**Type A [Death benefits coverage of up to 20 million yen]**

Insurance effective as of April 1, 2027

(Optional enrollment for additional coverage)

# Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research "Gakkensai"

## Please read this through in preparation for unexpected accidents such as when you suffer an injury

**This insurance does not issue insurance policies to individual students.**
**Keep this booklet in a safe place <u>in lieu of an insurance policy!</u>**



〈**For your records**〉The enrolling student should fill in these details

| | | | | | |
|---|---|---|---|---|---|
| Year of Enrollment | years | Period of Insurance | year(s) | Commuting Coverage | Contact Infection Coverage |
| | | | | Yes/No | Yes/No |
| Name | | | | | |

(Note)1. Accidents that occur while commuting to school or when in transit between school facilities shall only be covered if the insured is enrolled in the **Personal Accident Insurance for Students Pursuing Education and Research with the additional coverage for commuting accidents.**

2. Measures received to prevent infectious diseases for infections through contact shall only be covered if the insured is enrolled in the **Personal Accident Insurance for Students Pursuing Education and Research with the additional coverage for the prevention of contact infection.**

JEES 公益財団法人　日本国際教育支援協会
Japan Educational Exchanges and Services

# For enrolling students

The details of this insurance and your obligations as the insured (those covered under this insurance) are determined by various regulations of the Standard Provisions for Personal Accident Insurance for Students Pursuing Education and Research, additional coverage for commuting accidents, and benefits for the additional coverage for the prevention of contact infection.
This handbook serves as a substitute for the insurance policy. Please read it in preparation for emergencies, and store it in a readily available place.

## <Contents>


**I. Overview of Personal Accident Insurance for Students Pursuing Education and Research (p. 1 – 5)**

1. Period of this insurance
2. Damages covered under this insurance
3. Types of claims and amounts
4. Examples of activities covered under this insurance
5. Main cases not covered under benefits
6. Procedures for changes of contact (Changes from day or evening classes, etc., withdrawal, absence from school)

**II. Procedures in the event of an accident (p. 6)**

1. Accident report
2. Insurance claim procedures

**III. Explanations of Important Points (p. 7 – 8)**

1. Contract Overview
2. Points of Attention

**IV. Addresses for insurance claims (Wellness Insurance Money Support Dept, Tokio Marine and Nichido Co., Ltd.) (p. 8)**


Personal Accident Insurance for Students Pursuing Education and Research is a contract of co-insurance entered into between Japan Educational Exchanges and Services (JEES) and the insurance companies listed below (to be confirmed), 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 underwriting shares, please check with JEES.

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

# I. Overview of Personal Accident Insurance for Students Pursuing Education and Research

## 1. Period of this insurance

The period of insurance shall fall under one of the following.

| | Commencement of Insurance | Conclusion of Insurance |
|---|---|---|
| Students admitted in April | From 0:00 a.m., April 1 | (of the expected academic year of graduation(＊1)) to 12 p.m., March 31 |
| Students admitted in September | From 0:00 a.m., September 1 | (of the expected academic year of graduation(＊1)) to 12 p.m., August 31 |
| Students admitted in October | From 0:00 a.m., October 1 | (of the expected academic year of graduation(＊1)) to 12 p.m., September 30 |

(＊1) In principle, applications shall be for the entire period of study until graduation.

However, the start and end dates of insurance for each of the following cases are as follows.

| | |
|---|---|
| <Enrollment of all students (decided by the school)> In the case where the enrollment date decided(＊2) at a school organization is after the commencement of insurance listed above. | The insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.<br>The insurance end date shall be the same as indicated in the table above. |
| <Optional enrollment (decided by the student)> In the case where the date the insured (students) applied for insurance at the schools they belong to with the payment of prescribed premiums comes after the listed above commencement of insurance(＊3). | The insurance period shall commence from 0:00 a.m. of the day following the application date.<br>The insurance end date shall be the same as indicated in the table above. |

(＊2) The enrollment date cannot be earlier than the date of determination.
(＊3) In principle, application shall be submitted at the same time as university/college admission procedures.

