Insurance effective as of April 1, 2027	Type A [Death benefits coverage of up to 20 million yen] (optional enrollment for additional coverage)

Insurance for injuries from accidents

Academic Year 2027

Guide to "Gakkensai" ("Gakkensai" is the abbreviation of the Personal Accident Insurance for Students Pursuing Education and Research)

An insurance payout will be provided for bodily **injuries** suffered as a result of a sudden, unexpected accident of an external origin **in the course of educational and research activities**, both in Japan and overseas. **Please note that this insurance does not cover "illnesses."** Injuries covered by this insurance include "acute toxic symptoms caused by temporary accidental inhalation, absorption or consumption of toxic gases and substances" and "heatstroke caused by sunlight or heat exposure."

Students covered under this insurance

Students eligible for this insurance are restricted to those currently enrolled in graduate schools, universities, junior colleges or technical colleges stipulated within the School Education Law etc. that are supporting members of Japan Educational Exchanges and Services (JEES).

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.

(Note) 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, (Explanation of Important Points) Points of Attention 3. Commencement of liability.

Types of Insurance Money Payout

1 For accidents occurring during educational and research activities

Also covers heatstroke and food poisoning!

1 You burn yourself on a Bunsen burner during an experiment.

2 A tent breaks at a refreshment stand during a school festival and you get bruised.



3 You trip on the stairs at your school and break a bone.



4 You sustain a bruise in a tennis match held at another school.

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



Gakkensai Character: Sai-chan

1 During regular curricular activities
During lectures, experiments, training, seminars, and practical training courses and research activities under the supervision of an educator (*1).

2 During school events
During participation in all educational activities which include the entrance ceremony, orientation, and graduation ceremony, and other events hosted by the school.

3 While in the premises of a school facility during times other than ①, ② or ④
During periods when the insured is in school facilities owned, used or managed by the school for education (*2).

4 During extracurricular (club) activities
During cultural or athletic activities in accordance with the school rules and regulations and under the supervision of a student group approved by the school (*3).

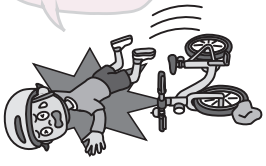
(*1) Excludes periods during which the person is engaged in these activities in places related to their private life.
(*2) Excludes periods where you are in the dormitory, activities held in times or places prohibited by the school and conduct prohibited by the school.
(*3) Excludes periods where you are playing dangerous sports outside school facilities, activities held in times or places prohibited by the school and conduct prohibited by the school.

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

1 During the commute to school
While commuting to and from the residence (*6) and the school facility, etc. by reasonable route(s) and methods(*5) for the purpose of participating in classes, school events and extracurricular (club) activities, etc. of the school.

2 In transit between school facilities, etc.
Between two places including school facilities with the same purpose and using the reasonable routes and methods(*5) for commuting as those described in.

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



3 For accidents occurring during clinical training(*7)

Measures to prevent infectious disease from contact infection

Your finger gets pricked on a used syringe during medical practice.



(*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.
(*5) Excludes methods prohibited by the school.
(*6) Includes the workplace.
(*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.

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 on the JEES website.

1. Insurance premiums

period of insurance	basic contract			additional coverage (*1)		
				additional coverage for commuting accidents		additional coverage for the prevention of contact infection
	daytime classes	evening classes	correspondence education	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

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

(Note) The annual premium is charged even for those enrolling midway through the academic year.
(Note) There is no 6-year provision for the evening course in the rider on accidental injury risk during commuting to and from school and the rider for payment of insurance claims for prevention of contagious infection.
(Note) Distance learning is considered as 6 years

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" "During the commute to school or transit between school facilities of an insured person with commuting coverage."	10 million yen

(2) Physical disability benefits (*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 1.2 million yen – 30 million yen
"While in school facilities outside of regular curricular activities or school events" "While participating in extracurricular (club) activities" "During the commute to school or transit between school facilities of an insured person with commuting coverage."	According to extent 600,000 yen – 15 million yen

(＊2)
Only the 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 (*3)	benefits
	(Not covered)	(Not covered)	1 day ～ 3 days	3,000 yen
			4 days ～ 6 days	6,000 yen
			7 days ～ 13 days	15,000 yen
(Covered from the first day of treatment.) During regular curricular activities / school events	(Covered in the case of treatment for 4 days or more.) ・While on school premises, except during regular curricular activities, school events, or extracurricular (club) activities ・While commuting to school (for those with the additional commuting coverage) ・While traveling between school facilities or related sites	(Covered in the case of treatment for 14 days or more.) When participating in extracurricular (club) activities in or outside the school facilities	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 ～	300,000 yen

＋ Hospitalization

additional hospitalization benefits (*4) (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.)

