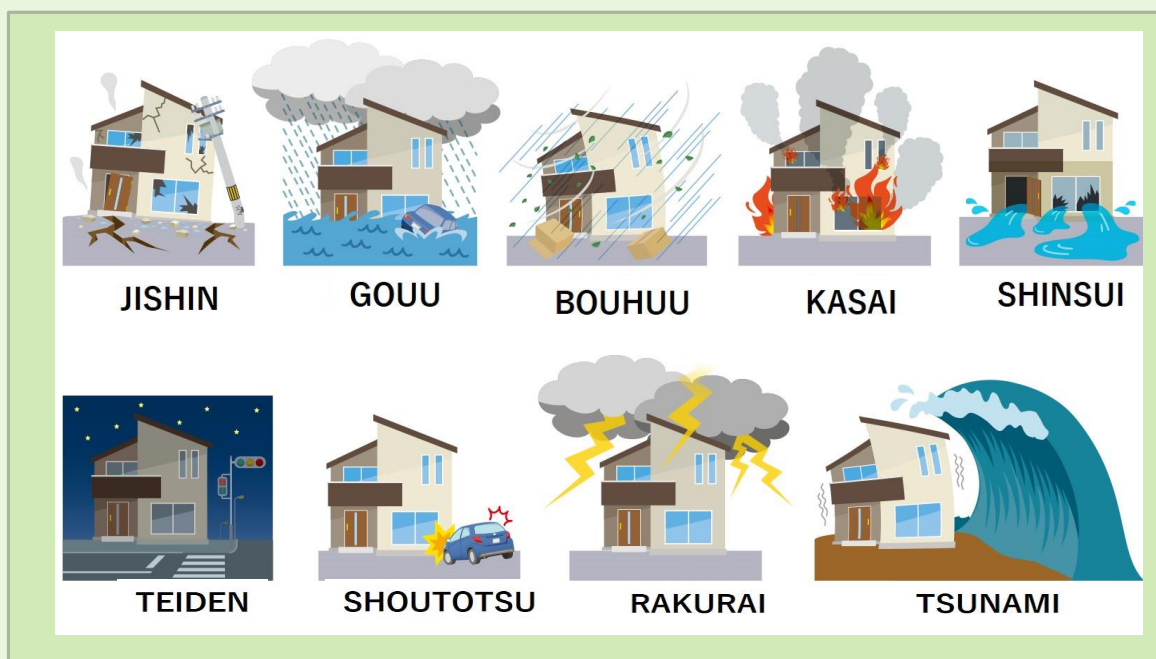


WHAT SHOULD FOREIGN ORIGINS DO IN A DISASTER



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Things to do when people lose their homes or important things due to an earthquake or flood

WHAT TO DO IMMEDIATELY AFTER THE DISASTER

First, ensure your own safety

When you feel an earthquake, if you are near the sea or river, evacuate to a high place to prepare for a tsunami.

There may be continuing afterquakes. Watch out for falling objects.

If you get stuck under a building, make a voice or sound to let others know.

The most common causes of death from an earthquake are drowning in a tsunami and crushing underlaying houses and things.

Help people nearby who are in need.

Fire engines and ambulances do not come immediately in the event of a major disaster.

Help people left in in their houses, working with neighbors.



Confirm your family's safety and locations

Find your family's safety who are at work or at school.

Immediately after a disaster, telephone and internet can be out of service because many people try to use to get in touch.

Let's discuss with your family in normal time where to evacuate in the event of a disaster, how to get in touch, and so on.

If your child is still at school, a family member will pick him/her up.
(At schools, a hand-over training is conducted for this)

If you get injured or need medicine

Convenience stores and hospitals are closed if electricity and water supply are cut off due to a disaster.

Water, emergency food, and medicine should be prepared at home on a routine basis.

At evacuation shelters, there is a possibility that medical personnel will examine you. If you know the type of medicine you need, they may order it for you.

A nearby school, city hall, or physical education facility may be an evacuation center. Find out where the shelters are.

Get information about disasters

Access to information about disasters on TV, radio, and the internet.

WHAT IS A SHELTER LIKE?

If your house is destroyed by an earthquake, flooded by water, or your lifelines such as water and electricity stop, you will not be able to live in the house.

Evacuation shelters are the places such victims can stay for days or weeks. Evacuation centers are set up by the government at places such as local schools, public facilities, and athletic facilities.

Benefits of going to a shelter

You can get a place to sleep, relief supplies such as food and clothing, and information for disaster victims.

It may take days for blankets, beds and food to arrive at the shelter.

It is easier if you evacuate from your house with blankets, pillows, food, and change of clothes.

Notes for living in a shelter

If you have pets such as dogs, you need to check if they can stay with you.

Let's think from normal time about evacuating with pets in a cage.

At the evacuation centers, there are rules for meals, lights-out time, distribution of goods, and being quiet at night.

If you do not know the rules, you may get into troubles with other evacuees.

Communal living in an unfamiliar shelter can be tiring and your privacy may not be maintained.

Communicate with other evacuees and operators. And consult with them if you have any problems.