If you are not sure about the enrollment form (enrollment of all members or optional enrollment) or if you are not sure about when the insurance period commences, please contact the section in charge at your school (student services, student support, insurance center, etc.).

**Points to note**

**(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 insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.
② Optional enrollment: If the date of the application is after April 1, the liability of insurance will begin from 0:00 a.m. of the day subsequent to the date when students (the insured) submit applications with the prescribed premiums to the member school 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 insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.
② Optional enrollment: If the date of application is after September 1, the liability of insurance will begin from 0:00 a.m. of the day subsequent to the date when students (the insured) submit applications with the prescribed premiums to the member school 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 insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.
② Optional enrollment: If the date of the application is after October 1, the liability of insurance will begin from 0:00 a.m. of the day subsequent to the date when students (the insured) submit applications with the prescribed premiums to the member school they belong to.

## 2. Damages covered under this insurance

### (1) Standard Provisions for Personal Accident Insurance for Students Pursuing Education and Research

Cases where the insured (those who may receive compensation) suffers a physical injury in Japan or overseas as a result of a **sudden and unexpected accident** of an external origin in the course of educational and research activities in a school shall be covered.
(Note) **“Illness” shall not be covered.**
(Note) “Injuries” shall include the following:
① Toxic symptoms (excluding poisoning symptoms as a result of habitual inhalation, absorption or intake) arising suddenly from the accidental inhalation, absorption or intake of toxic gases or substances from external sources in one breath.
② Physical impediment arising from sunstroke or heatstroke.

### “The course of educational and research activities” means:

**① During regular curricular activities**
During classes with lectures, experiments, seminars, and practical training courses (hereinafter collectively as “classes”), including:
a. Research for graduation thesis and dissertation under the supervision of an educator. However, this does not include work done in locations related to the insured person's private life.
b. Research activities conducted in the school library, reference room, language learning facility, or other locations in the preparation and clean up of lessons under the supervision of an educator.
c. While engaged in a curriculum at another university, junior college or technical college in accordance with Article 15 of the Standards for Establishment of Graduate Schools, Article 28 of the Standards for Establishment of Universities and Article 19 of the Standards for the Establishment of Technical Colleges. Moreover, “other university, junior college or technical college” mentioned in this paragraph shall include universities and junior colleges, etc. in foreign countries.

② **During participation in 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 **When on school premises 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 educational activities. However, this excludes periods in the dormitory, any activity held in times and locations prohibited by the school, and during conduct prohibited by the school.

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. However, this excludes when the insured is engaged in mountain climbing, hang gliding, other dangerous sports, or activities held in times and locations prohibited by the school, and during conduct prohibited by the school.

## (2) Additional coverage for commuting accidents

Limited to those enrolled in "Gakkensai" with this coverage

Cases where the insured (those covered under insurance) sustains a physical injury from an accident during the commute to school from his/her residence or when in transit between school facilities shall be covered.

① **During the commute to school**
While commuting to and from the residence (including the place of employment)(＊1) and the school facilities(＊2) (until entrance onto grounds) for the purpose of participating in school classes(＊3), school events, and extracurricular (club) activities of the school by reasonable route(s) and methods (excluding the methods prohibited by the school)(＊4).

② **In transit between school facilities(＊2)**
During transit by reasonab le route(s) and methods (excluding the methods prohibited by the school)(＊4) between school facilities owned,used, or managed by the school for educational and research purposes, as well as between locations where classes, school events, orextracurricular (club) activities are conducted, for the purpose of participating in school classes and other lessons (＊3), school events andextracurricular (club) activities of the school.

(＊1) “Residence” means: Building in which the student resides for daily life and the location used when attending school. This also includes the place of employment. However, if, due to unavoidable circumstances such as long commuting time, natural disasters, or traffic conditions, the student must temporarily stay at a place other than their usual residence, that place is also considered to be the residence.

