Insurance for injuries from accidents

Cases where a student suffers a physical injury in Japan or overseas as a result of a sudden or fortuitous accident of an external origin in the course of educational and research activities. Please note that illnesses are not covered by this insurance.

Injuries covered hereunder include toxic symptoms arising suddenly from the accidental inhalation, absorption or consumption of toxic gases or substances in one breath or a physical impediment arising from sunstroke or heatstroke.

1 For accidents occurring during educational and research activities

- You burn yourself on a Bunsen burner during an experiment
- A tent breaks at a refreshment stand during a university festival and you get bruised
- You trip on the stairs at your university and break a bone
- You get a black eye in a tennis tournament held at another university

2 For accidents occurring during the commute to school or while in transit between school facilities

- You hit a bump in the road while riding your bicycle and you fall and dislocate your shoulder.
- You bump into a student carrying a shoulder bag while walking to school.
- Your finger gets pricked on a used syringe during medical practice.

3 For accidents occurring during clinical training

Measures to prevent infectious disease from contact infection

Note 1: Excludes periods where you are engaged in these activities for personal reasons.
Note 2: Excludes periods where you are in the dormitory, activities held in times or places prohibited by the university and conducted by the university.
Note 3: Excludes periods where you are engaged in physical education in accordance with the university rules and regulations and under the supervision of a student group approved by the university.
Note 4: Excludes methods prohibited by the university.
Note 5: Excludes periods where you are engaged in competitive sports, activities held in times or places prohibited by the university and conducted by the university.
Note 6: This includes the place of employment for those who enter the university/college after passing the entrance exam for adults.
Note 7: Only if the insured is enrolled in a course where coverage for prevention of contact infection (abbreviated as "contact infection coverage") is added to the original policy.

Period of insurance

- Students admitted in April:
  From 0:00 a.m., April 1 to 12 p.m., March 31 of the expected academic year of graduation.
- Students admitted in September:
  From 0:00 a.m., September 1 to 12 p.m., August 31 of the expected academic year of graduation.
- Students admitted in October:
  From 0:00 a.m., October 1 to 12 p.m., September 30 of the expected academic year of graduation

*The above applies to optional enrollment (decided by the student). If the student does not pay the premium by the day before the insurance period begins, the insurance period shall be from midnight the day after the premium is paid until the end of the period. For joint enrollment of all students, please refer to page 4.
1. Insurance premiums

<table>
<thead>
<tr>
<th>Period of Insurance</th>
<th>Basic contract</th>
<th>Additional coverage (Note 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Daytime Classes</td>
<td>Additional coverage for commuting accidents</td>
</tr>
<tr>
<td></td>
<td>Evening Classes</td>
<td>Daytime/Evening Classes</td>
</tr>
<tr>
<td>1 year</td>
<td>650 yen</td>
<td>350 yen</td>
</tr>
<tr>
<td>2 years</td>
<td>1,200 yen</td>
<td>550 yen</td>
</tr>
<tr>
<td>3 years</td>
<td>1,800 yen</td>
<td>800 yen</td>
</tr>
<tr>
<td>4 years</td>
<td>2,300 yen</td>
<td>1,250 yen</td>
</tr>
<tr>
<td>5 years</td>
<td>2,800 yen</td>
<td>—</td>
</tr>
<tr>
<td>6 years</td>
<td>3,300 yen</td>
<td>—</td>
</tr>
</tbody>
</table>

* The annual premium is charged even for those enrolling midway through the academic year.
* The option for commuting coverage for evening classes in the 6th year is not available.

