the traveler has suffered damage due to causes beyond the control of our Company or our Reservation Agent,

such as acts of God, acts of war, civil commotion, suspension of Tour Services by transportation and accommodation facilities, etc., orders from government and other public agencies, and other such causes, we will not be held responsible to indemnify, except in the case of the preceding paragraph.

3 With regards to damage caused to baggage as described in paragraph 1, notwithstanding the provision of the said paragraph, we will indemnify up to the maximum amount of $\pm 150,000$ per traveler (except where the said damage has been caused by us by willful misconduct or gross negligence), only if we have been notified of the said damages within 14 days in the case of a Domestic Trip and within 21 days in the case of an Overseas Trip, respectively, from the day immediately following the day when the said damage occurred.

(Responsibility of the Traveler)

Article 24 If we suffer damage due to the willful misconduct or negligence of the traveler, the said traveler will be required to compensate us for the said damage.

2 When the traveler executes the Arranged Tour Contract, the traveler will be required to make efforts to understand the content of the Arranged Tour Contract, such as the rights, obligations, etc. of the traveler, by utilizing the information provided by us.

3 Should the traveler realize that the Tour Service being offered differs from that as stated in the Contract Document after the Tour starts, in order for the traveler to smoothly receive the Tour Service as described in the Contract Document, the traveler will be required to report promptly to us, our Reservation Agent, or the provider of the said Tour Service at the location that is being toured.

Chapter 7 - Compensation Business Guarantee Bonds

(Compensation Business Guarantee Bonds)

Article 25 We are a Security Member of All Nippon Travel Agents Association (located at3 F Akasaka Shasta East Bld. 4-2-19, Akasaka, Minato-ku, Tokyo).

4 The traveler or Constituent Member, who has executed the Arranged Tour Contract with us, is entitled to be reimbursed from compensation business guarantee bonds as deposited by All Nippon Travel Agents Association as described in the preceding paragraph, up to the maximum amount of 600,000yen in conjunction with claims arising from said transaction.

5 As we have paid our share of the compensation business guarantee bonds to All Nippon Travel Agents Association, in accordance with the provision of Article 49, paragraph 1 of the Travel Agency Law, we have not deposited the business guarantee bonds pursuant to Article 7, paragraph 1 of the Travel Agency Law.

Contract for Travel Abroad Arrangement Services Part

(Scope of Application)

Article 1 The Contract for Travel Abroad Arrangement Services (defined in Article 3) to be executed between our Company and the traveler shall be based on the general conditions set forth herein (hereinafter referred to as the "General Conditions"). Any matter not stipulated in the General Conditions shall be governed by the relevant laws, ordinance and generally established practice.

2 If we execute a special contract (hereinafter referred to as the "Special Contract") with the traveler in writing without violating the relevant laws and harming the interests of the traveler, such a Special Contract shall be given priority, notwithstanding the provision of the preceding paragraph.

(Traveler Executing a Contract for Travel Abroad Arrangement Services)

Article 2 The traveler with whom we execute a Contract for Travel Abroad Arrangement Services will be the traveler who has executed with us a Subscription Type Organized Tour Contract, an Order-Taking Type Organized Tour Contract or an Arranged Tour Contract, or the traveler who has executed a Subscription Type Organized Tour Contract from another travel agent where our Company acts on their behalf by consignment.

(Definition of a Contract for Travel Abroad Arrangement Services)

- Article 3 In the General Conditions, "Contract for Travel Abroad Arrangement Services" or "Contract" shall mean the contract under which we undertake to perform the following services (hereinafter referred to as the "Agent Service") on request from the traveler by contracting to receive the travel agent handling charge (hereinafter referred to as the "Travel Abroad Formalities Handling Charge") for handling the formalities for travel abroad on behalf of the traveler:
 - a. Formalities to obtain a passport, visa, re-entry permit and various certificates;
 - b. Preparation of documents for immigration formalities; or
 - c. Other services related to each of the preceding items a and b.
 - (Execution of the Contract)
- Article 4 The traveler who intends to execute a Contract for Travel Abroad Arrangement Services with us will be required to fill in specified details on the application form prescribed by us and submit it to us.
 - 2 A Contract for Travel Abroad Arrangement Services will be considered executed when we accept the execution of the Contract and receive the application form described in the preceding paragraph.

