



We offer comprehensive support in the case of unexpected incidents occurring during student life in Japan

Comprehensive Insurance for Students Lives Coupled with "Gakkensai"

外国人留学生向け学研災付帯学生生活総合保険

Enrollment Type ご加入タイプ

| | | 4 months or more | | 3 months or less | | |
|--------------------------------------|---|---|--------------------------------|--|--|-------------|
| | | A Type (*1) | B Type (*1) | C Type | D Type | |
| Insurance Amount 保険金額 | 1 Personal compensation responsibility (*2) 個人賠償責任 (*2) | Limited to 100 million yen per incident both domestically and overseas 1事故 国内：1億円 国外：1億円 限度 | | | | |
| | 2 Death・Physical impediment (*3) 死亡・後遺障害 (*3) | 1,000,000 yen | 1,000,000 yen | 1,000,000 yen | 1,000,000 yen | |
| | 3 Medical treatment expenses (*4) 治療費用 (*4) | Medical treatment expenses (*4) 治療費用実費 | Out-of-pocket medical expenses | Out-of-pocket medical expenses | Not covered | Not covered |
| | | Medical treatment expenses (*4) 治療費用 (*4) | | | | |
| | 4 Rescuer expenses, etc. 救護者費用等 | 3,000,000 yen | 3,000,000 yen | 3,000,000 yen | 3,000,000 yen | |
| | 5 Injury flat-rates (*3) 傷害定額 (*3) (Daily amount for hospitalization) (入院日額) (*5) (Daily amount for hospital visits) (通院日額) | Not covered | Not covered | Daily amount for hospitalization: 5,000 yen daily amount for hospital visits: 3,000 yen | Daily amount for hospitalization: 5,000 yen daily amount for hospital visits: 3,000 yen | |
| | 6 Movable property for daily use (*6) 生活用動産 (*6) | 500,000 yen | Not covered | 500,000 yen | Not covered | |
| 7 Tenant liability (*6) 借家人賠償責任 (*6) | 3,000,000 yen | | 3,000,000 yen | | | |

| Insurance premium (lump sum up until graduation) 保険料 (卒業までの一括料) | Insurance period 保険期間 | 4 months or more | | 3 months or less | |
|--|--------------------------|------------------|------------|------------------|-----------|
| | | A Type | B Type | C Type | D Type |
| | 1 month 1ヶ月 | — | — | 2,700 yen | 2,240 yen |
| | 2 months 2ヶ月 | — | — | 3,810 yen | 3,170 yen |
| | 3 months 3ヶ月 | — | — | 4,890 yen | 4,060 yen |
| | 4 months 4ヶ月 | 7,340 yen | 6,330 yen | — | — |
| | 5 months 5ヶ月 | 8,680 yen | 7,480 yen | — | — |
| | 6 months 6ヶ月 | 9,350 yen | 8,060 yen | — | — |
| | 7 months 7ヶ月 | 10,000 yen | 8,630 yen | — | — |
| | 8 months 8ヶ月 | 10,670 yen | 9,200 yen | — | — |
| | 9 months 9ヶ月 | 11,340 yen | 9,780 yen | — | — |
| | 10 months 10ヶ月 | 12,020 yen | 10,360 yen | — | — |
| | 11 months 11ヶ月 | 12,670 yen | 10,930 yen | — | — |
| | 1 year 1年間 | 13,340 yen | 11,500 yen | — | — |
| | 2 years 2年間 | 23,340 yen | 20,130 yen | — | — |
| | 3 years 3年間 | 33,370 yen | 28,780 yen | — | — |
| | 4 years 4年間 | 43,400 yen | 37,410 yen | — | — |
| | 5 years 5年間 | 53,370 yen | 46,030 yen | — | — |
| | 6 years 6年間 | 60,040 yen | 51,780 yen | — | — |

