

2026

Automatic Enrollment for All Incheon Citizens

INCHEON CITIZEN SAFETY INSURANCE



What is Incheon Citizen Safety Insurance?

This is a program in which Incheon Metropolitan City directly contracts with an insurance company and covers all costs, providing insurance benefits through the insurer to citizens who die or suffer permanent disability due to disasters or accidents covered by the plan.

Insurance Overview

- **Eligibility** : All citizens registered in Incheon Metropolitan City (including registered aliens and foreign nationals who have filed a Domestic Residence Report [Overseas Koreans])
- **Insurance Period** : 2026. 1. 1. ~ 2026. 12. 31. (renewed annually)
- **Premium** : Paid in full by Incheon Metropolitan City
- **Enrollment Procedure** : Automatic enrollment with no separate process for all Incheon citizens

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

Category	Coverage	Benefit
Death due to natural disaster	Death caused by natural disasters (including sunstroke, heatstroke, and hypothermia)	KRW 20 million
Permanent disability from natural disaster	Permanent disability from natural disaster (including sunstroke, heatstroke, and hypothermia)	Up to KRW 20 million
Death due to explosion, fire, or collapse	Death caused by accidents such as an explosion, a fire, collapse, and landslide	KRW 20 million
Permanent disability from explosion, fire, or collapse	Permanent disability caused by accidents such as an explosion, a fire, collapse, and landslide	Up to KRW 20 million
Death while using public transportation	Death while using public transportation (excluding chartered buses)	KRW 20 million
Permanent disability while using public transportation	Permanent disability while using public transportation (excluding chartered buses)	Up to KRW 20 million
Death due to robbery	Death caused by a robbery	KRW 10 million
Permanent disability due to robbery	Permanent disability caused by a robbery	Up to KRW 15 million
School zone traffic accident medical expenses	When a child receives an injury grade (Grades 1-5) from a traffic accident within a Child Protection Zone (Children aged 12 or younger)	KRW 15 million
Death while using a chartered bus	Death while using a chartered bus	KRW 10 million
Permanent disability while using a chartered bus	Permanent disability caused by accidents while using a chartered bus	Up to KRW 15 million
Emergency room treatment for dog bite accident	When a person visits an emergency room and receives treatment for a dog bite accident	KRW 200,000
Death due to social disaster	Death due to social disaster (excluding infectious diseases)	KRW 20 million
Permanent disability from social disaster	Permanent disability due to social disaster (excluding infectious diseases)	Up to KRW 20 million
New Death due to personal mobility device accident	Death due to personal mobility device accident (including shared mobility)	KRW 10 million
New Permanent disability due to personal mobility device accident	Permanent disability due to personal mobility device accident (including shared mobility)	Up to KRW 10 million

* People aged 15 or older are eligible for death benefit; People aged 12 or younger are eligible for injury treatment cost compensation.

Insurance Claim * Limitation period for insurance claim: Three (3) years

- **Claimant** : The insured person (victim) must file the claim directly. (For minors, the legal guardian may file; in the event of death, the legal heir may file.)
- **Inquires** : Korea Local Finance Association Call Center (☎ 1577-5939) or 120 Michuhol Call Center (☎ 032-120)
- **Claim Forms** : Mutual aid benefit claim form, consent to personal information processing, and other required supporting documents.
- Korea Local Finance Association (www.lofa.or.kr) → Info Desk → Regulations & Forms → Mutual Aid Forms by Business → Citizen Safety Mutual Aid

Q Do citizens need to enroll separately for this insurance?

- A If your resident registration address is in Incheon, you are automatically enrolled in the insurance. If you move your registration to another area, coverage is automatically terminated.
- A If you reach the age requirement for a particular coverage item during the insurance period, you are automatically enrolled for that benefit.
 - ※ Death benefits apply to age 15 and older. Permanent disability benefits apply to all ages. School zone traffic accident medical expenses apply to age 12 and under.

Q How do I file an insurance claim?

- A If an accident covered by the policy occurs, the victim or, in the event of death, the surviving family can file a claim with the insurer, who will review and pay the benefit.
 - ※ For minors, the legal guardian may file. For deaths, the legal heir may file.

Q Is duplicate coverage with private insurance possible?

- A Benefits may be paid regardless of other insurance, such as private insurance policies.
 - ※ However, some insurance products may not allow duplicate payments under Article 95-5 of the Insurance Business Act and Article 42-5 of the Enforcement Decree of the same Act.

Q Why aren't death benefits provided for those under age 15?