3 Notwithstanding the provisions of the preceding two paragraphs, we may accept an application for a Contract for Travel Abroad Arrangement Services by telephone, mail, facsimile, or other means of communication, without receiving the submission of an application form, in which case a Contract for Travel Abroad Arrangement Services will be considered executed when we accept the execution of the Contract.

4 We may not accept the execution of a Contract for Travel Abroad Arrangement Services in any one of the following cases:

a. Where the traveler is recognized as a gang member, an associate gang member, a person or a company related to crime syndicates, a corporate racketeer or any other antisocial forces;

b. Where the traveler makes a demand to us using forceful behaviors, makes unjust claims to us, makes use of threatening acts or statements or violent acts or behavior in connection with any transaction between the parties, or makes use of other acts or behavior equivalent to these;

c. Where the traveler committed acts which may damage our credibility or obstruct our business by spreading false rumors, by using fraudulent means, or by force, or by other acts or behavior equivalent to these; or

d. Where there is an inconvenience related to our business.

5 We will, promptly after the execution of a Contract for Travel Abroad Arrangement Services, deliver to the traveler a document describing the content of the requested service (hereinafter referred to as the "Requested Service") undertaken under the Contract for Travel Abroad Arrangement Services, including the amount of the Travel Abroad Formalities Handling Charge, the method of receiving the said Charge, our responsibility and other necessary particulars. 6 Instead of physically delivering to the traveler the document as specified in the preceding paragraph, when we have provided the traveler, with his/her prior consent, with such details to be described in the said document (hereinafter referred to in this Article as the "Described Details") by means of utilizing telecommunications technology, we will confirm that the Described Details have been recorded on a file as equipped in the communications equipment used by the traveler

7 In the case of the preceding paragraph, when the communications equipment used by the said traveler is not equipped with a file for recording the Described Details, we will record the Described Details on a file (confined for exclusive use of said traveler) as equipped in the communications equipment used by us, and confirm that said traveler has viewed the Described Details.

(Confidentiality)

Article 5 We will not leak to any third party any information obtained in the course of implementing the Requested Service. (Responsibility of the Traveler)

Article 6 The traveler will be required to pay the Travel Abroad Formalities Handling Charge by the date set by us.

2 The traveler will be required to submit the documents required for the Requested Service, and other necessary materials (hereinafter referred to as the "Travel Abroad Formalities Documents, etc.") by the date set by us.

3 When we are required to pay service charges, visa fees, commission expenses, and other charges (hereinafter referred to as the "Visa Fee, etc.") to government and public agencies in Japan, foreign delegations in Japan, and other persons, the traveler will be requested to pay the said Visa Fee, etc. to us by the date set by us.

4 When mailing expenses, traveling expenses, and other expenses have accrued in the course of performing the Requested Service, the traveler will be required to pay the said expenses to us by the date set by us.

(Cancellation of the Contract)

Article 7 The traveler may cancel the Contract in whole or in part at any time.

2 We may cancel the Contract in any of the following cases:

- a. When the traveler does not submit the Travel Abroad Formalities Documents, etc. by the prescribed date;
- b. When we recognize that there are flaws in the Travel Abroad Formalities Documents, etc. submitted by the traveler;
- c. When the traveler does not pay the Travel Abroad Formalities Handling Charge, Visa Fee, etc. or the expenses described in the preceding Article, paragraph 4, by the prescribed date;
- d. When it is found that the traveler falls under any of Article 4, paragraph 4, items a through c; or
- e. If we have accepted to undertake the Agent Service described in Article 3, item a, when we recognize that the traveler is very unlikely to be able to obtain the passport, visa, or reentry permit (hereinafter referred to as the "Passport, etc.") due to causes not attributable to us.
- 3 When the Contract has been cancelled pursuant to the provisions of the preceding paragraph, the traveler will be required to bear the Visa Fee, etc. and the expenses described in the preceding Article, paragraph 4, as well as to pay the Travel Abroad Formalities Handling Charge to us for the Requested Service already implemented by us. (Responsibility of Our Company)
- Article 8 When we have inflicted damage to the traveler, by willful misconduct or negligence, in the course of implementing the Contract, we will be responsible for compensating for the said damage, but only in cases where we have been notified of the said damage within 6 months from the day immediately following the day when the said damage has occurred.
- 2 The Contract is not a guarantee by us that the traveler would actually be able to obtain the Passport, etc. and that he/she will be permitted to enter and depart the countries concerned. Accordingly, we will not be held responsible even if the traveler is unable to obtain the Passport, etc. or to enter or depart the countries concerned, due to causes not attributable to us.