(＊2) “School facilities” refers to facilities owned, used, or managed by the school for educational and research purposes, including locations used for conducting classes, school events, or extracurricular (club) activities.

(＊3) For details regarding “school classes,” refer to “During regular curricular activities” on page 1.

(＊4) “Reasonable route(s) and methods (excluding the methods prohibited by the school)” means: Routes and methods thought to be generally used by students for traveling to and from their residence and school or between school facilities.
“Routes” of course includes routes noted on the school commuter ticket, but also refers to other routes which are considered to be generally used: these, too, shall be deemed as reasonable routes. Also, if detours are inevitable due to public transportation strike, roadblock, etc., and if the routes used for the detours are considered to be generally used, they shall also be considered reasonable routes.

**Deviation/Interruption**
In principle, damages incurred while or after deviating from a path (straying from a reasonable route for reasons unrelated to the participation of class or activity) or interrupting the commute/transit (stopping for reasons unrelated to the commute) will not be covered by this insurance. However, damages incurred after deviating or stopping during the commute on reasonable routes will be covered by this insurance if for purchasing materials necessary for class, school events or extracurricular (club) activities, or during the minimum time necessary for acts considered unavoidable in everyday life. The following are examples of such acts:
(1) Purchasing a textbook necessary for class. (2) Purchasing prepared food items. (3) For students who live alone, going to a restaurant.
(4) Voting in an election. (5) Medical checkup at a hospital or clinic.
“Methods” refers to means of travel that are generally used, including public transportation such as railways and buses, cycling, driving, walking, or other normal methods (excluding methods that are prohibited by the school), and shall be considered reasonable methods, regardless of whether they are regularly used or not.

## (3) Additional coverage for the prevention of contact infection

Limited to those enrolled in "Gakkensai" with this coverage

15,000 yen (fixed amount) will be paid in the event that measures to prevent infectious diseases were received for unexpected contact with infectious pathogens within 180 days from the day on which the accident that was the cause of the contact infection that occurred, including that day, within facilities used for the purpose of clinical training.

**(Note) Hospital-acquired infections other than infections through contact (e.g., airborne infections) are not subject to this agreement.**

The terms used in the chart below shall be defined by their respective meanings.

| | Term | Definition |
|---|---|---|
| ① | Contact infection | The insured's unexpected direct or indirect contact(＊5) with infectious(＊6) pathogens within a facility used for the purpose of clinical training. |
| ② | Clinical training | Training conducted at hospitals and other facilities(＊7). |
| ③ | Measures to prevent infectious disease | Examination or administered medicine for the purpose of preventing the spread or outbreak of an infectious disease. However, these actions are limited to instruction and guidance from a medical professional. |

(＊5) Includes risk of contact.
(＊6) Infectious disease as stated in Item 1 of Article 6 of the law regarding Disease Prevention and Medical Care for the Patients. Same for below in this coverage.
(＊7) Hospitals or clinics, etc. Same for below in this coverage.

**<Article 6 of the Act Concerning Prevention of Infectious Diseases and Medical Care for Patients Suffering Infectious Diseases (as of June 7, 2023)>**

Article 6: In this act, "infectious disease" refers to a Class 1 infection, a Class 2 infection, a Class 3 infection, a Class 4 infection, a Class 5 infection, a new strain of influenza infection, a designated infection, or a new infection.

2 "Class 1 infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | Ebola hemorrhagic fever |
| 2 | Crimean-Congo hemorrhagic fever |
| 3 | Smallpox |
| 4 | South American hemorrhagic fever |
| 5 | Plague |
| 6 | Marburg disease |
| 7 | Lassa fever |

