Comprehensive Renter’s Insurance for international students “Ryuhosyo”

System to protect you against liability for accident and to mitigate the economic burden on joint sureties (*) for rental contract

In Japan, you need a joint surety to rent an apartment. Ryuhosyo is a system for international students where a school staff acts as the joint surety.

(*) Joint surety…If an international student (lessee) does not pay the rent, the joint surety pays the rent to the lessor on behalf of the lessee. If the joint surety paid, the international student (lessee) must reimburse the joint surety.

1. Coverage

This system is comprised of Overseas Travel Insurance (① Personal Liability Insurance for International Students and ② Insurance for a Disability Resulting from an Accident) and the Guarantors’ Protection Fund (③ Guarantor Protection). For detailed information on coverage, please check “Summary of Coverage” (page 5).

① Personal Liability Insurance for International Students

If an international student causes injury to another person or damage to another person’s property due to “an accident in daily life” or “an accident while using an accommodation or residential facilities for studying abroad” and is held liable to pay indemnity, this insurance will pay the insurance claim.

(Note) For damage caused to rooms, the coverage will be limited to cases where the damage is due to fire, explosion, rupture and/or water leakage.

② Insurance for a Disability Resulting from an Accident

If an international student injury from “a traffic accident or any other accident while playing sports” and develop a disability within 180 days since the accident including the date of the accident, this insurance will pay the insurance claim according to the grade of the disability.

(Note) This does not apply to regular injuries with no lasting disabilities.

③ Guarantor Protection

If a lessor claims for guarantee liabilities to a guarantor because the student does not pay the rent or any other expenses and if the guarantor makes the payment, this fund will pay indemnity to the guarantor.

(Note) Applicable only in cases where the rental agreement is cancelled and the accommodation is handed over within the period of indemnity.

* Overseas Travel Insurance is an insurance where a comprehensive contract is concluded between (PIIF) Japan Educational Exchanges and Services, and Tokio Marine & Nichido Fire Insurance Co., Ltd.

* Guarantors’ Protection Fund is managed by (PIIF) Japan Educational Exchanges and Services.
2. Parties Entitled to Indemnity

○ Overseas Travel Insurance (Personal Liability Insurance for International Students and Insurance for a Disability Resulting from an Accident): **International students**
Those who are enrolled in or confirmed to enroll into a university, junior college, technical college, special course at a professional training college (vocational school) or Japanese language institution (approved by the Minister of Justice in Japan) in Japan that participate in Ryuhosyo, and, in principle, those who have the residency status of “Student”.

○ Guaran tors’ Compensation Fund (Guarantor Protection): **Guarantors acting as joint sureties for rental contracts**
Agencies or individuals that act as a joint surety when an international student moves into a private apartment
① Schools such as universities and Japanese language institutions, and their faculty members (director of International Student Center, manager of international student department, etc.)
② International exchange associations, centers, etc. in the school area.

3. Period of Indemnity

The period of indemnity is either one or two years depending on the international student’s duration of stay. However, if a student is already enrolled into Ryuhosyo and completes the enrolling procedures by the end of the original coverage period, the period of indemnity can be extend by six months.

<table>
<thead>
<tr>
<th>Indemnity Start Date (Inception Date)</th>
<th>Indemnity End Date (Termination Date) (Note 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;New Enrollment&gt;</td>
<td></td>
</tr>
<tr>
<td>• The day after the date</td>
<td>Starts at 0AM of the later</td>
</tr>
<tr>
<td>completing enrollment procedures</td>
<td>oday of the two</td>
</tr>
<tr>
<td>• The day the rental</td>
<td>Until 12PM of the day before the date</td>
</tr>
<tr>
<td>contract begins</td>
<td>corresponding to the inception date</td>
</tr>
</tbody>
</table>

(Note 1)
The day after the date when the international student makes the wire transfer of the premium (insurance fees etc.) to the (PIIF) Japan Educational Exchanges and Services and when the school issues the student’s enrollment record.

