



## All Incheon Citizens Automatically Eligible for 2025 Incheon Citizen Safety Insurance

### ❖ What is Incheon Citizen Safety Insurance?

The insurance policy the Incheon Metropolitan Government directly signs with a private insurance company and pays the insurance premium for the citizens so that they are entitled to receive a benefit in case of death or physical impediment due to various disasters and accidents falling under the covered items.

### ❖ Insurance Overview

- Eligibility: All Incheon citizens who are registered at Incheon City (including registered foreign residents)
- Term: January 1, 2025 - December 31, 2025 (renewed annually)
- Premium: Paid by Incheon Metropolitan Government
- Contract procedures: All citizens of Incheon are automatically insured without individual application process.

### ❖ Insurance Claim

- **Claimant:** The insured (victim) should make a claim directly in principle. (Minors by legal representative, The deceased by legal heir)
- ※ Limitation period for insurance claim: **Three (3) years**
- **Inquires:** Call center of Local Finance Association (☎1577-5939) or Michuhol Call Center 120 ☎(032)120
- **Required documents:** Application form, Personal Information Agreement, other required documents, etc.
  - Local Finance Association ([www.lofa.or.kr](http://www.lofa.or.kr))

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## ❖ Covered items (Duplicate coverage available regardless of other insurance plan)

Category	Coverage	Benefit
Death by natural disasters	Death caused by natural disasters (including sunstroke, heatstroke, and hypothermia)	KRW 20 million
Physical impediment by natural disasters	Physical impediment caused by natural disasters (including sunstroke, heatstroke, and hypothermia)	Up to KRW 20 million
Accidental death by an explosion, a fire, and collapse	Death caused by accidents such as an explosion, a fire, collapse, and landslide	KRW 20 million
Physical impediment due to accidents like an explosion, a fire, and collapse	Physical impediment caused by accidents such as an explosion, a fire, collapse, and landslide	Up to KRW 20 million
Accidental death while using public transportation	Death by accidents while using public transportation (excluding a chartered bus)	KRW 20 million
Physical impediment due to accidents while using public transportation	Physical impediment caused by accidents while using public transportation (excluding a chartered bus)	Up to KRW 20 million
Death caused by robbery	Death caused by a robbery	KRW 10 million
Physical impediment by robbery	Physical impediment caused by a robbery	Up to KRW 15 million
Treatment cost associated with school zone car accident injuries	In case of diagnosis with eligible grade injury from traffic accident in a school zone (Grade 1 - 5) (Children aged 12 or younger)	KRW 15 million
Death by accidents while using a chartered bus	Death caused by accidents while using a chartered bus *newly added in 2021	KRW 10 million
Physical impediment by accidents while using a chartered bus	Physical impediment caused by accidents while using a chartered bus *newly added in 2021	Up to KRW 15 million
Dog bite injury treatment cost at an emergency room	In case of medical care at an emergency room for dog bite accident *newly added in 2023	KRW 200,000
Death by social accidents	Death by social accidents (excluding infectious diseases) *newly added in 2023	KRW 20 million
Physical impediment by social accidents	Physical impediment by social accidents (excluding infectious diseases)	Up to KRW 20 million

- \* People aged 15 or older are eligible for death benefit; People aged 12 or younger are eligible for injury treatment cost compensation.
- \* Benefit of death by natural disasters increased from KRW 10 million. (in 2022)
- \* Emergency care cost for dog bite accident: KRW 300,000 (from 2022)

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