If you take shelter in places other than the evacuation shelter

Stay at the home of acquaintances and friends who have not been affected by the disaster.

Find an open hotel or accommodation and pay for staying.

Religious facilities such as churches may accept victims.

Stay in a car. If you park in the parking lot near an evacuation center, you can use water and toilets.

Some evacuation centers provide food after registration.

In case you spend a lot of time in a car, be aware of economy syndrome and exercise occasionally for blood circulation.

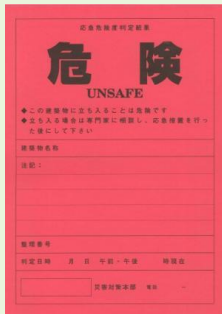


THE FIRST THING TO DO TO REBUILD YOUR HOUSE

If a house is inclined or broken by an earthquake, government may put a paper on the house after examining the level of danger of the house.

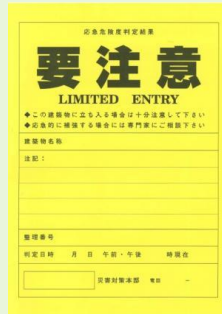
Red, yellow, or green paper is used to inform the risk of further damage to your house from aftershocks.

Red paper (unsafe)



No entry. The house might collapse.

Yellow paper (limited entry)



Need careful attention

Green paper (inspected)



Not likely to collapse immediately

Risk assessment of the house after an earthquake is the judgment of temporary risks to prevent a secondary disaster caused by aftershocks.

It is up to the owner to decide whether to renovate the house to live in again or to give up the renovation and destroy the house, depending on how much money and time it will take for renovation.

If the water subsides quickly after flooding, you will only have to clean up.

If the house is soaked in muddy water for days, you may need to repurchase furniture, appliances, or refurnish floors, walls, or kitchens.

Leaks of the roof broken by typhoon can damage the house.

You can consult what to do to fix your house at a counseling session held by the government or a disaster victim support group.

Some construction companies overcharge the costs, so it's best not to rush to sign a construction contract.

When your house is damaged by a disaster, or if something important is broken or lost, you will be shocked.

Even in the shock, you should do the following.

- Take out valuables, memorable items, important documents, smartphones, computers, etc. in the house
- Record the extent of damage of the house with a photo (in the case of flooding, the damage is recognized by how many centimeters the floor is submerged in water. Take pictures of the house from inside and outside before cleaning)
- Apply for a disaster certificate to the government to determine the level of damage to your house (page 5)
- When it is difficult to clean up by yourself, ask an acquaintance for help or request for volunteer dispatch at the Disaster Volunteer Center.

After flooding, volunteers will help you carry out the household goods from your house and remove the mud.

DISASTER CERTIFICATE AND VICTIM SUPPORT SYSTEM

If a house is damaged by a disaster, you may be able to receive administrative support depending on the extent of the damage. The first thing to do for this is to apply for a disaster certificate. When you apply, the government will investigate the damage to the house, certify the damage such as total collapse or half-collapse, and issue a certificate. You will need this disaster certificate to receive support. Do not fail to apply.

Every year heavy rains such as typhoons cause flooding of rivers.

For a flooded house, the water level from the floor is a guideline for damage recognition.

Inundation depth	Damage ratio	Damage certification	Victims life reconstruction support system		
			Basic support fund	Additional support money	
180cm	50%~	Total Collapse	1 million yen	New construction 2 million yen	3 million yen support for rebuilding total collapsed house will receive
100cm	40%~ 50%	Extensively Half Collapse	500,000 yen	Renovation 1 million yen Leasing 500,000 yen	
30cm	20%~ 40%	Half Collapse	No support for half destroyed house.	↑ The amount to be added depends on how the house is rebuilt.	1.5 million yen support for repairing an extensively half-collapsed house
floor	10%~ 20%	Semi-half Collapse			

Financial support

As for financial support, in addition to the life reconstruction support money, you may also receive a relief money (mimaikin) and a donation money (gienkin) from the government.

There are also loan systems. Contact the government's welfare department and the victim support staff.

Support for emergency repair of houses

There is also a system to help you quick-fix your home so that you can live in. In this system, the government pay to the constructor about 600,000 yen as repair costs. Those who are renting an apartment are not eligible.

Providing housing

If emergency repairs cannot fix the situation, or if the rented apartment is damaged and cannot live, the government may provide free housing. It is called "KASETSU JYUTAKU" meaning temporary housing. Its basic length of staying is up to 2 years.

Other support

Taxes and national health insurance premiums may be exempted for a certain period of time.

WHEN YOU LOSE AN IMPORTANT THING OR PERSON

Disposal of submerged cars

If you touch a car soaked in water, you may get an electric shock, so it is better to leave it to the car repair service.

When you write off a car, your automobile tax may be refunded by returning the vehicle verification and license plate to the government.

Ask a company to do these procedures, or do by yourself.

Rebuild a house with a left mortgage

If your house is damaged during the mortgage repayment period and you have to repair or rebuild it, you will be in double debt. In such a case, there is a system to reduce debt, please consult with your bank or government.