Travel Consulting Service Contract Part

(Scope of Application)

Article 1 The Travel Consulting Service Contract (defined in Article 2) to be executed between our Company and the traveler shall be based on the general conditions set forth herein (hereinafter referred to as the "General Conditions"). Any matter not stipulated in the General Conditions shall be governed by ordinance or generally established practice.2 If we execute a special contract (hereinafter referred to as the "Special Contract") with the traveler in writing without violating the relevant laws and harming the interests of the traveler, such a Special Contract will be given priority, notwithstanding the provision of the preceding paragraph.

(Definition of the Travel Consulting Service Contract)

Article 2 In the General Conditions, the "Travel Consulting Service Contract" shall mean the contract under which we will promise to perform the following services at the request of the traveler by receiving payment of the travel service handling charge (hereinafter referred to as the "Consulting Fee") in return for consulting service.

a. Advice necessary for the traveler to prepare his/her travel plan;

b. Preparation of a travel plan;

c. Estimation of the expenses to be required for such travel;

d. Providing information concerning location to be visited and transport and accommodation facilities, etc.; or

e. Offering of other advice and information necessary for travel.

(Execution of the Contract)

Article 3 The traveler who intends to execute the Travel Consulting Service Contract with us will be required to submit to us an application form filled in with prescribed particulars.

2 The Travel Consulting Service Contract will be considered executed when we have accepted the execution of the said Contract and received the application form specified in the previous paragraph.

3 Notwithstanding the provision of the preceding paragraph, we may accept an application for the Travel Consulting Service Contract by telephone, mail, facsimile and other means of communication, without submission of the application form, in which case the Travel Consulting Service Contract will be considered executed at the time when we accept the execution of the contract.

4 We may not accept the execution of a Travel Consulting Service Contract in any one of the following cases.

a. Where the content of the traveler's consultation is contrary to public order and morals or there is a risk of violating the laws and regulations which are enforced at the location that is being toured;

b. Where the traveler is recognized as a gang member, an associate gang member, a person or a company related to crime syndicates, a corporate racketeer or any other antisocial forces;

c. Where the traveler makes a demand to us using forceful behaviors, makes unjust claims to us, makes use of threatening acts or statements or violent acts or behavior in connection with any transaction between the parties, makes use of or other acts or behavior equivalent to these;

d. Where the traveler committed acts which may damage our credibility or obstruct our business by spreading false rumors, by using of fraudulent means, or by force, or by other acts or behavior equivalent to these; or

e. Where there is an inconvenience related to our business.

(Consulting Fee)

Article 4 When we have performed the services described in Article 2, the traveler will be required to pay to us the Consulting Fee prescribed by us by the date set by us.

(Cancellation of the Contract)

Article 5 When it is found that the traveler falls under any one of Article 3, paragraph 4, items b through d, we may cancel the Travel Consulting Service Contract.

(Responsibility of Our Company)

Article 6 We will be held responsible for compensating for the damages, if any, which we have inflicted on the traveler, by willful misconduct or negligence, only if we have been notified of the said damage within 6 months from the date

immediately following the day when the said damage has occurred.

2 We do not guarantee that actual arrangement would be possible for the transportation and accommodation facilities, etc. which are described in the travel plan prepared by us. Therefore, even if it becomes impossible to execute contracts with the transportation and accommodation facilities, etc. for them to provide transportation and accommodation and other travel-related services, due to such causes as full occupancy, we will not be held responsible for such circumstances.