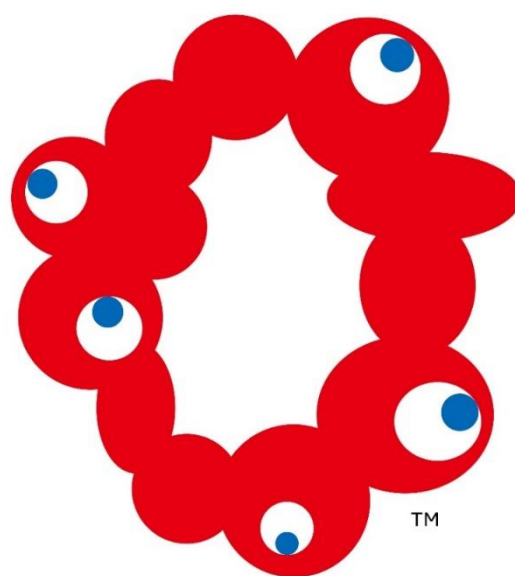


Insurance Guideline



OSAKA, KANSAI, JAPAN

EXPO
2025

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Abbreviation, Short Title, Unit, and Definition

Abbreviation/Short Title	Official Name
BIE	Bureau International des Expositions

Unit	Official Name
JPY	Japanese yen
USD	US dollar

Term	Definition
The Expo	Expo 2025 Osaka, Kansai, Japan that is scheduled to be held from the 13th of April to the 13th of October, 2025 in Osaka, Japan. This may also be referred to as 'Expo 2025' or 'Expo 2025 Osaka, Kansai, Japan'
Laws and Regulations	The Convention; the General Regulations; the Special Regulations; the laws of Japan; government ordinances; ministry ordinances; government notifications and notices; bylaws, regulations and controls of local governments; Guidelines, supplementary instructions and directives on administrative procedures, documents to be submitted, the details of rights and responsibilities of Participants and the Organiser and other items issued by the Organiser pursuant to the General Regulations and Special Regulations
The Convention	The international convention in the domain of international exhibitions, initially signed on the 22nd of November 1928 in Paris, subsequently amended by means of protocols dated the 10th of May 1948 and the 16th of November 1966, further followed by the amendments dated the 30th of November 1972 and the 31st of May 1988
General Regulations	The General Regulations included in Chapter 8 of the Registration Dossier approved at the 167th General Assembly of the BIE
Special Regulations	The Special Regulations set out in Article 34 of the General Regulations
Agreement	Agreement between the Government of Japan and the Bureau International des Expositions regarding Privileges and Immunities related to the Expo 2025 Osaka, Kansai, Japan
Pavilions	Buildings in which Official Participants and Non-official Participants present their exhibitions, which include Type-A (Self-Built) Pavilions, Type B (Organiser-Built (Module)) Pavilions, and Type C (Organiser-Built Shared) Pavilions, as well as any space related to the buildings that are directly under their control
Type A (Self-Built) Pavilions	Buildings/structures that Official Participants and Non-official Participants design and build on the Plot assigned to them by the Organiser
Type- B (Pavilion Modules)	Buildings built by the Organiser and rented to Official Participants, who can make their own interior and exterior arrangements and install their exhibits
Type-C (Shared Pavilions)	Buildings built by the Organiser and offered to Official Participants, who can arrange the space allocated to them and install their exhibits therein
Type- X (Pavilion Modules)	Buildings built by the Organiser and rented to the Official Participants, who can make their own interior and exterior arrangements, outbuilding and install their exhibits

Term	Definition
Expo Site	All areas used and administered by the Organiser as the venue for the operation of the Expo
Exhibition Space (Plot number / address)	The areas which the Organiser assigns to Participants according to their Participation Contracts
One Stop Shop (OSS)	A staffed service centre established and operated by the Organiser in Osaka, designed to centrally process submissions and applications from the Official Participants and provide assistance and advice, utilising the Related Persons Portal.
Related Persons portal	An online portal provided for participants, relevant parties, and Expo-related parties.
Organiser	The Japan Association for the 2025 World Exposition, which was designated by the Minister of Economy, Trade and Industry on the 31st of May 2019 to carry out tasks relating to the preparation and operation of the Expo, in accordance with the 'Act on Special Measures Necessary for Preparing for and Managing of the International Exposition in 2025' and certified as a public interest incorporated association on the 21st of October 2019.
Participants	Official Participants and Non-official Participants. Official Participants are the foreign governments and international organisations that have accepted the formal invitation from the Government of Japan to participate in the Expo. Non-official Participants are those who are authorised by the Commissioner General of the Exhibition to participate in the Expo outside the sections of the Official Participants. The 'Participant' in the context of insurance conforms to the rules stipulated in the Special Regulation No. 8.
Policy on the Sustainable Operation of the Expo	The policy which the Organiser prepares to ensure the Expo 2025 Osaka, Kansai, Japan be sustainably conducted
Insurance covering construction work	Insurance policies that cover the damage deriving from the construction, assembly and other engineering work for the buildings, structures, equipment, and apparatuses on the Expo Site, and also the damage in relation to the third-party liability associated with the aforementioned work
Cybersecurity insurance	Insurance policies that cover the third-party liability compensations incurred by cyberattack incidents, as well as various costs for containing the incident and the loss of revenue of the Insured
Deductible	The amount which will be deducted from the insurance benefit per accident, which shall be paid by the Insured
The Insured	Persons or entities that are protected by the contracted insurance policies
Policyholder	The party in the insurance contract who undergoes the application/modification procedures with the Insurance provider and becomes liable for the insurance premium payments
Event cancellation insurance	Insurance products for public events that cover the expenses already paid for in the event of its unavoidable annulment or postponement due to unforeseeable, accidental events, such as bad weather, the performers' absenteeism for the reason of accident or ill health, and the traffic accidents involving public transport; they also cover the contingency cost incurred by the annulment/postponement

Term	Definition
Insurance premium	The amount of money the Policyholder owes to the Insurance provider based on the contract; usually this is paid in full or in instalments before the start of the insured period
Insurance benefit	The amount of money the Insurance provider shall pay to the Insured upon the occurrence of the damage covered by the general insurance clauses and choices of endorsements
Insurance provider	The party in the insurance contract who is obligated to pay the insurance benefit to the Insured
Maximum benefit	The maximum amount of insurance benefit to which the Insurance provider is liable to pay to the Insured upon the occurrence of the damage covered by the contracted insurance policies
Insured objects	The objects (people, things, etc.) that are covered by the contracted insurance policies for damage compensation
Replacement cost value	The value required for rebuilding or replacing the damaged property with an equivalent in terms of its structure, quality, usage, size, model, and performance applicable to the time and place of the damage incurred
Actual cash value	The value of the insured object at the time and place of the damage incurred, which consists of the replacement cost value with wear and tear accounted for
Marine insurance and cargo insurance for transportation	Insurance that covers the loss of or damage to properties and goods during their transportation by air, sea, or land
Automobile insurance	A combination of insurance policies that cover liability compensations in relation to a car accident, personal injury and property damage suffered by a third person, personal injury of the driver and passengers of the insured vehicle, and physical damage to the vehicle insured
Civil liability insurance	Insurance that provides protection against damages incurred due to the civil liability for compensation against the physical injuries and damage to property of a third party, which refers to the civil liability insurance in respect to facilities and civil liability insurance in respect to products as stipulated in Articles 11 and 12, respectively, of Special Regulation No. 8.
Property insurance	Insurance that covers physical damage to property due to fire, wind, theft, and other risks, which refers to the insurance in respect to buildings, equipment, apparatus, merchandise, and other movable properties stipulated in Article 13 of Special Regulation No. 8.
Movable comprehensive insurance	Insurance that provides protection for Exhibits against accidental loss or damage due to fire, lightning, explosion, theft, breakage and careless handling, as stipulated in Article 14 of Special Regulation No.8.
Workers' compensation insurance	Insurance that covers necessary compensations for workers injuries and illnesses attributable to their work or commute, pursuant to the Industrial Accident Compensation Insurance Act (Act No. 50 of 1947)
Compulsory automobile liability insurance	Mandatory insurance pursuant to the Act on Securing Compensation for Automobile Accidents (Act No. 97 of 1955), for the purpose of securing basic injury compensations for victims of motor accidents by compensating the financial burden owed by the perpetrators, and is applicable to all vehicles, including motorised bicycles (mopeds)