(*1) Enrollment is possible only for those enrolled in health insurance. (For those students whose period of stay is within 3 months and who have not enrolled in health insurance, please select from type C, D.)
 (*2) Payments for damage to data stored on information devices is limited to 5 million yen per incident.
 (*3) Incidents occurred during educational research activities are not covered by this insurance, but by "Gakkensai".
 (*4) The applicable payment period is from the initial day of the hospital visit or hospitalization up to the end of the month 60 days after and including the initial day.
 (*5) The amount paid for surgery insurance payments shall be either 5 times (for surgeries performed at times other than while hospitalized) or 10 times (for surgeries performed while hospitalized) the daily hospitalization insurance payment. Payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.
 (*6) Even students living at the boarding house may apply for the living-at-home type. A discount rate of [30%] is applied to the above insurance premiums if the number of insured people throughout the entire country is 10,000 or more. The insurance period extends from 0:00 on the first day to 16:00 on the final day of insurance coverage.
 Example 1) In the case of 6 year insurance period: 0:00 on April 1, 2024 to 16:00 on April 1, 2030 Insurance premiums are in monthly units. Even if study abroad is terminated part of the way through a month, the final day of insurance coverage shall be the "1st" of each month.
 Example 2) If the period of study abroad is from April 1 to May 31, the insurance period shall be "April 1 to June 1," and require "2 months" of insurance premiums.
 Example 3) If the period of study abroad is from April 15 to May 31, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.
 Example 4) If the period of study abroad is from April 15 to May 15, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.
 Please inquire individually if the period of study abroad exceeds 1 year, and the insurance period is other than the above.
 The enrollment types listed in this pamphlet are intended for those applicable to occupation type A (students, etc. not engaged in continuous employment).

Those engaged in continuous employment in the following applicable occupations are subject to occupation grade B, to which a different insurance premium applies. Ensure to notify the contact indicated. (Even if becoming applicable after having enrolled, please notify us without delay.)
 "Automobile drivers," "construction workers," "agriculture and forestry workers," "fishing industry workers," "mine, quarry workers," "wood, bamboo, grass, vine product manufacturing workers" (the above 6 occupations)
 (*1) 健康保険加入者のみご加入できます。(滞在期間3ヶ月以内で健康保険未加入の方は、C・Dタイプからお選びください。)
 (*2) 情報機器内のデータ損壊は1事故 500万円限度となります。
 (*3) 教育研究活動中の事故は、本保険の補償対象ではなく、学研災の補償対象となります。
 (*4) お支払対象期間は通院または入院を開始した日からその日を含めて60日を経過した日の属する月の末日までとなります。
 (*5) 手術保険金のお支払い額は、入院保険金日額の10倍(入院中の手術)または5倍(入院中以外の手術)となります。傷の処置や抜歯等お支払いの対象外の手術があります。
 (*6) 下宿の学生であっても自宅用タイプにご加入頂くことが可能です。
 上記保険料は、全国の保険の対象となる方の人数が10,000人以上の場合の割引率[30%]が適用されています。保険期間は、始期日の午前0時より、保険終期日の午後4時までとなります。
 例) 6年間の場合 2024年4月1日午前0時より 2030年4月1日午後4時まで6年間
 保険料は1ヶ月単位となっております。月の途中で留学が終了される場合でも、保険終期は毎月「1日」となります。
 例1) 留学期間が、4月1日～5月31日の場合、保険期間は「4月1日～6月1日」で「2ヶ月」の保険料となります。
 例2) 留学期間が、4月15日～5月31日の場合、保険期間は「4月15日～6月1日」で「2ヶ月」の保険料となります。
 例3) 留学期間が、4月15日～5月15日の場合、保険期間は「4月15日～6月1日」で「2ヶ月」の保険料となります。
 1年間を超える場合で、上記以外の保険期間となる場合には、個別にお問合せください。
 本パンフレット記載のご加入タイプは、職種別Aに該当する方(継続的に職業に従事していない学生等)用です。以下に該当する職業に継続的に従事している方は職種別Bとなり保険料が異なります。必ずお問い合わせ先までご連絡ください。
 (ご加入後に該当することとなった場合も、遅滞なくご連絡くださるようお願いいたします。)
 【自動車運転者】「建設作業者」「農林業作業者」「漁業作業者」「採鉱・採石作業者」「木・竹・草・つる製品製造作業者」(以上6職種)

We Offer Broad Support for Your Student Life!

学生生活を幅広くサポートします！

* Please refer to the separate document entitled "Overview of Compensation" for information on the main cases subject to insurance payment and main cases not subject to insurance payment.

※保険金をお支払いする主な場合、保険金をお支払いしない主な場合については、別紙「補償の概要等」をご確認ください。

1 Personal compensation responsibility When the student riding a bicycle and bumping into passers-by, injures them.

個人賠償責任 自転車で行中、通行人にぶつかってケガをさせたとき。

If a student accidentally injures another person or damages the property of another person within Japan or abroad, or if a student borrows or is entrusted with an item (entrustable goods) ^{(*)1} which is then broken, stolen etc. within Japan or abroad, we will cover the insurance payout if the student is legally liable for damages. Only with domestic incidents involving personal liability, out-of-court settlement negotiations shall be conducted by Tokio Marine & Nichido Fire Insurance as a rule. (Excludes cases in which lawsuits are filed in courts outside the country, etc.)