(Note 2)
This is limited to cases where an international student is already enrolled in Ryuhosyo and has completed the enrollment processes for extension before the termination of the previous period of indemnity.

(Note 3)
In principle, the insurance ends when the “student” status of residence period ends, if the international student is no longer enrolled in the school due to graduation or dropping out, or if the guarantor’s protection is no longer necessary. In this case, please complete contract cancellation procedures.

<Example>

<table>
<thead>
<tr>
<th>Period of Indemnity</th>
<th>Indemnity Start Date</th>
<th>Indemnity End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>March 1st, 2022, 0AM</td>
<td>February 28th, 2023, 12PM</td>
</tr>
<tr>
<td>2 years</td>
<td>March 1st, 2022, 0AM</td>
<td>February 29th, 2024, 12PM</td>
</tr>
<tr>
<td>6 months</td>
<td>March 1st, 2022, 0AM</td>
<td>August 31st, 2022, 12PM</td>
</tr>
</tbody>
</table>

* Please choose the period of indemnity in accordance with the remaining time of your visa. By re-enrolling, the coverage can be extended for one or two years.
  • If the remaining time on your visa is one year or less...... Enroll for 1 year
  • If the remaining time on your visa is more than a year .... ① Enroll for 1 year and renew for 6 months
    Or
    ② Enroll for 2 years
4. Premiums and Other Expenses

<table>
<thead>
<tr>
<th>Period of Indemnity</th>
<th>1 year</th>
<th>2 years</th>
<th>6 months (extension)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums and Other Expenses</td>
<td>4,000 yen</td>
<td>8,000 yen</td>
<td>2,000 yen</td>
</tr>
</tbody>
</table>

(Note 4)
Premiums and other expenses are the total sum of the premium for Overseas Travel Insurance (Personal Liability for International Students and Disability Resulting from an Accident) and the enrollment fees for the Guarantors’ Protection Fund.

(Note 5)
Only existing enrollees can choose this option.

5. Insured amount / Indemnity

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Covered Person</th>
<th>Insured amount / Indemnity (Limit)</th>
</tr>
</thead>
<tbody>
<tr>
<td>① Liability Insurance for International Students</td>
<td>International student</td>
<td>Up to 50 million yen per accident</td>
</tr>
<tr>
<td>② Insurance for a Disability Resulting from an Accident</td>
<td>Guarantor</td>
<td>Up to 2.4 million yen</td>
</tr>
<tr>
<td>③ Guarantor Protection</td>
<td>Guarantor</td>
<td>Up to 300,000 yen</td>
</tr>
</tbody>
</table>

(Note 6)
Limit of the payment per accident. The deductible (amount to be paid by the insured) is 0 yen.

(Note 7)
Limit of the payment through the period of indemnity. There is no limit for the number of accidents.

(Note 8)
For those students whose lease begins on or after April 1st, 2022, and for those whose compensation period after continued enrollment begins on or after April 1st, 2022, the total amount of ① unpaid rent up to 3 months, and ② restoration costs up to 100,000 yen, will be compensated in the range not exceeding 300,000 yen.

6. Application

The application procedure for this system generally follows the course below.

**GOAL!**

* Notify your school if you move or change guarantors.

1. **Payment of Insurance Premium**
   - Receive the payment slip from your school and make the payment as instructed. (Bank transfer, convenience store payment, etc.)

2. **Contract**
   - Receive the enrollment record from your school and conclude the contract after presenting the record to the lessor or the real estate agency.
   - Please request the guarantor (school, etc.) to fill in their name and put their seal on the contract.

3. **Submit copy of the Rental Contract**
   - Copy the rental contract and submit it to your school.