Term	Definition
Employment insurance	Insurance for ensuring stable living and employment of workers as well as encouraging the job market, pursuant to the Employment Insurance Act (Act No. 116 of 1974), providing people who have lost their jobs or are undergoing vocational training with unemployment benefits
Social insurance	This refers to health insurance (an insurance scheme to provide the Insured and their dependants, in case of their ill health, injury, sick leave, childbirth, or death, with co-payments for medical cost or other benefits (injury and sickness allowances, high-cost medical expenses, etc.), pursuant to the Health Insurance Act (Act No. 70 of 1922)) and the employees' pension insurance (an insurance scheme which provides benefits to employees when they retire, are unable to work due to disabilities, or at their deaths, pursuant to the Employees' Pension Insurance Act (Act No. 115 of 1954)).
Handover of the Pavilion	Handover of the Pavilion means that the Organiser hands over the Pavilion in question to the Participant to commence their construction work

Introduction

The Expo 2025 Osaka, Kansai, Japan will be participated by many Official Participants, general Participants, and commercial Participants as well as contractors that undertake civil engineering and construction work. It also expects many visitors from Japan and across the world during the Expo Period.

In such situations, it is particularly important to pay attention to measures against accidental incidents, and, in preparation for any unforeseen circumstances, it is essential to make thorough insurance arrangements.

According to this approach, the Expo 2025 Osaka, Kansai, Japan has prescribed mandatory insurance schemes as outlined in the General Regulations and Special Regulation No. 8.

The Organiser and Participants shall follow the provisions therein and are required to arrange workers' compensation insurance, social insurance, and other insurance covering liability to third parties, in order to ensure that participating parties can engage in their work related to the Expo operation without undue concerns.

Similarly, the Organiser and Participants are required to arrange appropriate insurance to cover damage to property, including the Pavilion and exhibition items under their management, in accordance with the General Regulations and Special Regulation No. 8 of Expo 2025 Osaka, Kansai, Japan, which stipulates the mutual waiver of compensation claims between the parties involved, except in cases of fraudulent acts or similar circumstances.

Purposes of This Guidelines Document

The guidelines are prepared by the Organiser to ensure appropriate and smooth handling of insurance arrangements.

These guidelines provide Participants with information concerning the requirements and points for consideration of the insurance which the Organiser and the Government of Japan require them to arrange.

This document is intended for all Participants, including those who construct their own Pavilions (Type A), rent a Pavilion (Type B, X), or opt for a shared Pavilion arrangement (Type C).

Concessionaires and Event hosts are also encouraged to consult this document as additional explanations intended for them are included as necessary in relevant items.

This guideline has been prepared based on various guidelines for Official Participants, as well as those directed towards concessionaires, event organizers, and others, and should be reviewed in conjunction with Special Regulation No. 8.

Overview of This Guidelines Document

Each chapter in this guidelines document is outlined in the table below.

Chapter 1	
General overview	An overview of insurance arrangement and requirements concerning purchasing insurance policies, as well as other important points to consider
Chapter 2	
Insurance concerning the construction work	Requirements of the insurance regarding the construction, assembly, and civil engineering work of the buildings, structures, equipment, and apparatus on the Expo Site (including a civil liability endorsement)
Chapter 3	
Civil liability insurance	Requirements of the civil liability insurance in respect to facilities and civil liability insurance in respect to products against third parties covering the period of participation
Chapter 4	
Property insurance	Requirements of the insurance regarding the buildings, equipment, apparatus, merchandise, and other movable properties (except the exhibits stipulated in Chapter 5) on the Expo Site
Chapter 5	
Insurance on exhibits	Requirements of the movable comprehensive insurance on the exhibits controlled within the Expo Site
Chapter 6	
Mandatory insurance required by laws and regulations	Type of insurance required in accordance with the law and regulation of Japan
Chapter 7	
Optional insurance	Ancillary insurance that may be required to facilitate the smooth operations of the Participant's activities.

Control and Guide

This document provides two types of indices—Control or Guide—to help Participants to arrange insurance policies in compliance with this Guidelines document. The Organiser will also use these indices when it evaluates the certificates of insurance coverage submitted by Participants.

Control example

C-39 Participants and the Insured shall be required to bear the entire cost of managing the insurance payout claims and resolving thereof.

Guide example

G-03 The Participants wishing to include activities outside the Expo Site in the coverage are advised to purchase a separate civil liability insurance to cover said activities.

Alphanumeric codes are used to designate Control and Guide.

C-00 (Control) defines requirements that Participants shall comply with, as well as what is restricted or prohibited when arranging insurance, in order to ensure that their efforts are in alignment with the ideals to which the Expo aspires to attain.

G-00 (Guide) indicates desired choices/courses of action that the Organiser expects from or proposes to Participants in the effort to conform to the purposes and objectives of the Expo.

The Controls and Guides are provided as guidance to Participants in the following contexts:

- > effecting and managing insurance policies
- > verifying whether the insurance policies in question meet the Organiser's requirements and are in compliance with Laws and Regulations of Japan
- > communicating the details of coverage and underwriting conditions to the selected Insurance provider

Compliance with Laws and Regulations

Participants shall make insurance arrangements in compliance with relevant Japanese Laws and Regulations.

