

< Vanshare Insurance Information >

System of Insurance and Compensation with Mitsui Sumitomo Insurance

For every van share booking, Mitsui Sumitomo Insurance automatically provides safe van insurance for both Driver and Owner. No need to worry about finding your own provider because all bookings are covered already. In case of an accident or breakdown on the road, you can call Mitsui Sumitomo Insurance 24 hours a day, 365 days a year. Their service offers roadside assistance, which includes towing if the van is totaled or too dangerous to drive. Limited compensation range is also available for certain cases, so please read our insurance and compensation's coverage and conditions carefully before using our services.

Compensation Coverage

The following is an overview of our compensation coverage and does not include important information about our insurance policy. Some matters may be unfavorable or require special attention for certain customers like those that do not pay for insurance. To learn more, please contact Carstay Customer Service.

1. Liability Compensation

■ Bodily injury insurance

Amount: Unlimited (for any one person)

If you are legally liable for causing bodily injury to another person due to an accident involving a van booked through Carstay (hereinafter, referred to as "Contracted Van"), we will cover medical expenses, compensatory damages, and lost wages for missing work that exceed the amount covered by any compulsory automobile liability insurance. Unlikely events like death and subsequent disability will also be covered.

■ Property damage insurance

Amount: Unlimited (for any one person)

Amount: Unlimited (for any one accident)

If you are legally liable for damages to someone's car, telephone pole, fence, and other properties due to an accident involving Contracted Van, we will cover repair costs. In addition, we will cover transportation rerouting costs if Contracted Van has an accident or stalls on railroad tracks.

■ Totaled vehicle repair

Amount: ¥500,000 (maximum)

In the event of an accident covered by a property damage liability insurance that you are paying for and the cost to repair the other person's vehicle exceeds the cash value assigned to it, we will cover up to ¥500,000 of the cost that exceeds the amount covered by your insurance provided that the totaled vehicle is repaired within six months from the day of the accident.

2. Personal Injury Compensation

- Bodily injury insurance (for any one driver or passenger)

Amount: ¥3,000

If you are injured caused by an accident involving Contracted Van, we will compensate you not only for medical expenses but also for lost wages due to missed work and mental trauma. Unlikely events like death and subsequent disability will also be covered.

3. Vehicle Compensation

- Automobile insurance

Deductible (self-pay): None

In case of damage to Contracted Van due to any accident and you decided to make the repair or provide a replacement without repairing the damage to the original, we will issue payment equal to the cash value (i) (ii) assigned to it. (However, if the repair cost is less than the insured amount, we will only pay the repair cost.) (iii)

(i) This refers to the market price value equivalent to vehicle of the same model, type, name, specifications, and year as Contracted Van with the same degree of wear.

(ii) If Contracted Van is equipped with accessories or original work, we will issue additional payment of up to ¥100,000 according to estimated value. That means the maximum payment would be Contracted Van's cash value + ¥100,000. However, compensation policy will not apply to parts and accessories that are prohibited by law, not equipped in the vehicle, or considered luggage.

(iii) If the insurance company issues payment for the actual cash value of Contracted Van determined as a total loss, the said company will acquire and take over the ownership and other property rights of the totaled Contracted Van.

4. Other Sums Payable

- Emergency road service

If Contracted Van suffers from any mechanical breakdown, tire damage, or collision on the road and becomes impossible or unsafe to be driven, we will issue payment for transportation costs that incurred from trip interruption.

■ Accident response

Open 24 hours a day or 365 days a year

Our customer support will provide immediate assistance at any time, including evenings and holidays, in the event of an accident and will arrange for hospitalization and vehicle pick-up for repair.

■ Settlement negotiation

Mitsui Sumitomo Insurance Group will handle all negotiations regarding damages to other parties. However, if the other party refuses to accept or negotiate directly with the company, or if the Carstay user is not found legally liable, any settlement negotiation will be inadmissible.

■ Main exemptions from payment

*Insurance and compensation policies will not apply in the following cases (non-exhaustive list):

<Frequently asked>

- Injury or damage caused by your spouse
- Injury or damage caused by problem identified in the mandatory state vehicle inspection
- Injury or damage due to willful misconduct or gross negligence
- Injury or damage occurred while driving under the influence of alcohol or without a valid driving permit

<Bodily injury insurance / Property damage insurance / Totaled vehicle repair>

- Extra injury or damage arising from unexpected involvement of a third party
- Injury or damage due to typhoon, flood, or high tide
- Injury or damage caused by Carstay user to own parents, children, spouse, or their property while driving
- Injury or damage due to earthquake, volcanic activity or tsunami
- Injury or damage due to use of Contracted Van for competition or sports (including practice for such), or use in place intended for competition or sports

<Accessories>

- All accessories and modifications prohibited by the law
- Accessories not fixed or equipped in the vehicle

*The table below shows which accessories, commonly found in recreational vehicle and campers, are covered by insurance.

Note that accessories are determined based on actual usage. (Accessories that are not fixed with bolts or are deemed as luggage may not be covered.)

Examples of Accessories	Coverage
Sunroof	Yes
ETC, car navigation, power supply, external power supply, sub-battery, solar panel, air conditioner, refrigerator, sink, gas stove, table, TV / DVD, audio, toilet, water tank, indoor shower, outdoor shower, rear backup camera, rooftop cargo carrier, rooftop cargo box, ceiling fan, awning, curtain / sunshade, bicycle rack, bed accessories	Maybe (depending on fixture)
Generator, portable cooler, heater, microwave oven, oven, baby seat, child seat, junior seat, Wi-Fi equipment, sleeping bag, lantern, tent, tarp, camping chair, camping table, BBQ equipment	No (if not permanently fixed)

< Other cases >

- Financial loss due to lack of or low bookings of Contracted Van
- Extra injury or damage arising from unexpected involvement of a third party
- Injury or damage caused intentionally by the policyholder or an additional insured
- Injury or damage due to use of Contracted Van for competition or sports (including practice for such), or use in place intended for competition or sports
- Injury or damage due to earthquake, volcanic activity, or tsunami
- Injury or damage caused by armed conflicts such as war, foreign attack, riots, and nuclear fallout

■ Insurance Company

Mitsui Sumitomo Insurance Co., Inc.

■ Contact

Contact details will be sent by email after making a booking.