3 "Class 2 infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | Poliomyelitis |
| 2 | Tuberculosis |
| 3 | Diphtheria |
| 4 | Severe acute respiratory syndrome (only that caused by virus belonging to SARS Betacoronavirus family) |
| 5 | Middle East Respiratory Syndrome (only that for which the pathogen is the beta coronavirus MERS coronavirus) |
| 6 | Avian influenza (limited to the one involving any influenza A virus within the genus Influenza virus A as a pathogen and involving a serosubtype which is specified by Cabinet Order as being highly likely to mutate into a pathogen of a Novel Influenza Infection (excluding COVID-19 specified in paragraph (7), item (iii) and Re-emerging COVID-19 specified in and paragraph (7), item (iv), and the same as the one specified in paragraph (6), item (i) and paragraph (23), item (i)). Referred to as Avian Influenza H5N1 specified in paragraph (5), item (vii)). |

4 "Class 3 infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | Cholera |
| 2 | Shigellosis |
| 3 | Enterohemorrhagic Escherichia coli infection |
| 4 | Typhoid fever |
| 5 | Paratyphoid fever |

5 "Class 4 infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | Hepatitis E |
| 2 | Hepatitis A |
| 3 | Yellow fever |
| 4 | Q fever |
| 5 | Rabies |
| 6 | Anthrax |
| 7 | Avian influenza (except avian influenza) |
| 8 | Botulism |
| 9 | Malaria |
| 10 | Tularemia |
| 11 | Aside from the preceding diseases, all other known infectious diseases that can be acquired through contact with animals, the carcasses thereof, food and drink, clothing, bedding, and other objects, and are determined by government ordinance to have the same level of adverse effects as the preceding diseases on public health. |

6 "Class 5 infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | Influenza (except avian influenza and new strains of influenza infection) |
| 2 | Viral hepatitis (except hepatitis E and hepatitis A) |
| 3 | Cryptosporidiosis |
| 4 | Acquired immunodeficiency syndrome |
| 5 | Genital chlamydial infection |
| 6 | Syphilis |
| 7 | Measles |
| 8 | Methicillin-resistant Staphylococcus aureus infection |
| 9 | Aside from the preceding diseases, all other known infectious diseases (except Class 4 infection) determined by an ordinance of the Ministry of Health, Labour and Welfare to have the same level of adverse effects as the preceding diseases on public health. |

7 "New strains of influenza infection" in this act refers to the following infectious diseases.

| | |
|---|---|
| 1 | New influenza (refers to an influenza whose pathogenic agent is a virus that has a new ability for transmission from person to person, and, since a major part of the general public lacks immunity to this infection, is recognized to pose a great danger to the life and health of the public through its nationwide, rapid spread.) |
| 2 | Re-emerging influenza (refers to an influenza that in the past attained prevalence on a global scale but, after the passage of a long period of inactivity, has been determined by the Ministry of Health, Labour and Welfare to have re-emerged, and, since a major part of the general public lacks immunity to this infection, is recognized to pose a great danger to the life and health of the public through its nationwide, rapid spread.) |
| 3 | COVID-19 (refers to an infectious disease whose pathogenic agent is a coronavirus that has a new ability for transmission from person to person, and, since a major part of the general public lacks immunity to this infection, is recognized to pose a great danger to the life and health of the public through its nationwide, rapid spread.) |
| 4 | Re-emerging COVID 19 (refers to an infectious disease with a coronavirus that in the past attained prevalence on a global scale but, after the passage of a long period of inactivity, has been determined by the Ministry of Health, Labour and Welfare to have re-emerged, and, since a major part of the general public lacks immunity to this infection, is recognized to pose a great danger to the life and health of the public through its nationwide, rapid spread.) |

8 "Designated Infection" in this act refers to a known infectious disease (excluding a Class 1 infection, a Class 2 infection, a Class 3 infection and new strains of influenza infection), and is determined by government ordinance to pose a grave threat to the life and health of the public by transmission, if the provisions as a whole or in part from Chapters 3 through 7 are not applied.

9 "New infection" in this act refers to a disease that is recognized to be transmissible from person to person, and whose condition and result of treatment is markedly different from those of known infectious diseases, causes a serious condition, and is deemed to pose a grave threat to the life and health of the public by transmission.