- Insurance Act, Insurance Business Act, and Order and Regulation for Enforcement of the latter Act

(Insurance Act) <https://elaws.e-gov.go.jp/document?lawid=420AC0000000056>

(Insurance Business Act) <https://elaws.e-gov.go.jp/document?lawid=407AC0000000105>

(Order for Enforcement) <https://elaws.e-gov.go.jp/document?lawid=407CO0000000425>

(Regulation for Enforcement) <https://elaws.e-gov.go.jp/document?lawid=408M50000040005>

- Industrial Accident Compensation Insurance Act and Regulation for Enforcement of the Act

(Industrial Accident Compensation Insurance Act)

<https://elaws.e-gov.go.jp/document?lawid=322AC0000000050>

(Regulation for Enforcement) <https://elaws.e-gov.go.jp/document?lawid=330M50002000022>

- Act on Securing Compensation for Automobile Accidents and Order for Enforcement of the Act

(Act on Securing Compensation for Automobile Accidents)

https://elaws.e-gov.go.jp/document?lawid=330AC0000000097_20230401_504AC0000000065

(Order for Enforcement of the Act on Securing Compensation for Automobile Accidents)

https://elaws.e-gov.go.jp/document?lawid=330CO0000000286_20230401_505CO0000000100

- Employment Insurance Act and Order for Enforcement of the Act

(Employment Insurance Act) <https://elaws.e-gov.go.jp/document?lawid=349AC0000000116>

(Order for Enforcement of the Employment Insurance Act)

<https://elaws.e-gov.go.jp/document?lawid=350CO0000000025>

- Health Insurance Act and Order for Enforcement of the Act

(Health Insurance Act) <https://elaws.e-gov.go.jp/document?lawid=211AC0000000070>

(Order for Enforcement of the Health Insurance Act)

https://elaws.e-gov.go.jp/document?lawid=215IO0000000243_20230401_505CO0000000023

- Employees' Pension Insurance Act and Order for Enforcement of the Act

(Employees' Pension Insurance Act) <https://elaws.e-gov.go.jp/document?lawid=329AC0000000115>

(Order for Enforcement of the Employees' Pension Insurance Act)

https://elaws.e-gov.go.jp/document?lawid=329CO0000000110_20230401_503CO0000000229

1. General Overview

The Expo 2025 Osaka, Kansai, Japan has a responsibility to protect Participants, visitors, and other third parties from accidents which may occur at the Expo Site during the preparation period, the event period, and after the event concludes.

It is therefore important to ensure that, when engaging in the Expo operations, Participants have all possible solutions prepared and put in place for any risks.

Insurance schemes function as protective tools that mitigate unforeseen damage and adverse consequences arising from various risks, and serve to shield both the Organiser and Participants from legal liabilities and various troubles related thereto.

This chapter describes the types of insurance which Participants are required to arrange before they embark on the procedures for 'participation,' the support provided by the Organiser, and the general requirements they shall comply with upon purchasing insurance policies.

1-1. Mandatory insurance

In compliance with the Laws and Regulations of Japan, and pursuant to the General Regulations and Special Regulation No. 8 of the Expo 2025 Osaka/ Kansai, Participants shall be required to arrange the insurance shown in Figure 1.1 prior to displaying their exhibitions, conducting official ceremonies, and undertaking commercial activities and related events on the Expo Site.

Details of the insurance schemes are described in Chapters 2 to 6 of this Guidelines document.

Fig. 1.1 Mandatory insurance

Workers' compensation insurance	Compulsory automobile liability insurance	Employment insurance
Social insurance (Health insurance / Employees' pension insurance)	Insurance concerning the construction work	Property insurance
Civil liability insurance in respect to facilities	Civil liability insurance in respect to products	Movable comprehensive insurance

1-2. One Stop Shop (OSS)

OSS is a staffed service centre established and operated by the Organiser in Osaka, designed to centrally process submissions and applications from Official Participants and provide assistance and advice, utilising the Related Persons Portal.

It shall respond to inquiries, and provide advice and support, on the following insurance-related matters:
<Supports provided>

>Responding to inquiries by Participants regarding the insurance purchased (arranged) by the Organiser

>Mediating inquiries/notifications to the Organiser regarding the insurance products which Participants purchase

>Providing support regarding technical questions concerning insurance

- C-01** Participants wishing to request the Organiser's support with insurance arrangements must submit their requests via the OSS through the Related Persons Portal.
All insurance-related procedures, including the submission of documents to the Organiser and requests for support, shall be carried out via the OSS within the Related Persons Portal.

1-2-1. Related Persons Portal

Related Persons Portal is a portal site (website) to be used by about 1,000 employees of the Organiser and its contractors, as well as about 40,000 stakeholders (related persons) including the Official Participants, media personnel, Pavilion exhibitors, event-related personnel, and volunteers.

As of April 2024, its main function is information dissemination, with features such as application workflows, inquiries/FAQ, and notices. In the future, in order to enable access to other systems for related persons using related person ID, which the Organiser will introduce, SSO (Single Sign On) coordination feature will be additionally implemented.

<https://rp.expo2025.or.jp/>

1-3. Schedule

Participants will undertake the processes of setting up and removing their exhibition spaces and facilities on the Expo Site, either by constructing their own Pavilions or utilizing the buildings constructed by the Organiser. Participants should be aware that, during each phase, they may be exposed to various types and scales of risks.

The figure below illustrates the types of insurance required for each phase of the Participants' processes at the 2025 Japan World Expo. The schedule for insurance procurement may vary depending on the start and completion dates of each phase.

Fig. 1.2 Insurance schedule

2023	2024	2025		2026
Site / Building Handover	Construction work to be completed and exhibits delivered	Expo Duration		Return of Site/ Building
	Insurance concerning the construction work			
	Property insurance			
	Civil liability insurance			
	Workers' compensation insurance			
	Compulsory automobile liability insurance			
	Employment insurance			
	Social insurance			

Note: the figure is for illustrative purpose only, and it should be noted that exact dates will depend on Participants' schedules and progress in their work.

1-4. Coverage by insurance categories and insurance purchasing party

The figure below illustrates the mandatory insurance schemes in terms of their coverage and insurance purchasing parties (policyholders).

Fig. 1.3 Insurance coverage and purchasing parties

Insurance category		Coverage	Policyholder	Premium bearers
Insurance concerning the construction work		Property Damage During Construction Civil liability to third parties during construction work	Contractors *The client instructs the conclusion of the contract.	Contractors
Liability Insurances				
	Civil liability insurance in respect to facilities	Liability for third-party damages arising from the operation, management, or work related to the facilities within the venue	The Organiser	Shared between the Organiser and Participants
	Civil liability insurance in respect to products	Liability for third-party damages arising from products or goods manufactured, sold, or distributed within the venue	The Organiser	Shared between the Organiser and Participants
Property insurance		Property such as buildings, facilities, fixtures, and goods constructed and managed by the organizer *Type B/C/X pavilion buildings, management buildings, etc.	The Organiser	Shared between the Organiser and Participants
		Property such as buildings, facilities, fixtures, and goods constructed and managed by the participant *Type A pavilion buildings, private pavilion buildings, as well as the interior fixtures and equipment of Type B/C/X participants and commercial participants.	Participants	Participants
Movable comprehensive insurance		Exhibits managed by the organizer	The Organiser	The Organiser
		Exhibits <u>controlled by Participants</u>	Participants	Participants

1-5. General requirements regarding insurance

1-5-1. Selection of Insurance providers

- C-02** Participants shall be required to purchase insurance policies from the damage insurance providers duly licensed in Japan.

The latest list of licensed insurance providers and insurance-related Laws and Regulations are published on the official website of the Financial Services Agency of Japan.

<https://www.fsa.go.jp/en/>

- G-01** Participants should, prior to effecting insurance policies, to conduct due diligence to assess the credit quality of the Insurance providers of their choices.

For the credit quality assessment, it is desirable that they are accorded A-rank or above by one of the following credit rating agencies:

- S&P
- Moody's
- JCR
- A.M. Best

For verifying each Insurance provider's credit ratings, access the websites of the rating agencies or the official websites of respective Insurance providers.