(＊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.
(＊4)
The hospitalization surcharge is payable from the first day of hospitalization, regardless of whether medical insurance benefits are paid.

(4) Contact infection prevention benefits (*5)

scope of compensation	benefits
During clinical training	15,000 yen per one accident (fixed payment)

(＊5) Paid in the event that measures to prevent infectious diseases were received for unexpected contact with infectious pathogens (including cases of possible contacts) 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).

Points to note

(1) The above claims are paid regardless of the compensation from Comprehensive Insurance for Students Lives Coupled with "Gakkensai", Comprehensive Insurance for Students Lives Coupled with "Gakkensai" for International Students, Study Abroad Insurance Coupled with Personal Accident Insurance for Students Pursuing Education and Research, 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 day. Note that even if you visit two hospitals on the same day, the number of days of treatment will not be two.

3. Enrollment details

Follow instructions as given by your school, as enrollment procedures and the courses available differ at each school(＊6).

(＊6) Graduate schools, universities, junior colleges or technical colleges stipulated within the School Education Law etc. that are supporting members of Japan Educational Exchanges and Services (JEES).

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; (the portion of the amount the beneficiary is entitled to receive) acts of conflict, suicide, or crime by the insured, accidents while driving 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 (activities 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 penal 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:

- Changing from day, evening, or correspondence classes
- Withdrawing from school (including removal from the register and death)
- Absence from school for one year or more in total during the period of insurance
- Changing your faculty or majors, etc.

• 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 within 30 days from the day of the accident including that day to the section in charge of your university, as well as inform the School Insurance Desk of Tokio Marine & Nichido Fire Insurance Co., Ltd. by using either an accident notification 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 Nonlife 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 ⑥ 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 dometic and overseas 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.

⑥ Insurance money claim information etc. (including past information) of those covered by insurance shall be provided to the policyholder and the student enrolled in this insurance to ensure stable operation of the contract (e.g., judgments of insurance underwriting relating to renewal contracts)

For details, please refer to the websites of Tokio Marine & Nichido Fire Insurance Co., Ltd and other underwriting insurance companies.

Private information will be included in a list of enrolled members prepared by their schools which Japan Educational Exchanges and Services (JEES) submits to Tokio Marine & Nichido Fire Insurance Co., Ltd. Should you find it difficult to agree to the above, you are requested to inform Japan Educational Exchanges and Services (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 on page 4. The contents of the insurance are determined by the general insurance clauses and special provisions. For details, please refer to the insurance clauses available on the Japan Educational Exchanges and Services (JEES) website or other relevant sources as necessary. (Please note that some special provisions are not listed in the insurance clauses on the website. Should you have any questions, please inquire with the relevant office at your university (Student Affairs Division, Student Support Division, Health Center, etc.). After enrolling, please also refer to 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 (JEES) and the following insurance companies with 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 Japan Educational Exchanges and Services (JEES).

  Aioi Nissay Dowa Insurance / Sompo Japan 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 schools that are supporting members of Japan Educational Exchanges and Services (JEES). In principle, Japan Educational Exchanges and Services (JEES) reserves the right to request the insurance policy and the right to cancel the insurance contract.

〈Policyholder〉

Japan Educational Exchanges and Services
Student Insurance Division, Student Services Department
〒153-8503 4-5-29 Komaba, Meguro-ku, Tokyo
TEL：03-5454-5275
URL：https://www.jees.or.jp/

〈Underwriting Lead Insurance Company〉

Tokio Marine & Nichido Fire Insurance Co., Ltd.

For further information, please read the "Handbook for Enrollment" of this insurance available on the JEES website.

JEES Gakkensai Search

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 contains matters which may be disadvantageous to enrolling students and 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, and the coverage will be determined by to the general insurance clauses and special provisions. For more details, please refer to the insurance clauses available on the Japan Educational Exchanges and Services (JEES) website and other relevant sources as necessary. For questions and concerns, etc., please contact JEES or Tokio Marine & Nichido Fire Insurance Co., Ltd.

(Note) 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 schools 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.

This insurance is subject to the condition that the insured person is a member of the organization.

Please confirm the scope, etc. of the insured covered under this insurance on page 1. If a person who does not fall within the scope of those eligible for coverage enrolls, we may cancel his or her enrollment.

(2) compensation and period of insurance (insurance contract period)

Please confirm ① the type payable under this insurance, ② main cases with no compensation, and ③ the period of insurance and other details on pages 1-3. (This content also refers to the Points of Attention.)

(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.