Abbreviated (From Sections 10 to 24)

## 3. Types of claims and amounts

### (1) Death benefits

**(Cases of loss of life within 180 days after an accident, including the day of the accident)**

| Scope of Compensation | Benefits |
|---|---|
| During regular curricular activities / school events | **20 million yen** |
| "While in school facilities outside of regular curricular activities or school events"<br>"While participating in extracurricular (club) activities"<br>"While commuting or in transit between facilities for those enrolled in additional coverage" | **10 million yen** |

### (2) Physical disability benefits(＊1)

**(Cases of the development of physical disability within 180 days after an accident, including the day of the accident)**

| Scope of Compensation | Benefits |
|---|---|
| During regular curricular activities / school events | **According to extent<br>1,200,000 yen – 30 million yen** |
| "While in school facilities outside of regular curricular activities or school events"<br>"While participating in extracurricular (club) activities"<br>"While commuting or in transit between facilities for those enrolled in additional coverage" | **According to extent<br>600,000 yen – 15 million yen** |

(＊1)
In cases where both death benefits and residual disability benefits are paid, only the death benefits will be paid.

### (3) Medical benefits (Cases of receiving treatment from a doctor) and additional hospitalization benefits

| Type of activity in which accident occurred | | | Number of treatment days(＊2) | Medical benefits |
|---|---|---|---|---|
| | (Not covered) | (Not covered) | 1 ～ 3 days | **3,000 yen** |
| | | | 4 ～ 6 days | **6,000 yen** |
| | | | 7 ～ 13 days | **15,000 yen** |
| (Covered from the first day of treatment.) | (Covered in the case of treatment for 4 days or more.) | (Covered in the case of treatment for 14 days or more.) | 14 ～ 29 days | **30,000 yen** |
| | | | 30 ～ 59 days | **50,000 yen** |
| **During regular curricular activities / school events** | • **While on school premises, except during regular curricular activities, school events, or extracurricular (club) activities**<br>• **While commuting to school (for those with the additional commuting coverage)**<br>• **While traveling between school facilities or related sites** | **When participating in extracurricular (club) activities in or outside the school facilities** | 60 ～ 89 days | **80,000 yen** |
| | | | 90 ～ 119 days | **110,000 yen** |
| | | | 120 ～ 149 days | **140,000 yen** |
| | | | 150 ～ 179 days | **170,000 yen** |
| | | | 180 ～ 269 days | **200,000 yen** |
| | | | 270 days or more | **300,000 yen** |

Hospitalization

| Additional hospitalization benefits(＊3) (up to 180 days) |
|---|
| **Per day hospitalized 4,000 yen**<br>(Additional hospitalization benefits are covered from the first day of hospitalization regardless of the category of activity.) |

(＊2) **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.
(＊3) The hospitalization surcharge is payable from the first day of hospitalization, regardless of whether medical insurance benefits are paid.

**Notes**
(1) The benefits shown on the left shall be paid regardless of benefits from any other life insurance, health insurance, liability insurance, or compensation from the faulted party of an accident.
(2) Benefits payable under this insurance are limited to the amounts shown on the left and cannot be enrolled in twofold.
(3) The day of treatment is counted as one day even if the insured goes to multiple hospitals in the same day. Please note that days of treatment are not counted as two days even if the insured visits two hospitals in a single day.

### (4) Contact infection prevention benefits(＊4)

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

(＊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).

## 4. Examples of activities covered under this insurance

### (1) During educational and research activities



**① During regular curricular activities**

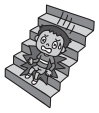
- Both eyes suffered burn injury due to sudden explosion when mixing substances in a flask during experiment.
- Accidentally cut the left index finger when slicing vegetables with a knife during cooking class.
- Required hospitalization and treatment for heatstroke resulting from working under the hot sun during internship at a preschool.