**START!**

- Decide on the accommodation
- Copy the rental contract
- Receive the enrollment record
- Consultation with the joint surety regarding the insurance enrollment
- Payment slip

**International student**

**School**

**Lessor / Real estate agency**
7. Matters that Require Attention when Enrolling

① Please check the requirements for application before enrollment (Duty of Disclosure).
When enrolling, please check carefully that there are no mistakes on the entries for the application procedures. If any of the information is untrue or unfair, the insurance contract may be cancelled and you may not be able to receive any compensation.

Furthermore, in the following cases we may not be able to pay any compensation. For any questions, please contact (PIIF) Japan Educational Exchanges and Services or the insurance company.

・ If you engage in mountain climbing using an ice axes or other mountaineering tools, luging, bobsledging, skeleton sledging, skydiving, hang gliding, boarding ultralight aviation (motor hang gliders, micro-light aircrafts, ultra-light aircrafts etc., excluding parachute ultralight aviation such as paraplanes), riding a gyro plane, or participating in any other dangerous sports activities similar to these during the period of indemnity.
・ If you pilot an aircraft during the period of indemnity (except if piloting an airplane is performed as part of your job).
・ If you participate in competitions, test drives, and/or free drives on sports grounds in a passenger vehicle such as automobiles during the period of indemnity.
・ If you engage in dangerous work during the period of indemnity (for example, professional boxing, professional wrestling, etc.)

② Please note the following.
When applying for the insurance, you may be requested to present your passport.
・ The request to extend the insurance period may not be accepted if the reason for the request is the extension of your stay in Japan.

8. When in an Accident

For this reason, please note that you may be requested to make a statement about your residence status when signing an insurance contract or requesting an insurance claim.

4. In the event of the insolvency of the insurance company: If the insurance company becomes insolvent, the payment of claims, repayment, etc. may be suspended for a certain time of period, or the amounts may be reduced. In such an event, the insurance will come under “Non-life Insurance Policy-holders Protection Corporation of Japan” and the insured will be compensated, in principle, up to 80% of the claims and repayment (100% for claims related to covered accidents that occurred no later than three months following the suspension of the payment by the insolvent insurance company).

5. Verification of the content of contract and of accident reports: In order to prevent the occurrence of accidents with fraudulent contracts regarding accident insurance and to ensure the appropriate quick and secure payment of claims, the insurance companies make it a rule to verify the information registered in the General Insurance Association of Japan, when a contract is signed or when an accident occurs, regarding the insured, the insurance contract conditions relating to the accident, and the circumstances where the claim is requested. The obtained information will not be used for any other purposes. If you have any questions, please refer to the insurance company.

9. Notes for After Enrolling

① Protect the insurance contract by keeping it in a safe place.
・ Upon enrollment, if the following things occur in the contract contents, you must notify your school, (PIIF) Japan Educational Exchanges and Services within 30 days since the day of the accident.
・ If you become engaged in dangerous work during the period of indemnity (For example: professional boxing, professional wrestling, etc.)
② If you wish to cancel the contract because you leave school or Japan, please notify your school or (PIIF) Japan Educational Exchanges and Services. The insurance fees for the rest of the period may be refundable.

10. Others

This pamphlet introduces information about Overseas Travel Insurance and the Guarantors' Protection Fund. Upon enrolling in Overseas Travel Insurance, please read the “Disclosure Statement”. If you have any questions, please contact the policy holder or the insurance companies listed on page 8.

Overseas Travel Insurance is a comprehensive agreement regarding overseas travel with (PIIF) Japan Educational Exchanges and Services as the insurance contractor, and the insured are those international students who study in one of the schools cooperating with (PIIF) Japan Educational Exchanges and Services and who are enrolled in the Guarantors’ Protection Fund. (PIIF) Japan Educational Exchanges and Services holds the rights to request insurance policies and to cancel insurance contracts, among others.

