During education and research activities

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

- 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 and 2
  - During periods when the insured is in school facilities owned, used or managed by the university for educational activities.

- 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).

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 commuting to school as prescribed by 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 to school as prescribed by the university.

3 For accidents occurring during clinical training (Note 6)

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>
<th>(Note 1) Add additional premiums for additional coverage desired.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Daytime Classes</td>
<td>Evening Classes</td>
<td>Correspondence Education</td>
</tr>
<tr>
<td>1 year</td>
<td>650 yen</td>
<td>100 yen</td>
<td>100 yen</td>
</tr>
<tr>
<td>2 years</td>
<td>1,200 yen</td>
<td>200 yen</td>
<td></td>
</tr>
<tr>
<td>3 years</td>
<td>1,800 yen</td>
<td>300 yen</td>
<td></td>
</tr>
<tr>
<td>4 years</td>
<td>2,300 yen</td>
<td>400 yen</td>
<td></td>
</tr>
<tr>
<td>5 years</td>
<td>2,800 yen</td>
<td>500 yen</td>
<td></td>
</tr>
<tr>
<td>6 years</td>
<td>3,300 yen</td>
<td>—</td>
<td></td>
</tr>
</tbody>
</table>

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

2. Types of claims and amounts

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

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

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

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;Regular curriculum&quot; &quot;During school events&quot;</td>
<td>According to extent 1,200,000 yen – 30 million yen</td>
</tr>
<tr>
<td>&quot;While in school facilities outside of regular curricular activities or school events&quot; &quot;While participating in extracurricular (club) activities outside of school facilities&quot; &quot;During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.&quot;</td>
<td>According to extent 600,000 yen – 15 million yen</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Type of Activity in Which Accident Occurred</th>
<th>Number of treatment days (Note 3)</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Not covered)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Not covered)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered from the first day of treatment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>During regular curriculum / school events</td>
<td></td>
<td></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>1 day ~ 3 days</td>
<td>3,000 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>4 days ~ 6 days</td>
<td>6,000 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>7 days ~ 13 days</td>
<td>15,000 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>14 days ~ 29 days</td>
<td>30,000 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>30 days ~ 59 days</td>
<td>50,000 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>60 days ~ 89 days</td>
<td>80,000 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>90 days ~ 119 days</td>
<td>110,000 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>120 days ~ 149 days</td>
<td>140,000 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>150 days ~ 179 days</td>
<td>170,000 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>180 days ~ 259 days</td>
<td>200,000 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>270 days or more</td>
<td>300,000 yen</td>
</tr>
</tbody>
</table>

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

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

(4) Contact infection prevention benefits (Note 4)

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

(Note 4) Paid in the event that measures to prevent infectious diseases were received for unexpected contact with infectious pathogens within facilities used for the purpose of clinical training provided that measures to prevent infectious diseases are received within 180 days after the event (including the day of the event).
3. Enrollment details
Follow instructions as given by your university, as enrollment procedures and the courses available differ at each university.

4. Main cases not covered under benefits

• Accidents (injuries) due to the following reasons:
  Willful acts or gross negligence of the policyholder or the insured (those covered under this insurance) or beneficiary; acts of conflict, suicide, or crime by the insured, accidents caused while driving unsafely due to being unlicensed or under the influence of alcohol or narcotics; encephalopathy, diseases, or insanity; pregnancy, childbirth, preterm birth or miscarriage; medical treatment for surgery (excluding cases for treatments of injuries covered under this insurance); earthquakes, eruptions, or resulting tsunamis (excluding the 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 emit radiation or radioactivity); medically objective symptoms such as whiplash or lumbago; accidents during dangerous outdoor extracurricular activities including mountain climbing (activity 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. 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 center 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 (medical information) are limited 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.)

For further information, please read the “Handbook for Enrollment” of this insurance available on the JEES website.
2. Premiums and methods of payment for premiums or consultation

For concerns

This document does not contain all information about this insurance. Full details are given in the insurance clauses, etc. mentioned on the website of Japan Educational Exchanges and Services (JESS). For questions and concerns, etc., please contact JESS 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. Premiums 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 (JESS), the policyholder, and students, the insured (those eligible for insurance), who are enrolled in universities and colleges that are members of JESS. It is the right of the insured 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 conditions and types of claims payable under this insurance, main cases with no compensation, and 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 insurance type. 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.

4. Duty of notice

(1) Liability for insurance for students admitted in April begins at 0:00 a.m. on the following day after the day the university collective report is left out or is incorrect, either in whole or in part. Depending on claims made, etc., there may be cases where we lose coverage. (Please make sure to read this.)

(2) Liability for insurance for students admitted in September begins at 0:00 a.m. on September 1, however, commencement for insurance after September 1 shall be as follows.

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

(3) Liability for insurance for students admitted in October begins at 0:00 a.m. on October 1. However, commencement for insurance after October 1 shall be as follows.

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:

The General Insurance Association of Japan
General Insurance Alternative Dispute Resolution (ADR) Center
0570-022808 (charged call) >
※When calling from i-phones, please call on 0333-1504.
Business hours: 9:15 a.m. to 5:00 p.m.
(Closed on Saturdays, Sundays, national holidays, and year-end and New Year period ever.)

The General Insurance Association of Japan, the Contractor for the "Guide" and its "Explanations for Important Points"

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 overlapping coverage exists, either insurance company may cover the accident, but the other may not pay the claim. Check the differences in coverage and the premiums when considering the most suitable coverage. 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.

* Include contracts 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 school procedures 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 this 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 accept a 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. on the following day after 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 resolution 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 university or college they belong to.

(2) Liability for insurance for students admitted in September begins at 0:00 a.m. on 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 resolution 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 university or college they belong to.

(3) Liability for insurance for students admitted in October begins at 0:00 a.m. on 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 university or college they belong to.

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 enrolling in fully meets their needs and that they have made correct entries on items which are particularly important for enrolling 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 inquiries as mentioned in the "Guide" and other documents.

1. Please make sure that the content of this product of insurance fully meets your needs, please reconsider the terms and conditions of this insurance:

① Conditions and types of claims payable under this insurance (including Personal Accident Insurance for Students Pursuing Education and Research, etc.)

② 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 4.

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 inquiries 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 inquiries 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.

① 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.

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 Points of Attention) and 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 to read this.

* 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.