

Insurance for injuries from accidents

Academic Year 2017

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.

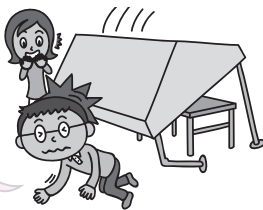
1 For accidents occurring during educational and research activities

During educational and research activities... refers to times during which you are taking classes, participating in school events, etc. See below for details!

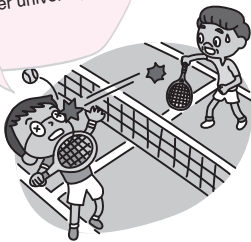


Also covers heatstroke and food poisoning!

A tent breaks at a refreshment stand during a university festival and you get bruised



You get a black eye in a tennis tournament held at another university



You trip on the stairs at your university and break a bone

You burn yourself on a Bunsen burner during an experiment

1 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).

2 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.

3 While in the premises of a school facility during times other than 1 and 2

During periods when the insured is in school facilities owned, used or managed by the university for educational activities ^(Note 2).

4 During extracurricular (club) activities off school premises

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 3).

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 conduct prohibited by the university.
Note 3 Excludes periods where you are playing dangerous sports, activities held in times or places prohibited by the university and conduct prohibited by the university.

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

1 During the commute to school

While commuting to and from the residence ^(Note 6) and the school facility, etc. by reasonable route(s) and methods ^(Note 5) for the purpose of participating in regular classes, school events and extracurricular (club) activities, etc. of the university.

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



2 In transit between school facilities, etc.

Between two places including school facilities with the same purpose and using the same route and method ^(Note 5) for commuting as those described in ①.

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



Note 4 Only if the insured is enrolled in a course where coverage for personal accidents during commuting to school (abbreviated as "commuting coverage") is added to the original policy.

Note 5 Excludes methods prohibited 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 the prevention of contact infection (abbreviated as "contact infection coverage") is added to the original policy.

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.

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

Period of Insurance	Basic contract			Additional coverage (Note 1)		
	Daytime Classes	Evening Classes	Correspondence Education	Additional coverage for commuting accidents		Additional coverage for the prevention of contact infection
				Daytime/Evening Classes	Correspondence Education	
1 year	650 yen	100 yen	100 yen	350 yen	40 yen	20 yen
2 years	1,200 yen	200 yen		550 yen		40 yen
3 years	1,800 yen	300 yen		800 yen		50 yen
4 years	2,300 yen	400 yen		1,000 yen		70 yen
5 years	2,800 yen	500 yen		1,250 yen		80 yen
6 years	3,300 yen	—		1,400 yen		100 yen

(Note 1)
Add additional premiums for additional coverage desired.

* 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)

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

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

Scope of Compensation	Benefits
“Regular curriculum” “During school events”	According to extent 1,200,000 yen – 30 million yen
“While in school facilities outside of regular curricular activities or school events” “While participating in extracurricular (club) activities outside of school facilities” “During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”	According to extent 600,000 yen – 15 million yen

(Note 2)
Death benefits will be paid in cases that fall under both death benefits and physical disability benefits.

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

Type of Activity in Which Accident Occurred			Number of treatment days (Note3)	Benefits	
(Covered from the first day of treatment.) During regular curriculum / school events	(Not covered)	(Covered in the case of treatment for 4 days or more.) During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.	(Not covered)	1 day ~ 3 days	3,000 yen
	(Covered in the case of treatment for 14 days or more.) During periods when the insured is on school premises other than the left stated or extracurricular (club) activities off school premises		4 days ~ 6 days	6,000 yen	
			7 days ~ 13 days	15,000 yen	
			14 days ~ 29 days	30,000 yen	
			30 days ~ 59 days	50,000 yen	
			60 days ~ 89 days	80,000 yen	
			90 days ~ 119 days	110,000 yen	
			120 days ~ 149 days	140,000 yen	
			150 days ~ 179 days	170,000 yen	
			180 days ~ 269 days	200,000 yen	
270 days or more	300,000 yen				



Hospitalization

Additional hospitalization benefits (up to 180 days)

**Per day hospitalized
4,000 yen**

(Additional hospitalization benefits are covered from the first day of hospitalization regardless of the category of activity.)

