How to Choose Travel Medical Insurance for Japan

去日本旅行，醫療保險怎麼選？

Start with the trip itself

先把旅程與保障日期對齊



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Dates
日期

Check that the policy's coverage period matches your actual departure and return dates.
核對保單保障日期與實際出國及返國日。

Place
地區

Confirm that Japan is within the policy's territory. List any transit countries you need to ask about.
確認日本在保單承保地區內，也列出需要詢問的轉機地。

Two categories
兩項保障

Check sudden illness and accidental injury separately. Read the applicable terms for each.
突發疾病和意外受傷分開核對，兩項各自看適用條款。

[1] [2] [3]

Ask about your particular trip

拿自己的健康和活動去問



Illustrative scene · 情境示意

Pre-existing conditions

既有疾病

If you take medicine for a chronic condition, ask the insurer how a flare-up would be treated under this policy.

若有慢性病並規律用藥，向保險公司問旅途中惡化時，這張保單怎麼認定。

Activities

活動

If you plan to ski or do another activity, ask whether injuries from that activity are covered and under what conditions.

如要滑雪或從事其他活動，問該活動受傷是否承保，以及適用條件。

Exclusions

除外事項

Keep the actual wording or the insurer’s written explanation with the policy details.

把條款文字或保險公司的書面說明，和保單資料一起保存。

[1] [2] [3]

Compare the medical limits

分開看門診、急診與住院

Clinic care

門診

Check the clinic-visit limit and how it applies across several visits.

查門診上限，也查重複看診時怎麼計算。

Emergency and inpatient

急診與住院

Check emergency-care and hospital-stay limits separately, including any applicable deductible or sub-limit.

急診與住院分開核對給付上限，並確認是否有自負額或分項上限。

Ask

問清楚

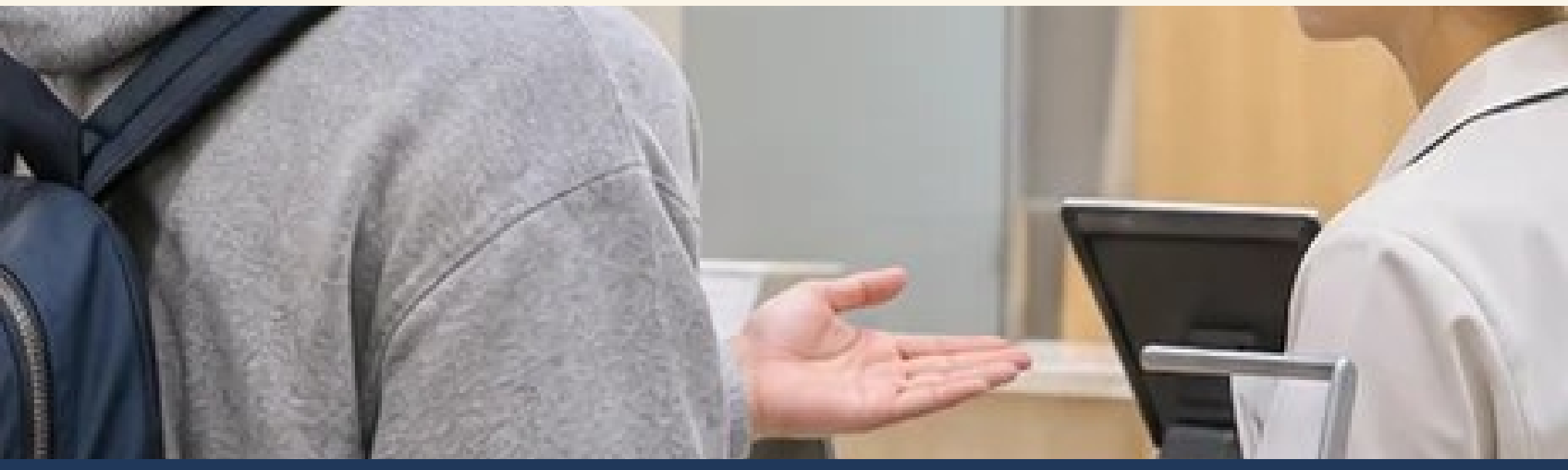
“Is there one overall limit, or different limits for each type of care?”

可問：「是共用總額，還是各項醫療分別計算？」

[1] [2] [3]

Who pays the clinic first?

