

Resident Safety Insurance

► This insurance is designed to offer financial assistance to residents of Sacheon City who live in the city and suffer damages due to disasters or accidents

Overview

- ▶ Policy holder: all residents registered in Sacheon City (including registered foreign residents)
- ➤ Subscription: no prior subscription required (premium payment by Sacheon City)
- ▶ Insurance term : 2023. 5. 10. ~ 2024. 5. 9.

Benefits(overlapping coverage with other insurances)

CASES	BENEFITS(krw)
 Death from natural disaster Residual disability / Death from explosion / fire / collapse Residual disability / Death from use of public transportation Residual disability / Death from robbery Death from drowning Residual disability / Death from gas accident Residual disability / Death involving a hit-and-run / uninsured motorist Injury from car accident in a school zone (grades 1 to 5) 	12,000,000 Up to 1,200,000 depending on Residual disability
 Residual disability / Death from use of agricultural machines 	15,000,000 Up to 1,200,000 depending on Residual disability
 Death from social disaster 	10,000,000
 Emergency Room cares for dog bite injury 	300,000

X Persons under 15 years of age excluded from coverage for fatal accidents under Commercial Act

Insurance claim

- When making an insurance claim, please attach the required documents and submit the claim directly to insurance company(Local Finance Association)
 - common documents: personal information agreement form, certificate of foreign resident registration, copy of identification certificate and copy of bankbook
 - evidential documents: documents to certify the accident, etc. ask the insurance company about these
- Claim Form: download from the website of Local Finance Association(www.lofa.or.kr)
- More information: Local Finance Association ☎1577-5939, Sacheon City Disaster and Safety Division ☎055-831-3312



Insurance coverage cases(in accordance with terms and conditions)

CASES (17 in total)	DETAILS
Death from natural disaster	When a death was caused from natural disaster (including sunstroke, heatstroke, or hypothermia) (excluding persons under 15 years of age)
Residual disability from explosion / fire / collapse	When a Residual disability $3\sim100\%$ was caused from an explosion, fire, or collapse
Death from explosion / fire / collapse	When a death was caused from an explosion, fire, or collapse (excluding persons under 15 years of age)
Residual disability from use of public transportation	When a Residual disability 3~100% was caused from the use of public transportation
Death from use of public transportation	When a death was caused from the use of public transportation (excluding persons under 15 years of age)
Residual disability from robbery	When a Residual disability 3~100% was caused from robbery
Death from robbery	When a death was caused from robbery (excluding persons under 15 years of age)
Death from drowning	When a death was caused from drowning (excluding persons under 15 years of age)
Residual disability from gas accident	When a Residual disability 3~100% was caused from gas accident
Death from gas accident	When a death was caused from gas accident (excluding persons under 15 years of age)
Residual disability involving a hit-and-run / uninsured motorist	When a Residual disability 3~100% was caused from involving a hit-and-run / uninsured motorist
Death from involving a hit-and-run / uninsured motorist	When a death was caused from involving a hit-and-run / uninsured motorist(excluding persons under 15 years of age)
Injury from car accident in a school zone(grades 1 to 5)	When a resident aged 12 or younger was injured from a car accident in a school zone(grades 1 to 5)
Residual disability from use of agricultural machines	When a Residual disability 3~100% was caused from the use of agricultural machines
Death from use of agricultural machines	When a death was caused from the use of agricultural machines (excluding persons under 15 years of age)
Death from social disaster	When a death(excluding infectious diseases) was caused from social disaster (excluding persons under 15 years of age)
Emergency Room cares for dog bite injury	When you're treated at Emergency Room for dog bite injury