(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)

Scope of Compensation	Benefits
During clinical training	15,000 yen per one accident (fixed payment)

(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 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 lumbago; 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 counter 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 reinsurance companies 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.)

• 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 coinsurance 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.

Aioi Nissay Dowa Insurance Sampo Japan Nipponkoa Insurance Tokio Marine Nichido (Lead insurance company) Mitsui Sumitomo Insurance

• This insurance, Personal Accident Insurance for Students Pursuing Education and Research, is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured (those eligible for insurance), who are enrolled in universities and colleges that are supporting members of JEES. In principle, JEES reserves the right to request the insurance policy and the right to cancel the insurance contract.

〈Policyholder〉

Japan Educational Exchanges and Services
Insurance and Compensation Division, Programs and Activities Department

〒153-8503 4-5-29 Komaba, Meguro-ku, Tokyo
TEL : 03-5454-5275 URL : <http://www.jees.or.jp/>

〈Underwriting Lead Insurance Company〉

Tokio Marine & Nichido Fire Insurance Co., Ltd.

Explanation of Important Points

(Please be sure to read the Contract Overview & Points of Attention.)
Please make sure to read this.

Contract Overview & Points of Attention Explanation

- The Contract Overview gives particularly important information for understanding the details of this product of insurance. Please be sure to read it before enrolling.
- The Points of Attention contain matters which may be disadvantageous to enrolling students and also other matters which are very important to them at the time of enrollment. Please be sure to read it before enrolling.
- This document does not contain all information about this insurance. Full details are given in the insurance clauses, etc. mentioned on 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

1. Framework and conditions of acceptance

(1) Product Framework

This insurance, Personal Accident Insurance for Students Pursuing Education and Research, is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured (those eligible for insurance), who are enrolled in universities and colleges that are supporting members of JEES. In principle, JEES reserves the right to request the insurance policy and the right to cancel the insurance contract.

Please confirm the scope, etc. of the insured covered under this insurance on page 1.

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

Please confirm ① conditions and types of claims payable under this insurance, ② main cases with no compensation, and ③ the period of insurance and other details on pages 1-3.

(3) Conditions of acceptance (the insured amount, etc.)

These are the underwriting conditions of the insurance (the insured amount, etc.) of the prearranged insurance courses. Please confirm details about insurance types on page 2.

2. Premiums and methods of payment for premiums

Premiums are decided based on the applicable premiums by category and other factors. Please confirm the details on premiums and methods of payment on page 2, and pay premiums as instructed by your university.

3. Maturity refunds and policyholders' dividends

There are no maturity refunds nor policyholders' dividends under this insurance.

Points of Attention

1. Cautions about common compensation

- When signing a contract for a policy rider that covers personal liability and the insured or a family member has signed a similar insurance contract (including riders attached to other insurance contracts and insurance contracts with other companies), coverage may overlap.
- If coverage overlaps, either insurance contract may cover the accident, but the other may not pay the claim. Check the differences in coverage and the premiums when considering the necessity of a rider (Please be aware that when going with a single contract, in the future if you cancel that contract or make changes such as from living together to living

separately and the insured is no longer covered, you may lose coverage.)

2. 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 due to negligence on the part of the insured person (person subject to the insurance) or his/her proxy, even if the contract holder or his/her proxy is not at fault.

(*) Includes matters related to other insurance contracts, etc.

3. Duty of notice

(1) Points of concern after enrollment (duty of notice, etc.)

① Please confirm the details about the obligation of reporting withdrawal from school, the procedure in the occurrence of an accident, etc. on page 3. Insurance claims cannot be paid and enrollment may be cancelled without the report notice and procedures.

② 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 renew your 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 for students admitted in April begins at 0:00 a.m., April 1. However, commencement for insurance after April 1 shall be as follows.

① 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.