<Examples of accidents where Overseas Travel Insurance claims were paid> (payment amount)

- A cyclist collided with a car and caused damage to the car body (216,000 yen)
- Water heater got ruptured due to freezing (70,000 yen)
- Loss of eyesight due to a traffic accident (1.56 million yen)*
- Claim for Disability Resulting from an Accident. All other cases were covered by the Personal Liability Insurance for International Students.
### Overseas Travel Insurance (Summary of Coverage)

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Cases Where Claims Are Payable</th>
<th>Amounts of Claims Payable</th>
<th>Cases Where Claims Are Not Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities Insurance for International Students</td>
<td>If the insured (the person covered by the insurance = international student) suffered an injury in a grave and unexpected accident and developed a disability within 180 days since the date of the accident (including the date of the accident). If the insured still requires medical treatment after 180 days since the day of the accident, the insurance company will recognize the degree of the disability based on the medical diagnosis on the 181st day and pay compensation for the disability resulting from an injury.</td>
<td>Amounts of compensation for damages. For each accident, the limit is the amount of the Liability Insurance for International Students. For example: 1. Wars and other disturbances (*4) 2. Radiation exposure or radioactive pollution 3. With the intention of the insurance contractor or the insured (person covered by the insurance) 4. Liability attributable to the possession, use and/or management of aircraft, boats (*5), vehicles, (*6) and small guns. 5. Liability related to consigned goods (Objects included in (*2) will be covered for indemnity) 6. Liability to family members 7. It is combined with the partially-revised special contract for exemptions for dangers including wars therefore an act of terrorisms will be covered for compensation.</td>
<td>For example: 1. Intentionally or owing to a gross negligence on the part of the contractor or the insured (the person to be covered by the insurance) 2. Intention or owing to a gross negligence on the part of the insurance beneficiary 3. Wars and other disturbances (*7) 4. Radiation exposure or radioactive pollution 5. Injuries due to accidents that occurred while driving unlicensed, or under the influence of alcohol or drugs 6. Fights, suicide, or criminal act 7. Brain disease, loss of sanity, pregnancy, giving birth, premature birth, or injuries due to abortions 8. Injuries that occurred before or after traveling</td>
</tr>
<tr>
<td>Indemnity for a Disability Resulting from an Accident</td>
<td>If an insured (the person who is covered by the insurance = international student) suffers an injury (depending on the degree of disability) in a grave and unexpected accident and develops a disability within 180 days since the date of the accident (including the date of the accident). If the insured still requires medical treatment after 180 days since the day of the accident, the insurance company will recognize the degree of the disability based on the medical diagnosis on the 181st day and pay the compensation for the disability resulting from an injury.</td>
<td>4% - 100% of the indemnity for a disability resulting from an accident (depending on the degree of disability) (see page 3). The total amount of the compensation through the insurance period is limited to the limit of the indemnity for a disability resulting from an accident.</td>
<td>For example: 1. Wars and other disturbances (*4) 2. Radiation exposure or radioactive pollution 3. With the intention of the insurance contractor or the insured (person covered by the insurance) 4. Liability attributable to the possession, use and/or management of aircraft, boats (*5), vehicles, (*6) and small guns. 5. Liability related to consigned goods (Objects included in (*2) will be covered for indemnity) 6. Liability to family members 7. It is combined with the partially-revised special contract for exemptions for dangers including wars therefore an act of terrorisms will be covered for compensation.</td>
</tr>
</tbody>
</table>