Please consider setting insurance amounts, etc. based on the high-cost medical expense benefit system and the industrial accident compensation insurance system. For the summary of the public insurance system, please refer to the website of the Financial Services Agency, etc. (https://www.fsa.go.jp/ordinary/insurance-portal.html)

(Website of the financial service agency)

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 school.(This content also refers to the Points of Attention.)

3. Maturity refunds, policyholders' dividends and refunds for cancelation of contracts

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

○ When deciding to cancel your contract, please contact places such as your university (On cases where a deed contract etc. is involved, the customer is required to complete any necesary procedures.)

However, when the contract is canceled, depending on the contents of the contract and conditions of cancellation, there is a possibility of being able to receive compensation for the unexpired period of your contract.

(This content also refers to the Points of Attention.)

Points of Attention (No 3・4 also applies to the contract overview.)

1. Duty of disclosure

When enrolling in this insurance, it is the insurance applicant's duty to inform the underwriting insurance company of important information (＊7).

- 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 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.

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

2. Points of concern after enrollment (e.g., duty of notice)

○ Please confirm the details about the obligation to report 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.

○ 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 collective report and other documents and you will either be charged or refunded accordingly.

3. Commencement of liability

(1) Liability for insurance for students admitted in April begins at 0 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 (＊8) at a faculty is after April 1, the coverage period shall commence from 0 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 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member school they belong to.

(2) Liability for insurance for students admitted in September begins at 0 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 (＊8) at a faculty is after September 1, the coverage period shall commence from 0 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 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member school they belong to.

(3) Liability for insurance for students admitted in October begins at 0 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 (＊8) at a faculty is after October 1, the coverage period shall commence from 0 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 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member school they belong to.

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

4. Main cases not covered under this insurance

Please confirm on page 3.

5. 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.

6. Handling of private information

Please confirm on page 3.

7. 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 all those insured.

8. Designation of death benefit beneficiaries

Please refer to page 3.

9. Cooling-off period

The insurance you enrolled in is not subject to the cooling-off period.

Other Thing That Needs Attention

1. Coinsurance

Please refer to page 3.

2. Insurance claims filed by a proxy

In the event that the insured or the beneficiary cannot file a claim and there is no authorized representative for the insured or beneficiary to accept insurance payments, a spouse of insured or beneficiary (＊9), or a relative within the third degree of kinship (collectively referred to as "family") who meets the conditions prescribed by Tokio Marine & Nichido Fire Insurance Co., Ltd. may be able to file an insurance claim as a proxy. For details, please submit an inquiry to the contact listed in the "Guide" and other relevant documents.

These details should be explained to the family members of the insured.

(＊9) Limited to legal spouses.

3. 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 Co., Ltd. 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 use the contact information 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:

☐ Main cases in which insurance payments will be made (including Personal Accident Insurance for Students Pursuing Education and Research, Additional coverage for commuting accidents, and Additional coverage for the prevention of contact infection), and the amount of insurance payments to be made.

☐ Insurance benefits (contract benefits)

☐ Premiums and period of insurance (contract period of insurance)

☐ Methods of payment for premiums

☐ Those who qualify for Insurance

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

Points of Attention contains the main cases not covered under this insurance, etc., which may be disadvantageous to customers, and disclosure/ notice obligations. Please make sure that you read them carefully.

For questions and inquiries about insurance

Tokio Marine & Nichido Fire Insurance Co., Ltd. (Lead Insurance Company)
Public Sector Department II, Educational Institutions and Public Services Group

〒102-8014 6-4 Sanbancho, Chiyoda-ku, Tokyo

0120-587-050 (toll-free)

Business hours: 9 AM to 5 PM
(Closed on weekends, public holidays and during the New Year holidays)

For contact or consultation about accidents

School Insurance Desk, Tokio Marine Nichido

0120-868-066 (toll-free)

Business hours: 9 AM to 5 PM
(Closed on weekends, public holidays and during the New Year holidays)

Designated conflict resolution institution (Points of Attention)

The General Insurance Association of Japan
General Insurance Alternative Dispute Resolution (ADR) Center (Designated conflict resolution institution)

03-4332-5241 (Nationwide Number)

Business hours: 9:15 AM to 5 PM
(Closed on weekends, public holidays and during the New Year holidays)

Tokio Marine & Nichido Fire Insurance Co., Ltd. has entered into a basic agreement for the implementation of dispute resolution procedures with the General Insurance Association of Japan, a designated dispute resolution organization authorized by the Commissioner of the Financial Services Agency under the Insurance Business Act.

If you are unable to resolve a dispute with Tokio Marine & Nichido Fire Insurance Co., Ltd., you may consult the Association or file a request for dispute resolution.
For more information, please visit the website of the General Insurance Association of Japan.
(https://www.sonpo.or.jp/)

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