② 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 for students admitted in September begins at 0:00 a.m., September 1. However, commencement for insurance after September 1 shall be as follows.

① 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.

② 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 for students admitted in October begins at 0:00 a.m., October 1. However, commencement for insurance after October 1, shall be as follows.

① 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.

② 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.

*The enrollment date cannot be earlier than the date of determination.

5. Main cases not covered under this insurance

Please confirm on page 3.

6. Handling of insolvent insurance companies

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. Please confirm details on page 3.

7. Coinsurance

Please confirm details about coinsurance on page 3.

8. Handling of private information

Please confirm on page 3.

9. Cancellation by request of the insured

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

10. Insurance claims filed by a proxy

In the event that the insured cannot file a claim and when there is no beneficiary to accept insurance payments, a spouse or relative that meets the conditions prescribed by the Company may file an insurance claim as a proxy. For details, submit an inquiry to the contact for inquires as mentioned in the "Guide" and other documents. These details should be explained to family members of the insured.

11. Cancellation due to revocation of enrollment, nullification or significant reasons

○ In the event that the policyholder, the insured or recipient of insurance money engages in fraud or coercion at the time of enrollment, Tokio Marine & Nichido Fire Insurance may revoke enrollment.

○ Enrollment shall be nullified in the event that any of the following apply:

• Cases where the policyholder intended to illegally acquire insurance money or have another person illegally acquire insurance money at the time of enrollment

• The insured person's consent was not obtained when designating a death insurance money recipient (except in cases where a legal heir of the insured is designated as the recipient)

○ In any of the following cases, Tokio Marine & Nichido Fire Insurance may cancel enrollment. Note that in such cases, the company may not be able to pay the insurance money either in whole or in part.

• The policyholder, insured or recipient of insurance money caused damages or injury with the purpose of having Tokio Marine & Nichido Fire Insurance pay insurance money based on this policy.

• The policyholder, insured or recipient of insurance money is affiliated with organized crime or is deemed to be an otherwise antisocial force, etc.

• The insured or recipient of insurance money engaged in fraudulent activity with respect to the claim for insurance money based on this policy.

Check items for enrollment (confirming intention)

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 going to enroll in fully meets their needs and that they have made correct entries on items which are particularly important in applying for this insurance.

Please take the time to look over each of the following points.

For any questions or concerns, please inquire the contact for inquires as mentioned in the "Guide" and other documents.

1. Please make sure that the content of this product of insurance fully meets your needs in the following areas by referring to the "Guide" and its "Explanations for Important Points". 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

Insurance for Students Pursuing Education and Research, Additional coverage for commuting accidents, and Additional coverage for the prevention of contact infection).

- Insurance benefits (contract benefits)
- Premiums and Period of insurance (contract period of insurance)
- Methods of payment for premiums

2. Have you read and understood the Explanations for Important Points [Contract Overview/Points of Attention]?

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 obligations. Please make sure that you read them carefully.

* For example, the scopes of compensation overlap in cases where a rider that covers personal liability is attached and you have signed another insurance contract of a similar nature.

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 or consultation about accidents:

School Insurance Desk, Tokio Marine Nichido

0120-868-066 (toll-free)

This number connects you to your School Insurance Desk, so calls may be returned from another School Insurance Desk in charge of your university/college.

Business Hours: 9:00 - 17:00 on weekdays (Closed on weekends & holidays)

Designated conflict resolution institution:

The General Insurance Association of Japan
General Insurance Alternative Dispute Resolution (ADR) Center
0570-022808 < charged call >
When calling from IP phones, please call on **03-4332-5241**.
Business hours: 9:15 a.m. to 5:00 p.m.
(Closed on Saturdays, Sundays, national holidays, and year-end and New Year period.)

Tokio Marine & Nichido Fire Insurance Co., Ltd. has a Basic Agreement for Procedural Implementation with the General Insurance Association of Japan, which is a designated dispute resolution agency with a designated Financial Services Agency (FSA) director based on the Insurance Business Act.

In case a problem arises with the insurance company that cannot be resolved, you may request a resolution from the General Insurance Association of Japan.

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