^{(*)1} Products such as mobile phones, smart phones, bicycles, contact lenses, and glasses are not considered as consigned goods.

* Students are also eligible for compensation while taking part in internships or while working part time. However, students are not eligible for compensation in the case of incidents occurring while carrying out other duties.

* Compensation shall not be paid in the case of incidents involving automobiles or motorcycles (including motorized bicycles).

* "Out-of-court settlement negotiation service" is a service provided by the insurance company, in which they conduct negotiations, private settlements, mediation, or file lawsuits on behalf of the insured person based on an agreement with him/her if a claim is made against the insured student for damages involving an incident.

国内外で学生本人が偶然な事故により他人にケガをさせたり、他人の物を壊してしまったときや、国内で他人から借りた物や預かったもの(受託品)^{(*)1}を国内外で壊したり盗まれてしまったとき等、法律上の損害賠償責任を負った場合に保険金をお支払いします。個人賠償責任については国内での事故に限り、示談交渉は原則として東京海上日動が行います。(訴訟が国外の裁判所に提起された場合等を除きます。)

※1) 携帯電話、スマートフォン、自転車、コンタクトレンズ、眼鏡等は、受託品に含まれません。

※インターンシップ中やアルバイト中も補償の対象となります。ただし、それ以外の職務の遂行に起因する事故は補償対象外となります。

※自動車およびバイク(原動機付自転車を含む)での事故は補償対象外となります。

※「示談交渉サービス」とは、被保険者である学生が、事故にかかわる損害賠償の請求を受けた場合に、被保険者の同意を得て、保険会社が被保険者のために、折衝、示談または調停もしくは訴訟の手続きを行うサービス。

With Out-of-court Settlement Negotiation Service!
示談交渉サービス付き!



2 Death・Physical impediment When faced with unlikely emergencies, or when residual disabilities are involved.

死亡・後遺障害 万が一のときや後遺障害が残ったとき。

Insurance payments shall be made if the student in question suffers death or incurs residual disability as a result of a sudden and unexpected external incident occurring either domestically or overseas. (However, incidents occurring during the regular curriculum, during extra-curricular activities (club activities) authorized by the school, or in school facilities (excluding dormitories) are not covered by this insurance, but by "Gakkensaai".)

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

国内外で学生本人が急激かつ偶然な外来の事故で死亡または後遺障害を被った場合に保険金をお支払いします。(ただし、正課中、学校行事中、学校が認めた課外活動(クラブ活動)中、学校施設内(寄宿舎を除く)の事故は本保険の補償対象ではなく、学研災の補償対象となります。)

地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。



3 Medical treatment expenses ^{(*)1} ^{(*)2} When the student in question is hospitalized or visits the hospital as a result of injury or illness.

治療費用 ^{(*)1} ^{(*)2} 学生本人が、ケガや病気で入院または通院したとき。

If the student in question visits the hospital or is hospitalized for 1 day or longer as a result of injury or illness suffered domestically, insurance payments shall be made to cover the cost of co-payments ^{(*)3} for health insurance and so on. (hospital visits for dental treatment, hospital visits and admission for mental disorder, or hemorrhoid treatment, fissure of the anus, etc. are excluded) Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

^{(*)1} The coverage period for the insurance proceeds for medical expense starts on the first day of hospitalization until the last day of the month where 60 days have elapsed.

Date of the first visit: in the case of April 15, 2024

After 60 days elapse: June 13, 2024

Last day of month where 60 days have elapsed: June 30, 2024

Coverage period for treatment is from April 15, 2024 - June 30, 2024

^{(*)2} Any illnesses or injuries that existed before the start of the insurance term will not be covered. (However, there will be coverage and insurance payouts for any hospitalization and/or doctor's visit that takes place two years after the start of the insurance term (or one year if the duration of the insurance term is one year or less and if it had been renewed).)

^{(*)3} Please refer to the "Liability Overview, etc." for details about the amount you will have to bear.