2. Types of claims and amounts

1. Death benefits (loss of life within 180 days after an accident, including the day of the accident)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Regular curriculum” “During school events”</td>
<td>20 million yen</td>
</tr>
<tr>
<td>“While in school facilities outside of regular curricular activities or school events” “While participating in extracurricular (club) activities” “During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td>10 million yen</td>
</tr>
</tbody>
</table>

2. Physical disability benefits (Note 2) (development of physical disability within 180 days after an accident, including the day of the accident)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits (Note 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Regular curriculum” “During school events”</td>
<td>According to extent 1.2 million yen – 30 million yen</td>
</tr>
<tr>
<td>“While in school facilities outside of regular curricular activities or school events” “While participating in extracurricular (club) activities” “During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td>According to extent 600,000 yen – 15 million yen</td>
</tr>
</tbody>
</table>

3. Medical benefits (Cases of receiving treatment from a doctor)  
   - Additional hospitalization benefits

<table>
<thead>
<tr>
<th>Type of Activity in Which Accident Occurred</th>
<th>Number of treatment days (Note 3)</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Not covered)</td>
<td>1 day — 3 days</td>
<td>3,000 yen</td>
</tr>
<tr>
<td>(Not covered)</td>
<td>4 days — 6 days</td>
<td>6,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>7 days — 13 days</td>
<td>15,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>14 days — 29 days</td>
<td>30,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>30 days — 59 days</td>
<td>50,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>60 days — 89 days</td>
<td>80,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>90 days — 119 days</td>
<td>110,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>120 days — 149 days</td>
<td>140,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>150 days — 179 days</td>
<td>170,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>180 days — 269 days</td>
<td>200,000 yen</td>
</tr>
<tr>
<td>绿地</td>
<td>270 days or more</td>
<td>300,000 yen</td>
</tr>
</tbody>
</table>

(Note 3) Refers to the actual number of days of hospitalization or outpatient treatment. It is the actual number of days of treatment from when the injury was sustained until the last day of treatment recognized by a physician as being necessary. Please note that not all days during the period of treatment shall be covered.

Points to note
1. The above claims are paid regardless of the compensation from life insurance, health insurance, other accident insurance or the individual that caused the injury.
2. Claims are limited to the amount above, so it is not possible to enroll in multiple courses.
3. Even if you visit several hospitals on the same day, the number of days of treatment is still one (1) day. Note that even if you visit two hospitals on the same day, the number of days of treatment will not be two.

4. Contact infection prevention benefits (Note 4)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>During clinical training</td>
<td>15,000 yen per one accident (fixed payment)</td>
</tr>
</tbody>
</table>

(Note 4) Paid in the event that measures to prevent infectious diseases were received for unexpected contact with infectious pathogens within facilities used for the purpose of clinical training provided that measures to prevent infectious diseases are received within 180 days after the event (including the day of the event).
3. Enrollment details

Follow instructions as given by your university, as enrollment procedures and the courses available differ at each university.

4. Main cases not covered under benefits

- Accidents (injuries) due to the following reasons:
  - Willful acts or gross negligence of the policyholder or the insured (those covered under this insurance) or beneficiary; acts of conflict, suicide, or crime by the insured, accidents caused while driving unsafely due to being unlicensed or under the influence of alcohol or narcotics; encephalopathy, diseases, or insanity; pregnancy, childbirth, preterm birth or miscarriage; medical treatment for surgery (excluding cases for treatments of injuries covered under this insurance); earthquakes, eruptions, or resulting tsunamis (excluding periods the insured is engaged in observational activities of these natural phenomena); war, insurrections, and riots; accidents due to harmful substances from nuclear fuel materials (excluding periods when the insured is engaged in research or experiments that use devices that utilize nuclear fuel materials, nuclear fuel contaminants, or similar substances); radiation or radioactive contamination (excluding periods the insured is engaged in research or experiments that use devices that emit radiation or radioactivity); medically objective symptoms such as whiplash or lumbarbago; accidents during dangerous outdoor extracurricular activities including mountain climbing (activity that use mountain pick axes), luge, bobsledding, hang gliding, and skydiving, etc.; competition, trial runs, or free runs on competition grounds of vehicles or automobiles as extracurricular activities; the execution of the insured’s sentence, etc.
  - Accidents that do not fulfill the conditions of being sudden, unexpected, and of an external origin, such as acute alcoholic intoxication caused by drinking alcohol or injuries that become aggravated over time, are not covered.

5. Other

- Duty of disclosure
  Please confirm the duty of disclosure on page 4.