1-5-2. **Waiver of indemnity**

- C-03** The Organiser and the Participants shall be required to waive the right to claim compensation against the other party or Participant, including their personnel, for damages of any kind, unless caused by wilful act or gross negligence. The following insurance, which Participants shall enter into pursuant to Special Regulation and this Guidelines document shall include the waiver of indemnity against the Organiser.
- Property insurance
 - Movable comprehensive insurance (insurance on exhibits)
 - Insurance concerning the construction work

- C-04** Participants and the Organiser shall be required to ensure that these insurance policies include the above-mentioned waiver of the rights of subrogation.

1-5-3. **Participants' obligations and responsibilities**

- C-05** Participants shall be required to submit to the Organiser a copy of policies (duplicate) or certificate of the insurance they have purchased, upon request by the Organiser, within one week of such request.

- C-06** Participants who independently arrange their own insurance shall bear the cost of the premiums.
- Such Participants must ensure that the terms and conditions of their insurance policy not only align with the underwriting conditions they desire but also comply with the provisions set forth in this Guidelines document. The Organiser shall bear no responsibility whatsoever with respect to the insurance arranged by these Participants.

C-07 Where the Organiser effects insurance on behalf of Participants, the Participants in question shall be required to bear a portion of the cost of such insurance on the given calculation basis (occupying floor area, replacement cost value, etc.), unless an agreement to an otherwise effect is made in writing between the Organiser and said Participants.

G-02 The Organiser shall not arrange event cancellation insurance (event cancellation coverage) on behalf of the Participants for their Expo activities.

Participants are encouraged to independently assess the necessity of obtaining such insurance, should they wish to do so.

Exceptional cases to the Guideline may only be permitted if a written agreement is made between the Organiser and the Participants.

2. Insurance concerning the construction work

Pavilion construction requires significant amounts of capital investment and human resources.

Therefore, it is essential to arrange appropriate insurance coverage to compensate for personal injuries and property damage within the Expo grounds.

During the period while Pavilion construction and interior work are in progress, Participants need to arrange the insurance relevant to the construction period, including the insurance concerning the construction, assembly, and civil engineering work. The insurance in question shall be of a design to cover both

(1) physical damage to the property under construction and

(2) Damages arising from civil liability for third-party claims must be covered, ensuring compensation for both types of damages. This chapter outlines the specific coverage requirements when arranging the insurance for the aforementioned construction work, including the civil liability endorsement.

C-08 Participants shall be required to purchase policies of insurance concerning the construction work (including the civil liability endorsement) themselves or have their contractors do so, ensuring that the coverage extends to all of design, construction, installation, extension, demolition, and removal work.

Participants may use their preferred Insurance providers to make these insurance arrangements.

C-09 Participants shall be required to provide a copy of the policies or certificates of insurance of their purchased insurance concerning the construction work without delay when requested by the Organiser.

2-1. Cases applicable to benefit payouts (coverage)

C-10 Where the insurance concerning the construction work (including the civil liability endorsement) is concerned, the protection shall be provided throughout the periods of construction, installation, and maintenance associated with the design, construction, extension, demolition, and removal work.

The coverage shall also extend to all materials which Participants manage within the Expo Site under their oversight.

In addition, the coverage must include damages arising from the Participant's civil liability for third-party physical injury and property damage resulting from accidental incidents caused by the construction work commissioned and carried out by the Participant at the Expo Site.

Table 2.1 Period of insurance concerning the construction work (including civil liability endorsement)

Phase	Insurance policy period	
	Start date	Expiry date
During construction work	> For Self-Built Pavilions, the date on which the construction work starts following the plot handover from the Organiser > For Organiser-Built Modules, the date on which interior work starts following the building handover from the Organiser	The date on which the construction/equipment delivery is completed
During demolition and removal work	The date on which the demolition and removal work commences	The date on which the demolition/removal is completed

2-2. The Insured

- C-11** It is necessary that the insurance covering the Participants' design, construction, installation, extension, removal, and other work includes the Organiser, contractors, subcontractors, consultants, project managers, program managers, construction managers, architects, manufacturers, suppliers, vendors, and other relevant parties, whether as contractors or subcontractors, at least for the duration of the period during which the Expo 2025 preparation work is in progress.

2-3. Insurance policy period

- C-12** The policy period of the insurance concerning the construction work (including the civil liability endorsement) shall cover the entire period of all construction and installation work within the Expo Site. The policies of the insurance in question shall be in effect during each phase period that both include the start and maturity dates for each phase as illustrated in Table 2.1.

2-4. Coverage

- C-13** Participants shall be required to verify that their insurance concerning the construction work meets the requirements specified by the Organiser.

2-5. Insured objects

2-5-1. Construction work

C-14 Participants shall be required to verify that their insurance concerning the construction work (including the civil liability endorsement) protects against compensation claims attributable to the following properties under construction and other properties which they own, lease, or keep under their custody or control:

Coverage for the property under construction	Third-party civil liability endorsement
<ul style="list-style-type: none"> > objects of construction, installation, extension work > materials, supplies, or equipment used in the work > various properties (including equipment) provided by Participants > stock materials for construction work > equipment, tools, and mechanical apparatuses used at temporary facilities including workbenches, offsite/office spaces, and accommodation for workers 	<ul style="list-style-type: none"> > during construction, installation, extension, demolition, and removal work

2-5-2. Civil liability coverage

C-15 Participants shall be required to make arrangements so that the civil liability endorsement they take out with their insurance policies concerning the construction work protects against the damages incurred due to the civil liability in relation to the following:

- > death or physical injury suffered by a third party
- > property damage suffered by a third party

2-6. Maximum benefit

2-6-1. Construction works

C-16 Participants shall be required to ensure that the total amount of the insurance benefit for the property under construction covered by their insurance concerning the construction work (including the civil liability endorsement) equals to the total amount for the consignment contract of this construction work.

In addition, noting that this insurance benefit shall also account for the value of the supplied materials which is not included in the amount of the consignment contract, the value that is excluded from those of the insured objects may be discounted.

2-6-2. Civil liability coverage

- C-17** Participants shall be required to ensure that the maximum benefit of the civil liability endorsement, which pertains to their insurance concerning the construction work (including the civil liability endorsement), is no less than the following value:
- > One billion yen

2-7. Optional endorsements

- C-18** Participants shall be required to ensure that their insurance concerning the construction work (including the civil liability endorsement) includes the following optional endorsements to the maximum benefit proportionate to the size and type of the property under construction (unless otherwise specified):
- > abandonment cost: 10% of the total benefit value
 - > coverage for the Organiser's existing properties and auxiliary properties (maximum of 500 million yen)

2-8. Deductible

It is permitted to set up deductibles with the insurance on the property under construction and the civil liability endorsement. The deductibles may be expressed as the Participant's (policyholder's) out-of-pocket payment amount.

- C-19** Should Participants and the Insured claim insurance benefit, they shall be required to bear the amount equivalent to the deductibles they have arranged.