### Guarantors’ Protection Fund (Summary of Coverage)

<table>
<thead>
<tr>
<th>Cases where Compensations Are Payable</th>
<th>Cases Where Compensations Are Not Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation will be paid to the guarantor if an international student (the lessee) does not fulfill any of the following obligations to the renter and causes damage to the guarantor. (1) Payment of housing rent, rental fees, and/or general service fees (2) Payment of repairs and/or restoration costs of the rented rooms (Notes) 1. This is only applicable if the rental agreement is cancelled and the accommodation is handed over within the period of indemnity. 2. If the guarantor is still in contact with the international student, please have the guarantor provide instructions to the student first. (Right to Indemnification) If the guarantor receives indemnity, the debts against the international student, which is equivalent to the compensation amount provided, shall be transferred to (<strong>PIIF</strong>) Japan Educational Exchanges and Services and (<strong>PIIF</strong>) Japan Educational Exchanges and Services will bill it to the international student. The guarantor will be requested to cooperate in searching for the international student’s location to exercise the right to indemnification. Compensation is not payable for the following damages. (1) The following damages are not recognized as liabilities borne by the international student (the lessee) to the lessor A Utility fees B Resident’s association fees C Other damages from the fulfillment of liabilities that the lessor has no obligation to pay on behalf of the lessee (2) Damage that occurs due to intentional or large errors from guarantors, lessees, or their representatives (3) Damage based on non-fulfillment that occurs from disputes between the lessee and lessor due to raises in the price of rent that are not fair or proper, environmental degradation, or non-fulfillment of lessee obligations (4) Damage caused by the lessee that occurs from payment in arrears of rent and other fees when the period of indemnity begins (5) If a rental contract is not created even when the period of indemnity has begun, or if a guarantor is not secured for the rental contract (6) After a rental contract is concluded, if the lessee changes, or if a sub-lease contract is created without obtaining the permission of the guarantor or the participating school (7) If the international student, guarantor, or their representatives commit fraud when applying for Ryuhosyo</td>
<td></td>
</tr>
</tbody>
</table>
Policy Summary / Explanation of Information Requiring Attention

1. Duty of Disclosure, Duty of Notice, etc.
(1) Special points to be considered when enrolling in this insurance
o If the contract is cancelled, the claims cannot be paid, even if there is a good reason it should be. However, if there is no cause and effect relationship between the “occurrence of an accident to be covered by the insurance” and “actual cause of the cancellation”, the claims will be payable.
○ Besides the cases where we cancel the contract, there may be other cases where claims will not be payable due to the circumstances when the contract is signed. For example, if the violation against the Duty of Disclosure is critical such as “you intentionally avoided to disclose us of the illness or symptoms that are difficult to cure with existing medical standards”, there may be cases where the claims are not payable regardless of how many years have passed.
(2) Items to pay attention to after enrolling (Duty of Notice)
Regarding the Duty of Notice for when you become engaged in a dangerous job during the period of indemnity (for example, professional boxing, professional wrestling, etc.), or the procedures when an accident occurs, please refer to page 4. If we do not receive any notice or if you do not complete the procedures, the enrollment may be cancelled or claims may not be payable.
(3) Contract renewal
Please note that there may be cases where continuation of a contract is refused or the conditions are restricted depending on the circumstances of the insurance claims.

2. Start of insurance liability period
Insurance liability, in principle, starts as the period of indemnity (insurance period) starts as shown on page 2.

3. Main Reasons for Exemption (Main cases where claims are not payable)
Please refer to page 5.

4. In the event of the insolvenv of the insurance company
In the event that the insurance company becomes insolvent, the payment of claims, maturity repayment, etc. may be suspended for a certain time of period, or the amounts may be reduced. For details please refer to page 4.

(Continued on the next page)
5. Handling of Personal Information

   Please refer to “Handling of Personal Information” on page 7.

6. Change to a New Insurance Contract

   If you are considering enrolling into a new insurance contract, based on the assumption that you will either cancel the current enrollment or reduce the amount, please keep the following points in mind.
   ① Disadvantages you may get if you cancel the current contract or reduce the amount
   ○ In many cases, the repayment is less than the total amount of primes you have paid until then.
   ② Points to consider if enrolling in a new insurance contract
   ○ When we newly receive a disclosure for new enrollment, and if there is any information not being notified to us or if any information is different from the truth, there may be cases where it is considered as the violation against the Duty of Disclosure. In such a case, the enrollment may be cancelled and the claims may not be payable.
   ○ If an accident occurs before the start of the liability period for the insurance contract you are newly enrolled in, insurance money may not be payable.

