

**Notice**

To those who are members of the JMA Insurance policy.

Following the protection order resulting from the company filing under the Corporate Rehabilitation Law, any and all payment liabilities of Nova Corporation accrued on or before the protection order, including salary payments, have been suspended for the time being.

Nova Corporation, under these circumstances, is therefore also unable to pay the premiums for insurance policies signed by JMA.

We regret to inform you that all JMA Insurance policies will terminate as of October 31, 2007, and coverage on or after November 1 under those policies will NOT be available any longer.

We ask those who require insurance coverage for illness and injury from November 1, 2007 to find and join another insurance scheme.

Please note that of the three insurance policies offered by JMA, there are some cases where continued coverage will be available even after the end of October, depending on the type of policy and/or the condition of the illness and/or injury.

A summary of such conditions is as follows.

Type of insurance plan	Type of coverage	How to distinguish your insurance plan	Illness	Injury
JMA - MSI Plan	Plus	It states 'Japan Medical Assistance' on the front and at the bottom of the member card.	Illness for which the date of the first visit to a medical doctor was made in the contract period (up to the end of October) is covered within 180 days from the date of the first visit even after the termination of the contract.	Injury for which the date of accident occurred in the contract period (up to the end of October) is covered within 180 days from the date of accident even after the termination of the contract.
	Standard			
JMA - MBA Plan	Regular	It states 'Japan Medical Assistance Mutual Benefit Association' on the front and the bottom of the member card	Illness for which the date of the first visit to a medical doctor was made in the contract period (up to the end of October) is covered within 180 days from the date of the first visit even after the termination of the contract.	Injury for which the date of accident occurred in the contract period (up to the end of October) is covered within 180 days from the date of accident even after the termination of the contract.
	Basic			

JMA-InterGlobal	Gold	It states 'InterGlobal Health Care Plan' on the front and the upper side of the membership card .	Any treatment after the end of October 2007, on which date the contract is terminated, will not be covered. However, if the insured signs a contract with InterGlobal directly and pays the premiums on his/her own, compensation will be available. In this case, please contact one of the following numbers promptly.  Contact InterGlobal Japan Free Dial 0120-76-7703 Phone 06-4706-7703 Fax 06-4706-7702 Email <a href="mailto:igj@interglobal.co.jp">igj@interglobal.co.jp</a>
	Silver		

\* In case those who have changed the contents of their coverage in the past would like to confirm which is their current policy, please check the most recently issued membership card. If it is not possible for you to clearly confirm the current policy or you are not sure if it is the correct one, please contact JMA to confirm your policy.

\* In case those who have joined the JMA-MSI plan or the JMA-MBA plan wish to join the InterGlobal insurance scheme, they can join the scheme by contacting InterGlobal directly, applying and paying the premium. In this case please contact InterGlobal Japan at one of the contact numbers above.

\* There are some cases where the coverage described above is not available depending on conditions such as the upper limit of the coverage or/and prior illness. Please contact JMA to confirm if your case is eligible for coverage.

For the time being, the operating hours for Japan Medical Assistance will be as follows.

- From Monday to Friday
- From 10:00 to 19:00

Please refer to the insurance policy card for contact information

Address to send Claim Forms

JMA-MSI member and JMA-MBA members

As before, please send it to the following address:

Japan Medical Assistance

〒163-0823 NS building 23F, 2-4-1Nishi Shinjuku, Shinjuku-ku, Tokyo. PO Box 6036

JMA-InterGlobal members

Up to the end of October please send it same address as before (the same as for JMA-MSI and JMA-MBA members), and on or after November 1, 2007 please send it to the following address:

InterGlobal Japan Co., Ltd.

〒541-0043 Koike Koraibashi Building 3F Koraibashi 1-3-4 Chuo-ku Osaka-shi

In the case that Nova finds a sponsor for rehabilitation, and support is to be offered, we will inform you of the handling of insurance and other relief measures as they are determined.

## **Some Alternative Health Insurance Providers**

To assist instructors, contact details for some alternative health insurance providers that we know of are listed below.

**Travelers Trust** - <http://www.travelerstrust.com/default.asp>

Average price: 1 month's cover, ¥5,200. Can apply on-line, payment by credit card is OK.

**Healthone** - <http://www.healthone.jp/>

Minimum 3 months' coverage. 2 packages available. Price depends on age from ¥10,900 – ¥18,900

Can apply on-line and pay at convenience stores or by bank transfer.

**Interglobal** - <http://www.interglobalpmi.com/>

Minimum 3 months' coverage. 4 packages available. Price depends on package chosen. Prices from ¥12,900. Can apply on-line, payment by credit card is OK.

**World Nomads insurance** - <http://www.worldnomads.com/>

Minimum 2 days' coverage. Price depends on country of origin. Average for four weeks' coverage: ¥14,900. Can apply on-line, payment by credit card is OK.

**Trailfinders** - <http://www.trailfinders.com/>

Minimum 4 days' coverage. Price depends on country of origin. Average for four weeks' coverage: ¥14,900. Can apply on-line, payment by credit card is OK.

**MedOne** - <http://www.medone.jp/>

Minimum 3 months' coverage; ¥15,800. Can apply on-line and pay at convenience stores or by bank transfer.

More information on health insurance can be found at:

<http://www.bootsnall.com/travel-insurance/global-insurance-benefits-insurance.html>

<http://www.moneysupermarket.com/travelinsurance/>

<http://www.nriol.net/>