- Duty of notice
  After enrolling in this insurance, please inform the section in charge (the students section, student support section, health center, etc.) without delay in the occurrence of any of the following:
  - Changes from day, evening, or correspondence classes
  - Withdrawal from school (including expulsion and death)
  - Absence from school for one year or more in total during the period of insurance

- Cautions in the event of an accident
  In the case of an accident covered under this insurance, report the time, place, situation, and extent of damages for accidents to the section in charge of your university, as well as inform the school insurance coordinator of Tokio Marine & Nichido Fire Insurance Co., Ltd. by using either an Accident Notice postcard (available at your university), by fax, or alternatively, by PC via the Accident Report System. Please be aware that the right to request claims is bound by the statute of limitations of three years.

- Designated beneficiary for death benefits
  Death benefits will be paid to the legal heir of the deceased.

- Handling of insolvency cases of an insurance company
  In the event that the underwriting insurance company should become insolvent, there may be cases where the payment of claims, refunds, etc. is frozen for a certain period of time or where the amount of claims, refunds, etc. is reduced. Moreover, this insurance shall fall under the Non-Life Insurance Policyholders Protection Organization of the Insurance Business Act, and claims and refunds shall be partially compensated by the Organization. Partial compensation by the Organization shall be as follows:
  - The period of insurance is under one year: In principle, 80% (or 100% for claims arising from an insured event within three months of the suspension of payment of an insolvent insurance company.)
  - The period of insurance is over one year: In principle, 90% (or below 90% for over five years in the event that the rate of return on policies used to calculate premiums at the time of insolvency of the underwriting insurance company has always been higher than the standard interest rate set by the cabinet minister in charge for the past five years.

- Guide regarding the handling of private information
  Japan Educational Exchanges and Services (JEEES), the policyholder of this insurance, will provide private information concerning the names, student numbers, payment dates, etc. of students enrolled in this insurance to the underwriting insurance companies in relation to this insurance. The underwriting insurance companies and their group companies will use such private information concerning this contract for the purposes of underwriting decisions, management and implementation of duties under this contract, provision of incidental services, information and provision of various other insurance and financial products and related services, conducting questionnaires, as well as in cases 1 to 5 mentioned below. The purposes of using particular confidential health and medical information (confidential health and medical information that falls under the scope considered necessary for the appropriate operation of insurance business and the like, under the Insurance Business Law Enforcement Regulations.

1. Private information in this contract shall be provided to entities to accomplish purposes of use deemed necessary. Entities include entrusted businesses (including insurance agencies), insurance brokers, medical institutions, entities related to insurance claims and payments, financial institutions, and the like.

2. Private information shall be used in cooperation with other insurance companies and the General Insurance Association of Japan for the purpose of making decisions regarding insurance claim payments and other matters.

3. Private information shall be used in cooperation between Tokio Marine & Nichido Fire Insurance Co., Ltd. and its Group companies, as well as between Tokio Marine & Nichido Fire Insurance Co., Ltd. and affiliated companies for the purpose of providing and introducing products and services.

4. Private information shall be supplied to reinsurance companies for the purpose of entering, renewing and managing reinsurance contracts.

5. Private information shall be provided to secured parties for administrative procedures regarding the establishment, etc. of security rights of pledges, liens, etc., as well as the management, and exercise of such rights.

For details, please refer to the websites of Tokio Marine & Nichido Fire Insurance and other underwriting insurance companies.

Private information will be included in a list of enrolled members prepared by their universities or colleges which JEEES submits to Tokio Marine & Nichido. Should you find it difficult to agree to the above, you are requested to inform JEEES immediately. (Agreement to the above is required to enroll in this insurance.)

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For further information, please read the “Handbook for Enrollment” of this insurance available on the JEEES website.

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URL: http://www.jees.or.jp/
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This document does not contain all information about this insurance. Full details are given in the insurance clauses, etc. mentioned above, the webpage of Japan Educational Exchanges and Services (JEES). For questions and concerns, etc., please contact JEES or Tokio Marine & Nichido Fire Insurance Co., Ltd.

* Please keep something from which subscription details can be understood, such as this "Guide" or the "Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research", etc.

** Contract Overview & Points of Attention Explanation**

**1. Cautions about common compensation**

1. Framework and conditions of acceptance

(1) Compensation and Period of Insurance (Insurance Contract)

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