2-9. Events not covered by insurance policy (grounds for exclusion)

2-9-1. Construction Property

In addition to the standard exclusions, the following damage and costs may be excluded from the insurance coverage:

- > damage to contractors' factories, tools, equipment, vehicles, offices, or temporary facilities in relation to the construction
- > damage to the insured property or cost thereof due to natural wear and tear, unique or latent faults, material changes, spontaneous combustion, spontaneous heating, oxidation, corrosion, toxic moulds, water leakage, rodents, pest insects, atmospheric changes (climate or temperature), changes in standard water levels, or other gradual changes.
- > damage to the insured property or cost thereof due to defect in raw materials, inappropriate technology, or design flaws
- > stock shortage identified during stocktaking
- > damage to licensed vehicles, vessels, or aircrafts for the public transport, or the damage already covered by other insurance policies
- > damage to personal belongings or tools
- > damage or cost thereof attributable to a war, warfare, hostile act, armed conflict, terrorism, conspiracy, rebellion, industrial act, or civil disorder
- > professional liability insurance on work in relation to architectural design or involving similar expertise

2-9-2. Civil liability coverage

The following civil liabilities may be excluded from the coverage:

- > Participant's liability in relation to their employees
- > damage to properties which the Participant owns, uses, or controls
- > civil liability for damages attributable to the vehicles which the Participant owns or uses
- > civil liability for damages attributable to aircrafts or marine vessels
- > damage or loss due to asbestos, silica, electromagnetic waves, genetically modified products, or toxic moulds
- > civil liability for damages attributable to the atmospheric pollution, soil pollution, water pollution, other non-radioactive pollutions, smokes, odours, vapours, gases, oils, or effluents
- > penalties, fines, non-penal charges, or punitive damages
- > liabilities added by a contract with third parties

3. Civil liability insurance

The Expo 2025 Osaka, Kansai, Japan shall strive to ensure security against potential accidents, thereby realising an Expo Site that provide the workers, Participants, and visitors a safe and sound environment that lets them thrive.

The Organiser shall arrange civil liability insurance in respect to facilities and civil liability insurance in respect to products in order to protect the Organiser and Participants from damages due to their civil liability for the physical injury and property damage suffered by a third party. This chapter describes the scope of this insurance clause, grounds for exclusion, and premiums.

3-1. Cases applicable to benefit payouts

The civil liability insurance protects from damages due to the civil liability at least in relation to the following:

- > physical injury and property damage suffered by a third party, attributable to activities of the Organiser or Participants
- > physical injury and property damage suffered by a third party, attributable to products or merchandise manufactured, sold, or distributed by the Organiser or Participants
- > Physical injury or property damage suffered by a third party or passenger caused by the use of the on-site electric mobility vehicle provided by the Organiser.
- > physical injury and property damage suffered by a visitor, attributable to merchandise purchased on the Expo Site
- > physical injury (such as food poisoning) suffered by a visitor, attributable to comestibles provided on the Expo Site
- > Physical injury and property damage suffered by a visitor as a result of the accidental falling of exhibits at the Expo Site.

G-03 The Participants wishing to include activities outside the Expo Site in the coverage are advised to purchase a separate civil liability insurance to cover said activities.

3-2. The Insured

The civil liability insurance in respect to facilities and civil liability insurance in respect to products provide protection both to the Organiser and Participants as the Insured. The status as the Insured shall be established only after the Organiser is notified.

C-20 Participants shall be required to make a request to the Organiser if they wish to additionally include the service providers etc. that they employ among the Insured. The procedures of this request shall be provided for separately. The request shall be made by filling and signing the 'Notification of Insured Objects' form (see Appendix) and submitting this via OSS or at the Organiser's communication department.

3-3. Insurance policy period

The civil liability insurance in respect to facilities and civil liability insurance in respect to products shall be in effect from the Expo opening date or any date before the opening designated by the Organiser at its discretion to the 13th of April 2026 (the deadline for returning the assigned plot). The anticipated

insurance policy period start date for each Participant shall be notified by the Organiser separately, together with the issuance of an invoice for shared cost pro rata per area size, following the submission of the 'Notification of Insured Objects' form to the Organiser.

Note that the accidents which occurred during the insurance policy period will in principle be insured against damage even after the insurance policy period is terminated. It is thus necessary to follow 3-9 Procedures upon accident occurrence without delay.

3-4. Limits of Liability

The maximum coverage per accident under the Organiser's facility liability insurance and product liability insurance, as well as the total coverage limit for product liability, shall be as follows:

- civil liability insurance in respect to facilities: maximum of 10 billion yen per accident
- civil liability insurance in respect to products: maximum of 1 billion yen per accident, up to 10 billion yen in total

These insurance clauses also apply to relevant litigation cost.

3-5. Deductible

Except some endorsements, this insurance policy does not provide deductible (zero deductible).

3-6. Additional coverage by endorsements

This insurance policy shall include additional coverage by the endorsements listed below. For more detail, refer to Appendix 'Explanation of Civil Liability Insurance for Expo 2025 Osaka, Kansai Japan.'

Figure 3.1 Included endorsements and coverage descriptions

Coverage form	Endorsements set	Main coverage
Coverage form for facility owners (managers) (Civil liability insurance in respect to facilities)	Objects of work damage coverage endorsement	<p>For damage to objects of work (*), insurance benefit is paid when the insured bears legal compensation for damages for a third party who owns legitimate rights (ownership, etc.) to the properties.</p> <p>The maximum benefit is 1 million yen per accident with a deductible of 5,000 yen.</p> <p>(*) Of properties owned, used or managed by the insured, objects which do not fall into the following properties:</p> <ul style="list-style-type: none"> • Properties in facilities managed by the insured or its subcontractor for them to work (products entrusted for repair, etc.) • Properties rented based on lease agreement • Real estate rented • Material/objects of installation work supplied by a third party to perform work • Properties entrusted for the purposes of safekeeping, sales or exhibits

	Customers' personal belongings damage coverage endorsement	<p>Insurance benefit is paid when the insured bears legal compensation for damages for the loss, theft or fraud of personal belongings of customers (*)</p> <p>The maximum benefit is 100,000 yen per person and 1 million yen per accident.</p> <p>(*) The load in automobiles and motorised bicycles, as well as properties entrusted by customers are excluded.</p>		
	Moral rights damage coverage endorsement	<p>Insurance benefit is paid for damages incurred to the insured who bears legal liability for damages when either 1 or 2 below of wrongdoing is conducted whereby freedom, honour or privacy of a third party is infringed as facilities are owned, used, or managed, or work is performed.</p> <ol style="list-style-type: none"> 1. Unjust physical restraint 2. Oral indication or indication in document or image <p>The maximum benefit is 1 million yen per person, 100 million yen per accident during the insurance policy period.</p>		
Coverage form in respect to facility owners (managers) and coverage form in respect to products (Civil liability in respect to facilities/Civil liability in respect to products)	Initial response cost coverage endorsement	<p>When an accident which can be covered by this insurance arises, insurance benefit is paid for initial response cost borne by the insured as long as it is socially acceptable. Even if it resulted in the non-liability of the insured for damages, insurance benefit is paid.</p>		
		Maximum benefit per accident	of which the maximum benefit for physical disability solatium cost	of which the maximum benefit for storm solatium cost
		10 million yen	100,000 yen per victim	100,000 yen per victimised household or legal entity, etc. 1 million yen per accident

3-7. Cases not applicable to benefit payouts

The following civil liability compensations, damages and costs are not covered by the civil liability insurance arranged by the Organiser:

- > civil liability for damages attributable to a war, warfare, hostile act, armed conflict, terrorism, conspiratorial uprising, industrial act, rebellion, or civil disorder
- > civil liability for compensations ascribable to wilful misconduct or gross negligence on the part of Participants or their representatives
- > civil liability for compensations attributable, directly or indirectly, to nuclear fission, nuclear fusion, nuclear weapons, nuclear materials, radiation, or radioactive contamination
- > civil liability for damages attributable to the atmospheric pollution, soil pollution, water pollution, other pollutions, eruption plumes, odours, vapours, gases, crude oil, or effluents
- > damages attributable to asbestos, silica, electromagnetic waves, genetically modified products, or toxic moulds
- > damages attributable to earthquakes, volcanic eruptions, floods, tsunamis, or tidal surges
- > penalties for contract breach, fines, non-penal charges, or punitive damages
- > liabilities added by a contract with third parties

- > Participant's liability in relation to their employees
- > civil liability for damages attributable to vehicles owned, used, or controlled by Participants
- > damages attributable to properties owned, used, or controlled by Participants or their representatives or employees
- > damages attributable to latent defects of the buildings
- > civil liability for damages attributable to aircrafts, marine vessels, or automobiles
- > damages attributable to the performance of medical or otherwise acts not permitted for persons to perform other than medical doctors by Laws and Regulations of Japan
- > damages attributable to the events resulting from cyberattacks

3-8. Payment of insurance premiums

- C-21** Participants shall be required to pay to the Organiser the premiums for the civil liability insurance in respect to facilities and civil liability insurance in respect to products.

As a rule, the amount to pay is calculated based on the Participant's occupying floor area size on the Expo Site (proportional distribution).

Participant	Assigned area size
(Type A/Type X, Pavilions for Private Sectors etc.)	Plot area
(Type B/Type C Concessionaires etc.)	Total floor area (excluding mezzanines)

The unit costs per 1 m² are as follows:

- > Civil liability insurance in respect to facilities 285 yen/m²
- > Civil liability insurance in respect to products: food service 584 yen/m²; goods sales 350 yen/m²

If goods sales is operated within a food service establishment, this area shall be regarded as food service area. Similarly, distribution of free samples and food sampling shall be regarded as goods sales.

It should be noted that the premium to be paid in this way may be on the provisional basis and the actual amount be determined and the balance be settled after the Expo Period.

The insurance premiums shall be based on the 'Notification of Insured Object' form and notified in the invoice issued by the Organiser. Participants shall be required to make the payment by remittance to the Organiser's bank account by the payment deadline. Details shall be provided in the invoice. As a rule, the deadline shall be one month after the invoice issuance date.

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3-9. Actions upon accident occurrence

- C-22** In an event of an accident, Participants and the Insured shall be required to notify the underwriting insurance provider or insurance agent as shown below. Participants and the Insured shall be required to bear the entire cost of administering and resolving thereof.

- C-23** Should Participants and the Insured claim insurance benefits, they shall be required to bear the amount equivalent to the deductibles arranged with the civil liability insurance in respect to facilities and civil liability insurance in respect to products.

- > This insurance does not provide 'settlement negotiation services' (settlement proxy) for the insurance provider to conduct a settlement negotiation with the victimised party. When an accident has occurred, the Insured shall need to conduct a settlement negotiation with the victim based on the advice of the underwriting insurance provider. Note that, if the Insured has accepted the civil liability or concluded a settlement negotiation at their discretion, without the approval of the underwriting insurance provider, then the settlement compensation may wholly or partially not be paid as an insurance benefit.
- > For claiming insurance benefits, the following documents of which the underwriting insurance provider specifies may be requested.

Figure3.2 Examples of documents required for claiming insurance benefit

Examples of documents required for claiming insurance benefit	
a. Claim form for insurance benefit	
b. Evidence of applicability to insurance benefit payouts the insured's certified copy of corporate registration, certified copy of family register, certificate of registered seal, a company brochure, service contract, outsourcing contract, etc.)	
c. Documents by which the cause and situation of an accident, and the extent and amount of damage can be confirmed (an accident certificate issued by a public institution, an accident report by the insured, photos and drawings of the accident site, photos of damaged objects, documents by which the value can be confirmed, estimates for repair, etc. medical certificate of the victim, and documents that indicate the victim's financial damages caused by the absence from work and the amount of income that forms the basis for calculating opportunity costs, etc.)	
d. Written judgment, record of conciliation or record of settlement or settlement agreement between the insured and the victim, indicating that the insured bears liability for compensation	
e. Documents by which to prove that the insured has paid legal compensation for damages as well as its amount	
f. Receipt or statement of accounts as evidence of payment of litigation costs, etc.	
g. Documents by which the underwriting insurance provider can calculate the amount of insurance benefit it is supposed to pay (such as an itemized payment statement that records insurance benefit payouts by another insurance policy)	
h. Documents to prove the victim's approval of the fact that the insured claims insurance benefit as well as a proof of its amount	
i. Written consent by which the underwriting insurance provider can perform necessary checks on the required matters to pay insurance benefit	

- > Please note that the rights to claim insurance benefit has statute of limitations (three years).

> The managing underwriter:

> Insurance Agent

<p>For notification or consultation of accidents:</p> <p>Accident Reception Desk (Tokio Marine & Nichido Anshin)</p> <p> 0120-720-110 </p> <p>Reception hours: 24 hours 365 days</p> <p>For notification on the Internet, </p>	<p>J and S Insurance Service Co., Ltd. Osaka Sales Development Office 2-1-1 Bingo-machi, Chuo-ku, Osaka-shi Tel: 06-6203-5345 *Japanese only.</p>
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When an accident has occurred, be sure to refer to each of the appended documents.

4. Property insurance

Participants' property on the Expo Site is classified into categories such as buildings, interior fittings, and merchandise.

To ensure coverage for potential damage, each type of property must be adequately insured, and the responsible parties must arrange appropriate insurance at their own expense.

Property insurance is designed to protect buildings, equipment, and other properties from damage caused by risks such as fire, theft, and other hazards. This chapter outlines the specific requirements for arranging property insurance to ensure adequate coverage at the Expo Site.

- C-24** Participants constructing their own Pavilions (Type A, private exhibitors, etc.) shall be required to arrange designated insurance policies covering these properties, including interior equipment and merchandise, against damages caused by fire, wind, theft, and other risks.
- C-25** Participants who rent Pavilions (Type B, Type C, or Type X) shall be required to purchase property insurance covering their own property (such as interior equipment and merchandise) within the Pavilion. Insurance for the Pavilion itself (the building) will be arranged by the Organiser, with the cost to be borne by the Participants. Participants (concessionaires etc.) who rent buildings from the Organiser shall similarly be required to purchase property insurance policies covering their own properties (interior equipment, products, etc.) within said building. Insurance for Pavilions (buildings) shall be arranged by the Organiser, with the cost to be borne by the Participants.
- C-26** Event participants must arrange property insurance for their own property (e.g., equipment) related to the event. Insurance for the event venue (buildings, facilities, etc.) will be arranged by the Organiser, and the cost shall be borne by the participants.

4-1. Coverage

- C-27** Participants shall be required to ensure that their property insurance policies cover physical damage to their property that result from various spontaneous accidents they may suffer from, including accidents of fire, lightning strike, bursts/explosions, etc., natural disasters of storms, hails, snows, and floods, and collision with incoming flying objects external to the building, as well as theft, excepting the exclusions stated in the insurance clause.

This insurance shall also cover the damages associated with other cost that may be incurred in relation to the damage caused.