到院時由誰先結帳



Illustrative scene · 情境示意

Direct billing
直接結帳

Ask the insurer which providers can bill it directly and whether you need to contact assistance before visiting.
問哪些院所能向保險公司直接請款，以及去之前需不需要先聯絡。

Pay and claim
先付後理賠

If you must pay upfront, ask the clinic how it accepts payment and the insurer what documents it needs.
若需先自付，向院所確認付款方式，再向保險公司問理賠文件。

Urgent care
緊急狀況

In a medical emergency in Japan, call 119 first.
人在日本遇醫療緊急狀況，先撥 119。

[1] [2] [3]

Ask for the right records

離院前確認要留哪些單據



Illustrative scene · 情境示意

Receipt

收據

“May I have a receipt?” 「**領収書をいただけますか。**」

可請院所給你收據，再收好當次付款紀錄。

Details

文件細節

Ask the insurer whether it requires an itemized bill, a medical certificate, originals or a designated form.

先問保險公司是否需要費用明細、診斷證明、正本或指定表格。

Before leaving

離院前

If you need another document, ask the facility how to request it and whether it charges a fee.

如需另開文件，離院前問申請方式及是否另收費。

[1] [2] [3]

Save a policy checklist

出發前存好保險核對卡

01 · Policy

Save the policy number, coverage dates and territory, and a copy of the actual terms.

存下保單號碼、適用日期、地區及完整條款。

02 · Assistance

Save the insurer’s assistance number and ask when and how it can help.

存好保險公司的援助電話，確認何時、如何提供協助。

03 · Claim

Check how and when to notify the insurer and how long you have to file, according to your own policy.

以自己的保單查通知方式、期限及理賠申請方式。

[1] [2] [3]

If the return flight needs medical support

回程需要醫療陪同時

Price the whole journey

看完整轉送費用

Japan’s tourism agency describes cases where returning home required a doctor to accompany the passenger on a commercial flight.

日本觀光廳列舉的實例中，旅客搭民航機返國時還需要醫師陪同。

Find the benefit

找出承保項目

Before departure, ask where the policy lists medically necessary transport home and whether escort costs count toward the same limit.

出發前詢問醫療所需的返國轉送列在哪項保障，陪同人員費用是否共用同一限額。

Save the contact

存妥聯絡方式

Ask which assistance service should arrange transport and whether its authorization is needed before booking.

問清楚應由哪個救援窗口安排轉送，以及訂位前是否要先取得同意。

[4]

REFERENCES

Sources & links

資料來源與原文連結

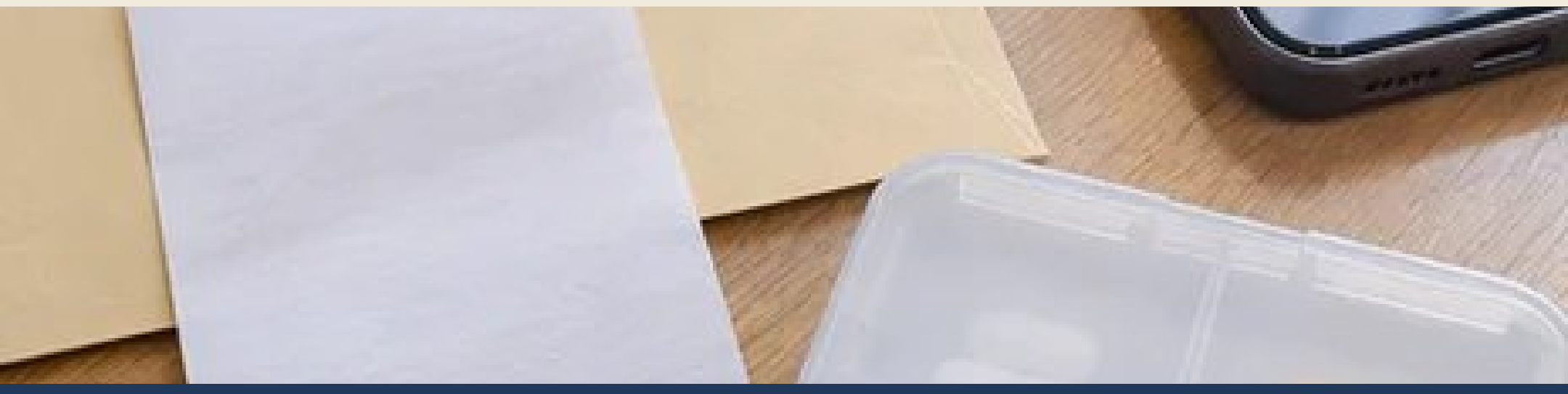
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01 **japan.travel**
JNTO | 在日本旅行保險 →

02 **boca.gov.tw**
臺灣領務局 | 旅外風險與就醫 →

03 **law.fsc.gov.tw**
臺灣金管會 | 海外突發疾病示範條款 →

04 **Japan Tourism Agency · Medical costs and transport examples**
日本觀光廳 | 訪日醫療費與返國轉送案例 →



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Diagrams redrawn for this edition. Scene images are illustrative.
圖解依資料重新編排。內頁影像用於說明情境。