Lost passport

Ask the embassy to reissue it.

Lost residence card

Consult with the immigration office

Family members died or became disabled due to disaster

You may receive condolence money and relief money from the government.

Family members got sick and died as a result of the disaster

There is a system the bereaved family receive money from the government after being recognized as a disaster-related death.

If someone dies of illness or injury unrelated to the disaster

In case of an accident, please report to the police.

Do not touch the body or anything in the room until the police arrives.

If someone dies of illness, please contact the deceased person's hospital and doctor.

You should not call an ambulance if the person is clearly dead.

Police and doctors investigate the cause of death and prepare documents.

The bereaved family must submit documents and a death report to the government.



Here's what to do after filing a death report

- Consult with a religious organization or funeral company to conduct a funeral
- Get a cremation permit from the government and make a reservation for the crematorium (99% is cremated in Japan. For burial, you need to find a possible graveyard)
- Arrange a place to rest the body until the funeral
- If a person who has health insurance or national health insurance dies, the insurance covers the funeral fee.
- Get a burial permit and bury the ashes in a graveyard
- Register the death to the government, financial institutions, insurance institutions, etc.
- Find the condition of property and prepare for inheritance.



LET'S CHECK THE AVAILABLE BENEFITS

Details of damage

Check and consider

Human damage

Family deceased



Disaster condolence money (SAIGAI CHOIKIN) up to 5 million yen

Disabled



Disaster relief money (SAIGAI MIMAIKIN) up to 2.5 million yen

House damage

House was damaged



Application for disaster certificate (RISAI SHOUMEISHO)

Emergency temporary housing (OUKYUU KASETSU JYUTAKU)

Natural disaster victims relief

Basic support money (KISO SHIENKIN) up to 1 million yen

Private non-life insurance, etc. (page 8)



Job matters

Laid off due to workplace's bankruptcy



System for reimbursement of unpaid wages (MIBARAI CHINGIN TATEKAE)

Laid off



Unemployment benefits (SHITSUGYO KYUUFU)

Can't work due to injury etc.



Workers' compensation benefits (ROUSAI KYUUFU)



problems

Check and consider

Money matters

Debt remains



Disaster loan reduction and exemption system (HISAI LOAN GENMEN)

Want to borrow money



Living fund loan system (SEIKATSU SHIKIN KASHITUKE)

House renovation



Emergency repair (OUKYUU SHUURI)

Upper limit about 600,000 yen

Additional support money (KASAN SHIENKIN)

Up to 1 million yen

Housing matters

Rebuilding / purchasing a new house



Securing land

Additional support money (KASAN SHIENKIN)

Up to 2 million yen

Renting a private rental housing



Additional support money (KASAN SHIENKIN)

Up to 500,000 yen

Renting public housing



Disaster public housing (SAIGAI KOUEI JYUTAKU)

CONTRACT OF INSURANCE POLICIES AGAINST DISASTERS

Insurance is a system to receive money and services in case of an accident, illness, death, disaster, etc. by paying premium in advance. As public insurance, people who have lived in Japan for more than a year have public medical insurance and pension insurance. People employed by a company subscribe to an employment insurance.

Many Japanese have private voluntary insurances. Here are some typical private insurances

Insured person	Insurance Name	Benefits of joining
Car owner	<ul style="list-style-type: none">• Automobile liability insurance (JIBAISEKI) (Join at the time of purchase or vehicle inspection)	The insurance covers the repair and treatment costs when you hurt someone's car, belongings or person in an accident,
	<ul style="list-style-type: none">• Non-life insurance (SONGAI HOKEN)• Vehicle insurance(SHARYOU HOKEN)	The costs of repairing your car are covered
Car insurance will cover the cost of buying another used car when your car cannot be used due to a disaster.		
House owner	<ul style="list-style-type: none">• Fire insurance (KASAI HOKEN)	Receive money when your house is destroyed by fire, typhoon, etc.
	To claim insurance money after flooding, a fire insurance corresponding to flood damage is necessary for the houses near the river with risks of flooding. Please check the hazard map.	
Owner of household goods	<ul style="list-style-type: none">• Earthquake insurance (JISHIN HOKEN)	Receive money when your house is destroyed by an earthquake or tsunami
	<ul style="list-style-type: none">• Household property insurance (KAZAI HOKEN)	Receive money for the damages of household goods by disasters
House/apartment renter	Buy fire insurance when you apply for renting an apartment or a house. Insurance is used when a fire gives damages to the room, neighbors, or landlord.	
	When you buy insurance, check the details, who will receive money in what situation.	

There are many other types of medical insurance for people who want to prepare for medical costs such as hospitalization and surgery.

When buying a car or home, consider how much insurance policies you should have, thinking risk of accidents and disasters.

For private insurance policies, please obtain information or consult with the agency of the insurance company.

If you do not know which insurance you have by losing insurance documents in a disaster, contact the Natural Disaster Insurance Contract Inquiry Center. Tel: 03 – 5425 – 7850

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