4-2. Insured objects

- C-28** Participants shall be required to have the insurance cover the following items among the property they own, rent, store, or control within the Expo Site:
- > the building, auxiliary equipment, and other structures
 - > furniture and equipment
 - > merchandise
 - > inventory in the warehouses (excluding the Organiser's Warehouse), backyards or other storages
- C-29** Regarding the properties which are stored in warehouses or other storages outside the Expo Site and which should be insured, the Participants shall be required to arrange insurance on these to cover the period from when the properties are unloaded from a transit vehicle at the Expo Site prior to the opening of the Expo to when the properties are loaded onto a transit vehicle for the removal from the Expo site after the Event Period.

4-3. The Insured

- C-30** The property insurance shall cover, in addition to the property belonging to the Participants, the property under the ownership of the following agents:
- > service providers contracted by Participants for entertainment/media services
 - > contractors engaged in the Expo Site for assisting Participants' operations of the Expo
 - > the Organiser

4-4. Insurance policy period

- C-31** Participants shall be required to ensure that the policy periods of their property insurance policies are as follows:
- > the building, auxiliary equipment, and other structures:
From the handover to the Participants upon completion to the commencement of demolition work.
 - > machinery, apparatus, furniture, equipment, merchandise and other movable properties:
From the unloading of the insured objects from the transport vehicles at the Expo Site to the loading onto the transport vehicles for the removal from the Expo Site

4-5. Insurance benefits

- C-32** Participants shall be required to ensure that the benefit of their property insurance policies matches the replacement cost value of the property insured.

4-6. Optional endorsements

- C-33** Participants shall be required to arrange the following optional endorsements with their property insurance policies with the maximum benefits corresponding to the sizes and categories of the properties to be insured:
- > abandonment cost: equivalent to 10% of damages
 - > contingency cost: equivalent to 10% of damages or the designated amount (approximately 1 million to 5 million yen), whichever is smaller

4-7. Payment of insurance premiums

- C-34** Participants who rent buildings (Pavilions etc.) from the Organiser shall be required to pay to the Organiser the premiums for the property insurance. Event hosts shall follow the Users' Guides for event facilities.

As a rule, the amount to pay is calculated based on the Participant's occupying floor area size on the Expo Site (proportional distribution). The unit cost per 1 m² is as follows:

> 668 yen/m²

The insurance premiums to be paid shall be determined at the beginning of the Expo Period. There will be no balance settlement after the Expo Period.

The insurance premiums shall be notified together with the insurance premiums for the civil liability insurance in the invoice issued by the Organiser.

5. Movable comprehensive insurance on exhibits

Exhibits are valuable property, alongside the buildings and interior equipment, in that they represent the Participants' identities. In order to ensure these are protected against damage, each exhibit shall need to be protected by appropriate insurance.

The movable comprehensive insurance on exhibits (hereinafter, the 'movable comprehensive insurance') protects owners or properties from accidental damages in relation to the exhibits excluding buildings, equipment, and merchandise. This chapter describes specific requirements in arranging movable comprehensive insurance policies in order to ensure appropriate coverage is in place within the Expo Site.

C-35 Participants shall be required to purchase movable comprehensive insurance policies to insure the exhibits under their control against accidental damages.

C-36 The Organiser shall purchase movable comprehensive insurance policies to insure exhibits under its control against accidental damages.

5-1. Coverage

C-37 Participants shall be required to ensure that their movable comprehensive insurance policies cover damages arising from physical damage to their exhibits, resulting from spontaneous accidents (including a fire, lightning strike, bursts/explosions etc., natural disasters of storms, hails, snows, and floods, collision with incoming flying objects external to the building, and theft), excepting the exclusions stated in the insurance clause.

This movable comprehensive insurance shall also cover the damages associated with other cost that may be incurred in relation to the damage caused.

5-2. Insured objects

C-38 Participants shall be required to insure the exhibits (includes works of art) under their control on the Expo Site. However, this does not apply to the following:

- > animals, fish, and plants
- > raw materials to be used for the demonstration of machinery, appliances, apparatus, etc. on the Expo Site and products thereof
- > works of fine art valued at less than one million yen per item

5-3. The Insured

C-39 The movable comprehensive insurance shall cover, in addition to the exhibits belonging to the Participants, the exhibits under the ownership of the following agents:

- > service providers contracted by Participants for entertainment/media services
- > contractors engaged in the Expo Site for assisting Participants' operations of the Expo
- > the Organiser

5-4. Insurance policy period

- C-40** Participants shall be required to ensure that the policy periods of their movable comprehensive insurance are as follows:
- > From the time the property is unloaded from the transport equipment at the Expo Site to the time it is loaded onto transport equipment for removal from the Expo Site.

5-5. Insurance benefits

- C-41** Participants shall be required to ensure that the benefit of their movable comprehensive insurance policies matches the replacement cost value of the exhibits insured.

5-6. Optional endorsements

- C-42** Participants shall be required to arrange the following optional endorsements with their movable comprehensive insurance policies with the maximum benefits corresponding to the sizes and categories of the properties to be insured:
- > contingency cost incurred by the insured objects for being damaged: 30% of the benefit, with the maximum value no less than 1 million yen
 - > abandonment cost: equivalent to 10% of the total benefit value
 - > cost of preventing insured losses (actual damages)

6. Mandatory Insurance in accordance with the Laws and Regulations of Japan

With the aim of promoting social security and welfare for all individuals and business entities, the Government of Japan proactively applies Laws and Regulations for mandating the participation in certain insurance schemes.

Participants are required to arrange industrial accident compensation insurance, employment insurance, automobile liability insurance, and medical insurance for their operations at the Expo, in order to comply with the basic insurance requirements set by the Government of Japan.

6-1. Workers' compensation insurance and employment insurance

Pursuant to Laws and Regulations of Japan, the workers' compensation insurance and employment insurance pay benefits when workers sustain injuries attributable to their work or transits to their workplaces to protect the injured workers and their families, for the purpose of promoting stability in their lives and employment as well as encouraging the job market.

- C-43** Under the Industrial Accident Compensation Insurance Act of Japan, workman's compensation insurance applies to Participants if they employ one or more workers to carry out undertakings in Japan related to the Expo, irrespective of the size of their undertakings. Workers applicable to this insurance are 'those who are used for undertakings irrespective of their vocations and who receive wages,' which applies to all workers regardless of the employment statuses such as part-time and temporary employment.
- C-44** This insurance is administered by the Government of Japan. However, pursuant to Paragraph 1 of Article 11 of the Agreement, the staff of the Offices of the Commissioners General of Section who visit Japan for the purpose of the Expo and are not nationals of, or permanently reside in, Japan are not required to participate (neither nationals nor permanent residents in Japan are not required to participate).
- C-45** Irrespective of the preceding provision, Official Participants carrying out undertakings related to the Expo shall ensure that the staff of the Offices of the Commissioners General of Section who visit Japan for the purpose of the Expo and are not nationals of, or permanently reside in, Japan participate in an insurance that is equivalent to the workman's compensation insurance. For the relevant staff, it is undesirable to be uninsured for life safety and health. Therefore, it is necessary to enroll in an insurance equivalent to this coverage, either in the home country or in Japan.
- C-46** Under the Employment Insurance Act of Japan, Participants are required to ensure that employees they hire for the purpose of carrying out undertakings related to the Expo in Japan participate in employment insurance. However, pursuant to Paragraph 1 of Article 11 of the Agreement, the staff of the Offices of the Commissioners General of Section who visit Japan for the purpose of the Expo and are not nationals of, or permanently reside in, Japan are not required to participate. This insurance is administered by the Government of Japan.