7. Cancellation by Request from the Insured

   There is a system where a insured can submit a request to cancel an enrollment related to him/herself. For details regarding the system and/or procedures, please get in contact with “contact information” listed in the pamphlet.

8. Insurance Claim and Payment

   (1) Procedures in case of an accident

   Regarding procedures for when an accident occurs, please refer to the pamphlet.

   (2) Documents for insurance claim

   When claiming for insurance, you may be requested to submit the following documents or evidence besides documents stipulated in the agreement.
   • Documents or evidence that prove an accident has occurred and/or the circumstances of the accident, such as transport accident report, accident report prepared by a person in charge of the accident site, etc.
   • Documents or evidence that could be used to confirm the person is covered by the insurance, such as certificate of residence, extract of family register, etc.
   • Documents or evidence that prove the degree of injury or illness, such as X-rays or MRIs.
   • Documents or evidence that could be used to confirm the price of the damaged item (receipts etc.), pictures of the damaged item, and any documents or evidence that could be used to confirm the expenses needed for its repair, such as quotation.
   • Documents or evidence that could be used to calculate the amount of indemnity to be paid by us, the insurance company, such as payment breakdown document that shows the details of the claim paid by other insurance contracts etc.

   (3) Insurance claim via a representative

   If the insured has reasons he/she cannot claim the insurance and if there is no one else who can receive the payment as his/her representative, there are cases where a family member of the insured (spouse, for example) who fulfills the conditions set by the insurance company may act as his/her representative and claim the payment. For details, please get in contact with “contact information” listed in the pamphlet.

   (4) Indemnity Payment

   Besides the expense insurance, the insured may request indemnity for liability but exclusively in the following cases ① to ⑨.
   ① If the insured has already settled payment to the victim as compensation for damage
   ② If it is confirmed that the victim has agreed the claim may be paid to the insured
   ③ If the insurance company directly pays the indemnity to the victim based on the instructions by the insured

[Handling of Personal Information]

JEESS (Contractor) provides personal information related to the contract to Tokio Marine & Nichido Fire Insurance Co., Ltd. Tokio Marine & Nichido Fire Insurance Co., Ltd. and Tokio Marine Group companies (*) use the personal information related to the contract (including information obtained in the past) for judgements whether or not to contract the insurance, for management and fulfillment of the contract, for providing additional services, for providing guidance on products and services of other insurances and financial products, and for carrying out surveys. In addition, there may be cases where it is used and/or provided for the following purposes ① to ⑨. The purposes of use of special non-disclosure information such as health- and/or medical-related information (sensitive information) are limited to the scope that is considered necessary for assuring the appropriate management of duties in accordance with the Regulation for Enforcement of the Insurance Business Act.

   ① Within the necessary scope for achieving the purposes of use of personal information related to the contract, personal information may be provided to outsourcing contractors (including insurance agencies), insurance brokers, medical institutions, parties related to claims and payments of the insurance, financial institutions, among others.

   ② As a reference for judging whether or not to conclude the contract, to modify the contracts, to pay the claim etc., personal information may be used together with other non-life insurance companies, other insurance companies in the Tokio Marine Group, and the General Insurance Association of Japan.

   ③ For offering and providing guidance on products and services, personal information may be used together between Tokyo Marine & Nichido Fire Insurance Co., Ltd. and Tokio Marine Group companies, and between Tokyo Marine & Nichido Fire Insurance Co., Ltd. and its partner companies.

   ④ For the conclusion, renewal, maintenance and/or management of the reinsurance contracts as well as for the reinsurance payment by the reinsurance companies, personal information may be provided to reinsurance companies.