- A According to Article 732 of the Commercial Act (Prohibition of contracts for persons under 15, etc.), insurance contracts that designate the death of a person under 15, a person of unsound mind, or a person of weak mind as the insured event are void.

Q Are Incheon citizens covered if an accident occurs outside the city?

- A Coverage is provided regardless of the location of the accident, as long as you are registered as a resident of Incheon Metropolitan City.

Q What does "death due to natural disaster (including sunstroke and heatstroke)" mean?

- A "Natural disaster" is defined in Article 3 (Definitions), Paragraph 1(a) of the Framework Act on the Management of Disasters and Safety, and includes sunstroke, heatstroke, and hypothermia.
 - ※ Benefits are paid only for deaths officially reported as disaster-related, according to the form prescribed in the Enforcement Rules of the same Act.

Q What is considered an accident involving explosion, fire, collapse, or landslide?

- A Accidents involving explosion, rupture, and fire (including lightning)
- A Collapse, subsidence, or landslide accidents involving buildings and architectural structures (including those under construction)
 - ※ "Landslide" refers to the sudden collapse of soil and rocks from a mountain or hill.

Q What is considered an accident while using public transportation?

- A A traffic accident that occurs while the insured is riding a public transportation vehicle in operation
- A A traffic accident that occurs while the insured is boarding or alighting for the purpose of riding
- A A traffic accident that occurs while the insured is waiting at a platform or stop for public transportation
 - ※ Public transportation includes: passenger ships and aircraft, subways, electric trains, trains, city buses, intercity buses, express buses (excluding chartered buses), general taxis, and private taxis (excluding rental cars).

Q Definition of robbery

- A Robbery refers to a person who, by means of assault or intimidation, seizes another person's property, obtains other property benefits, or causes a third party to obtain such benefits. The specific definition of robbery follows Articles 333 to 336 of the Criminal Act, and incidents resulting from these acts are prescribed in Articles 337 to 339 of the same Act.

Q School zone traffic accident medical expenses

- A If a person age 12 or younger suffers a bodily injury as the direct result of a traffic accident within a Child Protection Zone, and receives an injury grade (Grades 1-5) under the injury grade table specified by the Enforcement Decree of the Compulsory Motor Vehicle Liability Security Act, benefits are paid.

Q What is considered an accident while using a chartered bus?

- A A traffic accident that occurs while the insured is riding a chartered bus during operation
- A A traffic accident that occurs while the insured is boarding or alighting for the purpose of riding
- A A traffic accident that occurs while the insured is waiting at a platform or stop for a chartered bus

Q Emergency room treatment expenses for dog bite accidents

- A Paid when a person receives emergency room treatment due to a dog bite accident involving a stray dog, abandoned dog, or pet dog
 - ※ "Emergency room" is defined as an emergency medical institution under Article 2 of the Emergency Medical Service Act (National Emergency Medical Center, regional emergency medical centers, specialized emergency medical centers, local emergency medical centers, or local emergency medical institutions), or as an emergency medical facility that has been reported to, and approved by, the mayor (of a city), county governor (of a county), or head of a district office (of a district) under Article 35 of the Emergency Medical Service Act.

Q What does "death due to social disaster" mean?

- A "Social disaster" is defined in Article 3 (Definitions), Paragraph 1(b) of the Framework Act on the Management of Disasters and Safety (excluding infectious diseases)
- A Deaths due to social disasters (excluding infectious diseases) are covered only if they are reported under Article 5 (Reporting of Disaster Situation, etc.) of the Enforcement Rules of the Framework Act on the Management of Disasters and Safety
 - ※ According to Article 5-2 of the Enforcement Rules of the Framework Act on the Management of Disasters and Safety: wildfires; fire, collapse, explosion; a single disaster resulting in 3 or more deaths (or 5 or more deaths in the case of fires or traffic accidents); water pollution accidents; collisions or groundings of passenger ships; other accidents; chemical accidents, etc.

Q What is a personal mobility device?

- A Among "motor-driven cycles" under subparagraph 19(b) of the Road Traffic Act, a personal mobility device is prescribed by Ordinance of the Ministry of the Interior and Safety, where the electric motor does not operate at speeds of 25 km/h or more and the body weight is under 30 kg (including electric kickboards, self-balancing two-wheeled vehicles, and bicycles powered solely by an electric motor)
 - ※ Electric cars, electric bicycles, children's toys, and similar are not considered personal mobility devices.
- A Powered mobility aids: Wheelchairs for walking assistance that meet the requirements of Article 2 of the Enforcement Rules of the Road Traffic Act (excluding manual wheelchairs).