



# U.S. ARMY OKINAWA

## ☆ TORII STATION ☆



### CLAIMS

• 652-4332 / 4742 • BUILDING 218, ROOM 222 •

## Do Not Let Your Vehicle Insurance (PDI and JCI) Expire

**OKINAWA VEHICLE INSURANCE REQUIREMENTS FOR SOFA DRIVERS** -- On Okinawa, SOFA drivers need a current U.S. Forces Japan Driver's License. SOFA vehicles (Y and A Plates) must have current insurance: Property Damage Liability Insurance (PDI) and Japanese Compulsory Insurance (JCI).



It is important for drivers to pay close attention to when they need to renew their insurance. **Driving with an expired insurance policy will result in driving privileges being suspended.** Without insurance, you will have to **pay out of pocket** for a traffic accident to compensate the other party and may be imprisoned in a Japanese prison for up to one year or fined up to 500,000 Yen (for having expired JCI).

**PDI Insurance:** To find out when these insurance requirements expire, drivers are encouraged to open their glove boxes and review their insurance documents. The insurance policy, written in English and purchased through either **AIG** or **CHUBB**, is the PDI. As the name implies, it covers property damage but can also cover bodily injury. PDI can be purchased to cover a 3-, 6- or 12-month period (**12 months is recommended**). The top right corner of the policy will state the policy period.

**JCI Insurance and Inspection:** JCI covers bodily injury. On the bottom left corner of a driver's military registration is the date the JCI inspection is due. The JCI inspection is a full car inspection that is typically done every two years. Before the JCI inspection can be done, you must pay the JCI and weight tax. JCI insurance provides up to 30 million yen in coverage for death, 40 million yen for disabilities, and 1.2 million yen for injuries. A date of 5-12-10 means the policy expires on December 10, 2023. The first number, 5, is year 2023, 6 would be year 2024 and so on. The year is tied to how many years the current Emperor of Japan has ruled. This renewal date is almost always after the Japanese compulsory inspection is due. JCI can be renewed through the driver's PDI company or can be purchased at the off-base automobile repair shop that performs the inspection and will be good for the length of the driver's JCI.

If you are unsure about your insurance coverage or expiration dates, you can visit the Torii Station Claims Office in Building 218 (Room 222).