   ⑤ For the paperwork including setting, changes, and/or transfers of security rights by secured creditors of mortgages, rights of pledges, rights to security by way of assignment, and reservations, management and exercise of secured property rights, personal information may be provided to those secured parties.

   * “Tokyo Marine Group” includes companies under the Tokyo Marine Holdings such as Tokyo Marine & Nichido Fire Insurance Co., Ltd., Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Life Insurance, as well as subsidiaries of these companies.

   To see the list of Tokio Marine Group companies and partner companies, that of managers in charge of the use of personal information in the Group, that of products and services, and/or the handling of personal information in Tokyo Marine & Nichido Fire Insurance Co., Ltd. and Tokyo Marine Group companies, please check the website of Tokyo Marine & Nichido Fire Insurance Co., Ltd. (www.tokiomarine-nichido.co.jp)
Points to be confirmed upon enrollment (Confirmation of Intentions)

This is to confirm that the insurance product you are to enroll in meet your requests, and to verify that those points that are especially important are entered correctly upon application, so you can use the insurance with security in case an accident occurs.

Please check each of the following questions one more time to make sure.

Should you come up with any questions upon checking it, please get in contact with the “contact information” listed below.

1. Please read this pamphlet (including the disclosure statement) and confirm the insurance product meets your requests in the following points.

   If the points do not meet your requests, please examine the enrollment contents again.

   - Reasonable cause for payment (including main contracts and special contracts) and the prime payable
   - Amount covered (contract amount)
   - Period of indemnity (insurance contract period)
   - Insurance fee

2. Please read carefully if you will practice the following sports during the period of indemnity.

   - Claims may not be payable if an accident occurs while practicing any of the following sports. If you have any questions, please contact JEE or the insurance company.
     - Mountain climbing (Using hiking tools such as ice axes, climbing irons, ropes, and hammers)
     - Lugeing, bob sledding or skeleton sledding
     - Aircraft operation (except for gliders and airships) (except for aircraft operation for work)
     - Skydiving, hang-gliding, boarding an ultralight aviation (motor hang glider, micro-light aircraft, ultra-light aircraft) and/or a gyroplane
     - Other dangerous sports similar to these
     - Competitions, contests, performances in vehicles, motorized bicycles, go karts, motor boards, or any other passenger vehicles similar to these and their test drives (including practices)

3. Do you confirm the contents of the Disclosure Statement (contract summary, information requiring attention)?

   The “Explanation of Information Requiring Attention” particularly covers information that may be a disadvantage for you, such as “Main Reasons for Exemption (main cases where claims are not payable),” as well as the “Duty of Disclosure, Duty of Notice”. Please make sure you check them all.

For questions and inquiries regarding insurance...

<Insurance Company>
Tokio Marine & Nichido Fire Insurance Co., Ltd.
Government Sector Department 2, Education and Official Affairs Office
6-4 Sanban-cho, Chiyoda-ku, Tokyo 102-8014
TEL : 03-3515-4133  FAX : 03-3515-4132
www.tokiomarine-nichido.co.jp

Regarding Guarantor Protection...

<Contractor>
Japan Educational Exchanges and Services
Student Insurance Division, Student Support Department
4-5-29 Komaba, Meguro-ku, Tokyo 153-8503
TEL : 03-5454-5275  FAX : 03-5454-5232
http://www.jees.or.jp/

Contact information in case of an accident

Tokio Marine & Nichido Fire Insurance Co., Ltd.
0120-881-503

Sonpo ADR Center, the General Insurance Association of Japan (Designated dispute resolution organization)
0570-022808 (Chargeable call)
From IP phones please call 03-4332-5241
Reception hours: Weekdays from 9:15AM to 5PM
(Closed on Saturdays, Sundays, national holidays, and year-end and New Year holidays)
Besides normal consultations regarding non life insurance, we deal with complaints such as problems resolving troubles with the non life insurance company, and offer support to settle dispute with non life insurance company.

(Created in February 2022)