Insurance for injuries from accidents

Guide to "Gakkensai" (*Gakkensai* is the abbreviation of the Personal Accident Insurance for Student Pursuing Education and Research)

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

Also covers heatstroke and food poisoning!

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

During regular curricular activities
During lectures, experiments, training, seminars, and practical training courses (including schooling for correspondence students) and research activities under the supervision of an educator (Note 1).

During school events
During the participation of all educational activities which include the entrance ceremony, orientation, and graduation ceremony, and other events hosted by the university/college.

While in the premises of a school facility during times other than 1, 2, or 4
During periods when the insured is in school facilities owned, used or managed by the university/college.

During extracurricular (club) activities
During cultural or athletic activities in accordance with the university rules and regulations and under the supervision of a student group approved by the university (Note 2).

2 For accidents occurring during the commute to school or while in transit between school facilities (Note 4)

During the commute to school
While commuting to and from the residence and the school facility, etc. by reasonable route(s) and method(s) for the purpose of participating in regular classes, school events and extracurricular (club) activities, etc. of the university.

In transit between school facilities, etc.
Between two places including school facilities with the same purpose and using the same route and method(s) for commuting as those described in 1.

1 You hit a bump in the road while riding your bicycle to school causing you to fall and dislocate your shoulder.

Students covered under this insurance

Students eligible for this insurance are restricted to those currently enrolled in graduate schools, universities and junior colleges specified within laws such as the School Education Law that are supporting members of Japan Educational Exchanges and Services.

3 For accidents occurring during clinical training (Note 7)

Measures to prevent infectious disease from contact infection
Your finger gets pricked on a used syringe during medical practice.

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.

This university/college offers the Personal Accident Insurance for Students Pursuing Education and Research provided by Japan Educational Exchanges and Services (JEES). This insurance is provided to all students in the event of unexpected accidents during their educational and research activities while at university/college.

For further information on the terminology used, please read the "Handbook for Enrollment" of this insurance available.
### 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>Evening Classes</td>
</tr>
<tr>
<td></td>
<td>Daytime Classes</td>
<td>Evening Classes</td>
</tr>
<tr>
<td>1 year</td>
<td>650 yen</td>
<td>100 yen</td>
</tr>
<tr>
<td>2 years</td>
<td>1,200 yen</td>
<td>200 yen</td>
</tr>
<tr>
<td>3 years</td>
<td>1,800 yen</td>
<td>300 yen</td>
</tr>
<tr>
<td>4 years</td>
<td>2,300 yen</td>
<td>400 yen</td>
</tr>
<tr>
<td>5 years</td>
<td>2,800 yen</td>
<td>500 yen</td>
</tr>
<tr>
<td>6 years</td>
<td>3,300 yen</td>
<td>600 yen</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”</td>
<td>10 million yen</td>
</tr>
<tr>
<td>“During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td></td>
</tr>
</tbody>
</table>

2. **Physical disability benefits** (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</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”</td>
<td>According to extent 600,000 yen – 15 million yen</td>
</tr>
<tr>
<td>“During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td></td>
</tr>
</tbody>
</table>

3. **Medical benefits (Cases of receiving treatment from a doctor)**

<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>Covered from the first day of treatment.</td>
<td>1 day ~ 3 days</td>
<td>3,000 yen</td>
</tr>
<tr>
<td>During regular curriculum / school events</td>
<td>4 days ~ 6 days</td>
<td>6,000 yen</td>
</tr>
<tr>
<td>Covered in the case of treatment for 4 days or more.</td>
<td>7 days ~ 13 days</td>
<td>15,000 yen</td>
</tr>
<tr>
<td>While in the premises of a school facility outside the extracurricular (club) activities during the commute to school / transit between school facilities of the additionally covered insured for the commute to school.</td>
<td>14 days ~ 29 days</td>
<td>30,000 yen</td>
</tr>
<tr>
<td>Covered in the case of treatment for 14 days or more.</td>
<td>30 days ~ 59 days</td>
<td>50,000 yen</td>
</tr>
<tr>
<td>During extracurricular (club) activities regardless of whether it is inside or outside the school facilities</td>
<td>60 days ~ 89 days</td>
<td>80,000 yen</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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**

<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>
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:**
  - Wilful 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 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 lumbergo; 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 of your university, as well as give notification 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 company 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 (JEES), 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 (sensitive information) are restricted to 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 reinsurers for the purposes 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 JEES submits to Tokio Marine & Nichido. Should you find it difficult to agree to the above, you are requested to inform JEES immediately. (Agreement to the above is required to enroll in this insurance.)

- **Explanations of important points**
  This guide introduces the details of Personal Accident Insurance for Students Pursuing Education and Research. Before enrolling, please be sure to carefully read the Explanations of Important Points. The details of this insurance contract given in the insurance clauses mentioned on JEES webpage. For any points unclear to you, please contact the counter of this university/college (the student section, student support section, health center). After enrolling, please read the “Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research.”
  Personal Accident Insurance for Students Pursuing Education and Research is a contract of coinurance entered into between Japan Educational Exchanges and Services and the following insurance companies, Tokio Marine & Nichido Fire Insurance Co., Ltd. acting for and on behalf of the other insurance companies. Each insurance company bears obligations under the contract, not jointly but separately, in accordance with its underwriting share determined at the time of acceptance. For details of the shares, please confirm with JEES.