国内で学生本人がケガや病気で1日以上通院または入院した場合、健康保険等の自己負担分^{(*)3}を保険金としてお支払いします。(歯科疾病治療のための通院、精神障害による入院、痔核、裂肛等による入院は除く。)地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。

※1) 治療費用保険金のお支払対象期間は、通院または入院を開始した日からの日を含めて60日を経過した日の属する月の末日までとなります。

初診日: 2024/4/15のケース

60日を経過した日: 2024/6/13

60日を経過した日の属する月の末日: 2024/6/30

2024/4/15 ~ 2024/6/30の治療がお支払対象

※2) 保険期間の開始前日に発症した病気、発生した傷害は対象になりません。(ただし、保険期間の開始日より2年(保険期間が1年以下の場合かつそれを更新した場合は「1年」)を経過した後に開始した入院または通院については、保険金お支払いの対象となります。)

※3) 自己負担分の詳細については、<補償の概要等>をご参照ください。

Students shall be compensated for expenses borne by the patient at the counter of medical institutions. 医療機関の窓口で自己負担した費用を補償します。

| 負担金 | 負担 |
|-------|-------|
| 3 | 4,380 |
| 合計 | 消費税等 |
| 4,380 | 4,380 |

Recommended Points
おすすめポイント

Insurance coverage starts from the 1st day of attending a hospital. 通院1日目から補償



4 Rescuer expenses, etc. When a guardian comes rushing to the hospital following student hospitalization.

救護者費用等 学生が入院し、保護者が駆けつけたとき。

If you are a student at a domestic or foreign school within the coverage period, and got injured outside of your residence, or if you fell sick and was hospitalized for three days or more, or if the airplane or ship you were on got into an accident, the transportation, accommodation, and rescue expenses will be paid.

国内外で学生本人が保険期間中に住宅外において被ったケガ、または病気にかかり継続して3日以上入院したり、搭乗している航空機や船舶が遭難した場合等に、交通費や宿泊料、捜索救助費用等をお支払いします。



5 Hospitalization Insurance Payments ^{(*)1}, Surgery Insurance Payments ^{(*)2}, Hospital Visit Insurance Payments ^{(*)3} When the student in question is hospitalized or visits the hospital as a result of injury.

入院保険^{(*)1}・手術保険^{(*)2}・通院保険^{(*)3} 学生本人が、ケガで入院または通院したとき。

Daily insurance payments shall be made for each day of hospitalization or hospital visit if the student in question suffers an injury outside the control of the school, and is subsequently hospitalized or requires a visit to the hospital. Furthermore, insurance payments shall also be made for any surgeries involved.

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

^{(*)1} Payment cannot be made for hospitalization occurring after 180 days from the date of the incident. Furthermore, the limit is 180 days per incident.

^{(*)2} Payments are limited to surgeries performed within 180 days from the date of the incident. Furthermore, payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.

^{(*)3} Payment cannot be made for hospital visits occurring after 180 days from the date of the incident. Furthermore, the limit is 90 days per incident.

学校管理下で学生本人がケガをされ、入院、通院された場合に、入院・通院1日につき保険金額をお支払いします。また、手術を受けられた場合も保険金をお支払いします。

地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。

※1) 事故の日から180日を経過した後の入院に対してはお支払はできません。また、1事故について180日を限度とします。

※2) 事故の日から180日以内に受けた手術に限りです。また、傷の処置や抜歯等お支払いの対象外の手術があります。

※3) 事故の日から180日を経過した後の通院に対してはお支払はできません。また、1事故について90日を限度とします。



6 Movable property for daily use

生活用動産

If a student incurs a damage because his household goods were subject to fire or robbery, insurance proceeds will be paid.

国内で学生本人が所有する家財が火災や盗難等の偶然な事故で損害を受けた場合に保険金をお支払いします。

Deductible (co-payment): 5,000 yen 免責金額(自己負担額): 5,000円

* Compensation is also paid while household belongings are removed from buildings.

* Those who are commuting from their homes or living with relatives (including siblings) can not subscribe.

※建物外に持ち出している間も補償されます。

※自宅通学生の場合やご親族の住居に下宿している場合(兄弟等と同居している場合を含む)はご加入できません。

7 Tenant Liability

借家人賠償責任

If a student in Japan damaged a rented room due to an accident involving fire or water leakage, and is sued by the landlord and becomes liable for damages, insurance proceeds will be paid. Negotiations on tenant liabilities will not be conducted by Tokio Marine and Nichido.

* Those who are commuting from their homes or living with relatives (including siblings) can not subscribe.

国内で学生本人が火災や水漏れ破損等の偶然な事故により借戸室を損壊したため、家主に対して法律上の損害賠償責任を負った場合に保険金をお支払いします。借家人賠償責任については、示談交渉は東京海上日動では行いません。

※自宅通学生の場合やご親族の住居に下宿している場合(兄弟等と同居している場合を含む)はご加入できません。

※The available enrollment types depend on your university. For details, please check the pamphlet distributed at your campus.

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