



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

Comprehensive Insurance for Students Lives Coupled with "Gakkensai"

外国人留学生向け学研災付帯学生生活総合保険

Enrollment Type ご加入タイプ

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

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

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

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

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

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