- **Organizations. Partial compensation by the Organization shall be as follows:**
  - 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 (JEES), 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 (sensitive information) are restricted to 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 reinsurers for the purposes of entering, renewing and managing reinsurance contracts.
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  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 JEES submits to Tokio Marine & Nichido. Should you find it difficult to agree to the above, you are requested to inform JEES immediately. (Agreement to the above is required to enroll in this insurance.)
Check items for enrollment (continuation)

These check items are intended to make sure that customers may safely rely on this insurance in the event of an accident, by ascertaining that the product of insurance which customers are enrolling for understands the details of this product of insurance. Please confirm on page 3.

1. Please make sure that the content of this product of insurance fully meets your needs. If an area does not meet your needs, please reconsider the terms and conditions of this insurance:
   ○ Conditions and types of claims payable under this insurance (including Personal Accident separately and the insured is no longer covered, you may lose coverage.).
   ○ Duty of disclosure

When enrolling in this insurance, it is the insurance applicant's duty to inform the underwriting insurance company with important information (*). If required information is missing or the given information is different from factual information when enrolling in this insurance, the contract will be cancelled and payments may not be paid in some cases.

The same applies when entering into this insurance contract on behalf of someone else and the information appearing in the university collective report is left out or is incorrect, either intentionally or by negligence on the part of the insured (person subject to the insurance) or his/her proxy, even if the contract holder or his/her proxy is not at fault.

The insured or policyholders related to other insurance contracts, etc.

3. Duty of notice

(1) Points of concern after enrollment (duty of notice, etc.)
   ○ Please confirm the details about the obligation of reporting withdrawal from school, the school's occurrence of an accident, etc., on page 3. Insurance claims cannot be paid and enrollment may be cancelled without the report notice and procedures.
   ○ The amount of premium may change after we receive the details from you. If that is the case, we will calculate the amount for the period after the change is made on the basis of the information given in the university collective report and other documents and you will either be charged or refunded accordingly.

(2) Acceptance of a renewal contract
   ○ Depending on claims made, etc., there may be cases where we find it difficult to issue an insurance contract for the next term or where we find it necessary to limit the conditions of insurance.

4. Commencement of liability

(1) Liability for insurance students admitted in April begins at 0:00 a.m., April 1. However, commencement for insurance after April 1 shall be as follows.
   ○ Enrollment of all students: If the enrollment date decided at a faculty is after April 1, the coverage period shall commence from 0:00 a.m. of the resolved date of enrollment.
   ○ Optional enrollment: If the date of the application is on or after April 1, the coverage will begin from 0:00 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member university or college they belong to.

(2) Liability for insurance students admitted in September begins at 0:00 a.m., September 1. However, commencement for insurance after September 1 shall be as follows.
   ○ Enrollment of all students: If the enrollment date decided at a faculty is after September 1, the coverage period shall commence from 0:00 a.m. of the resolved date of enrollment.
   ○ Optional enrollment: If the date of the application is on or after September 1, the coverage will begin from 0:00 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member university or college they belong to.

(3) Liability for insurance students admitted in October begins at 0:00 a.m., October 1. However, commencement for insurance after October 1, shall be as follows.
   ○ Enrollment of all students: If the enrollment date decided at a faculty is after October 1, the coverage period shall commence from 0:00 a.m. of the resolved date of enrollment.
   ○ Optional enrollment: If the date of the application is on or after October 1, the coverage will begin from 0:00 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member university or college they belong to.

5. Main cases not covered under this insurance

Points of Attention contain main cases not covered under this insurance, etc., which may be disadvantageous to customers, cautions about common compensation*, and disclosure/notice of important information. These details should be explained to family members of the insured.

6. Handling of insolvent insurance companies

In the event that the underwriting insurance company should become insolvent, there may be cases where the claims are frozen, refunds, etc. is frozen for a certain period of time or where the amount of claims, refunds, etc. is reduced. Please confirm details on page 3.

7. Cancellation by request of the insured

The insured may cancel enrollment upon request. For details on this policy and procedures, inquire the contact for inquiries as mentioned in the "Guide" and other documents. These details should be explained to family members of the insured.

For concerns or consultation about insurance:
Tokio Marine & Nichido Fire Insurance Co., Ltd.
Educational Organization Division Government Sector Dept. 2
102-8014 6-4 Sanbancho, Chiyoda-ku, Tokyo
TEL: 03-3515-4133

For contact of consultation about accidents:
Tokio Marine & Nichido Fire Insurance Co., Ltd.
0120-868-066 (toll-free)

This number connects you to your School Insurance Desk, so calls may be transferred from another School Insurance Desk in charge of your university/college.
Business hours: 9 a.m. to 5 p.m. on weekdays (Excludes Saturdays, Sundays, and public holidays for this purpose for 10 days before the New Year holiday period).

For more information, please visit the website of the General Insurance Association of Japan.
(http://www.suin.or.jp)