6-2. Compulsory automobile liability insurance

Compulsory automobile liability insurance aims to secure basic injury compensations for victims of motor accidents by compensating the financial burden owed by the perpetrators and is mandatory to all vehicles, including motorised bicycles (mopeds) to participate.

C-47 Under the Act on Securing Compensation for Automobile Accidents of Japan, Participants shall not make available for operation automobiles and motorcycles that are not carrying Compulsory automobile liability insurance.

G-04 Participants may avail themselves voluntarily of the supplementary automobile insurance mentioned in Chapter 7, as protection in case the amount of loss exceeds the amount payable under the provisions of the Act on Securing Compensation for Automobile Accidents.

6-3. Public pension schemes and medical insurance schemes

Workers living in Japan are required to participate in public pension schemes (national pension system and workers' pensions insurance). Also, all Japanese citizens are required to participate in medical insurance schemes (national health insurance and other health insurance). Of these programmes, so-called 'social insurance' is the category to which workers employed by businesses etc. are eligible, including the workers' pension insurance and social health insurance.

C-48 Under the Health Insurance Act and the Employees' Pension Insurance Act of Japan, Participants are required to ensure that employees they hire for the purpose of carrying out specific undertakings in Japan participate in social health insurance and employees' pension insurance.

C-49 The health insurance mentioned in the preceding paragraph is administered by Japan Health Insurance Association or health insurance societies in Japan, and the employees' pension insurance mentioned in the preceding paragraph is administered by the Government of Japan. However, pursuant to Paragraph 1 of Article 11 of the Agreement, the staff of the Offices of the Commissioners General of Section who visit Japan for the purpose of the Expo and are not nationals of, or permanently reside in, Japan are not required to participate.

C-50 Notwithstanding the provisions of the preceding paragraph, when conducting business related to the Expo, the Official Participants shall ensure that the staff of the Offices of the Commissioners General of Section who visit Japan for the purpose of the Expo and are not nationals of, or permanently reside in, Japan participate in the insurances equivalent to health insurance and the Japanese employees' pension insurance. For the relevant staff, it is undesirable to be uninsured for life safety and health. Therefore, it is necessary to enroll in insurance equivalent to health insurance and the Japanese employee pension insurance, either in the home country or in Japan.

7. Optional insurance

It is necessary to make arrangements that allow Participants to effectively hedge various risks so that they can confidently engage in their Expo operations.

The Organiser is aware of the possibility that Participants pursue various undertakings on the Expo Site that are excluded from the scope of coverage of the insurance schemes and policies hitherto discussed.

Where this is the case, the Participants shall need to consider arranging optional insurance in supplement, in order to account for all the possible risks that they may face in pursuing those activities or during their operations.

- G-05** Participants are advised to arrange optional insurance such as ones illustrated in Figure 7.1 with insurance agencies and providers of their choice, in addition to the arrangements with mandatory insurance, corresponding to the plausible risks, in order to secure additional protection for their specific assets and operations from losses and damages.

Fig. 7.1 Optional insurance

Event cancellation insurance	Marine cargo insurance Transit insurance	Aviation insurance
Money insurance	International travel insurance	Domestic travel insurance
Cybersecurity insurance	Personal accident insurance	Automobile insurance

Contact

The Official Participants can send inquiries concerning the content of this Guide or uncertainties concerning procedures to the Organiser using the Inquiry function in the online Related Persons Portal.

If you have any trouble using the Related Persons Portal, please contact us by email at; participant@expo2025.or.jp

Expo 2025 Osaka, Kansai, Japan

Civil Liability Insurance Notification of Insured Objects Form (illustration)

(Civil liability insurance in respect to facilities + civil liability insurance in respect to products) (for Type A Participants)

The Organiser shall purchase policies of civil liability insurance in respect to facilities and civil liability insurance in respect to products, thereby covering the damage deriving from the Organiser's or Participants' third-party liability associated with physical disability or damage to property.

Participants are required to fill in the form below and submit this form in order to validate the coverage.

(*) The insurance policy start date will be notified after confirming the receipt of the payment of shared cost pro rata per area size (insurance premium) based on this notification.

Participant	
Name	
Plot number or Facility numbers	
Person in charge (department name and job title not obligatory)	
Phone number	
Email address	
Date	

Insured objects														
1. Assigned area size (m ²)														
2. Description of undertaking (exhibition, commercial activities, etc.)														
3-1. Details of products/merchandise to be manufactured, sold, or distributed - Food services (e.g., cafe, Japanese restaurant, etc.) - Goods sales (e.g., clothing, stationery, general goods, food and beverage, etc.) - Testers, samples, drinking water, novelty stationery, etc.)	<table border="1"> <tbody> <tr> <td>Food services</td> <td></td> </tr> <tr> <td>Goods sales</td> <td></td> </tr> <tr> <td>Testers/samples</td> <td></td> </tr> </tbody> </table>		Food services		Goods sales		Testers/samples							
Food services														
Goods sales														
Testers/samples														
3-2. Area size (m ²) used for above manufacturing, sales, or distribution														
4. Activities outside venue (if applicable) (* As a rule, these will not be covered by this insurance and require the Participant to arrange their optional insurance separately.														
5. Business operators (their business descriptions and company names) to be additionally included to the Insured (those who are covered by the insurance) (* These are limited to the business operators who undertake the exhibition, event, or commercial activities on behalf of Participants. Describe on a separate sheet if necessary.	<table border="1"> <thead> <tr> <th>Name of the business operator</th> <th>Address</th> <th>Business description</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Name of the business operator	Address	Business description									
Name of the business operator	Address	Business description												

(Sample)

Participant	
Name	Japan
Plot number or facility Appendix 1s	E10
Person in charge (department name and job title not obligatory)	Ikuo BANPAKU +81-90-XXXX-XXXX Banpakul@expo2025.xx.jp
Phone number	
Email address	
Date	December 20th, 2024

Insured objects			
1. Assigned area size (m ²)	12,950.97 m ²		
2. Description of undertaking (exhibition, commercial activities, etc.)	Theme: Bridge between Lives		
3-1. Details of products/merchandise to be manufactured, sold, or distributed - Food services (e.g., cafe, Japanese restaurant, etc.) - Goods sales (e.g., clothing, stationery, general goods, food and beverage, etc.) - Testers, samples, drinking water, novelty stationery, etc.)	Food services	Japanese restaurant	
	Goods sales	Sales of food products produced in Japan	
	Testers/samples	None	
3-2. Area size (m ²) used for above manufacturing, sales, or distribution	1,234.00 m ²		
4. Activities outside venue (if applicable) (*) As a rule, these will not be covered by this insurance and require the Participant to arrange their optional insurance separately.	None		
5. Business operators (their business descriptions and company names) to be additionally included to the Insured (those who are covered by the insurance) (*) These are limited to the business operators who undertake the exhibition, event, or commercial activities on behalf of Participants. Describe on a separate sheet if necessary.	Name of the business operator	Address	Business description
	Restaurant XXX	1-1, Chuo-ku, Osaka-shi	Operation of food service establishments
	XXX Food Sales	2-3, Kita-ku, Osaka-shi	Operation of food retailing stores



**Bureau
International
des Expositions**

Japan Association for the 2025 World Exposition