**② During school events**



- Got bruised by falling down when going down the stairs at a graduation ceremony
- Got food poisoning when having a meal in a training center accommodation
- Got bruised by getting hit in the left eye by a ball when working as a baseball referee

**③ When on school premises during times other than ①, ②, or ④.**



- Fractured a leg by falling down the stairs inside the school.
- Fractured the big toe on the left foot after attempting to jump over desks inside a classroom at the school and failing to land properly.

**④ During extracurricular (club) activities**



- Fell down and broke a bone on a slope, while participating in skiing club activities.
- Suffered from subluxation on the left acromioclavicular joint after being tackled by an opponent during an official rugby match away from the school.

### (2) During the commute to school and in transit between school facilities, etc.

**① During the commute to school**



- Bruised both knees and the chest after collision with a car coming out of a car park while commuting to school by bicycle.
- Contusion caused by blow to the head after slipping and falling while commuting to school on foot over frozen ground.
- Contusion of the right shoulder and right foot due to collision with another motorcycle coming from the right while commuting to school on a motorcycle.

**② In transit between school facilities, etc.**



- Contusion to and cuts on the right arm and both legs after falling from a motorbike as a result of avoiding collision with a car while going from the school to a club activity venue.

### (3) Measures to prevent infectious disease from contact infection during clinical training



- Contact with a used needle in the middle finger of the left hand during surgical operation in a regular curricular activity, leading to examination by a doctor for infection prevention.

## 5. Main cases not covered under benefits

Injuries resulting from the following circumstances:
Intentional acts or gross negligence on the part of the policyholder, insured (those who may receive compensation) or beneficiary; suicidal, criminal or hostile behavior by the insured, accidents occurring while driving an automobile without a license, intoxicated or under other circumstances hindering normal driving such as being under the influence of drugs; medical treatment for brain disease, illness, insanity, pregnancy, childbirth, premature delivery, miscarriage, surgery, etc. (excluding treatment for injuries that are covered); earthquakes, volcanic eruptions or resultant tsunamis (excluding the time period that the insured is engaged in observing these natural phenomena); war, insurrection or riots; accidents resulting from the harmful properties of nuclear fuel material (excluding the time period that the insured is engaged in research or experimental activities conducted with nuclear fuel material, objects contaminated by nuclear fuel material or equipment that uses it); radiation exposure or radioactive contamination (excluding the time period that the insured is engaged in research or experimental activities using equipment that generates radiation or radioactivity); whiplash, backaches, etc. with no other medical findings; accidents occurring while mountain climbing (using mountain climbing tools like ice axes), luging, bobsledding, skydiving, hang gliding or engaging in other dangerous extracurricular activities off school grounds; competitions, test drives and free runs at stadiums using automobiles or other vehicles performed as extracurricular activities off school grounds (＊1); execution of the insured's penal sentence; etc.
Accidents not meeting the condition of “sudden and unexpected” such as acute alcoholism from drinking or injuries made worse by the passing of time.

(＊1) If any of the above occur duirng regular curricular activities or school events or on school grounds, they will be covered.

## 6. Procedures for changes of contract (Changes from day or evening classes, etc., withdrawal, absence from school)

**(1) If you have signed up for a period exceeding two years, please inform the relevant section of your school (students section, student support section, health center, etc.) in the following situations:**

① Changing from day, evening or correspondence classes.
  a. Changing from evening to daytime classes
    Payment will be requested for premiums corresponding to unearned years.
  b. Changing from daytime to evening classes
    Premium payments corresponding to unearned years will be partially refunded.(＊1)
    However, if the daytime section, nighttime section or correspondence section classification changes during the academic year, the difference in insurance premiums for that academic year will not be returned or claimed.

② Withdrawing from school (including removal from the register and death)
  The unexpired premiums for the academic year shall be refunded according to the regulation in ① b.(＊1)
  However, the amount difference in premiums for the academic year for withdrawal from school midyear shall not be refunded.

③ Absence from school for 1 year or more in total during the period of insurance
  Premiums for years of absence shall be refunded after the period of absence from school, according to the period of absence.(＊1)

④ Changing your faculty or major, etc.

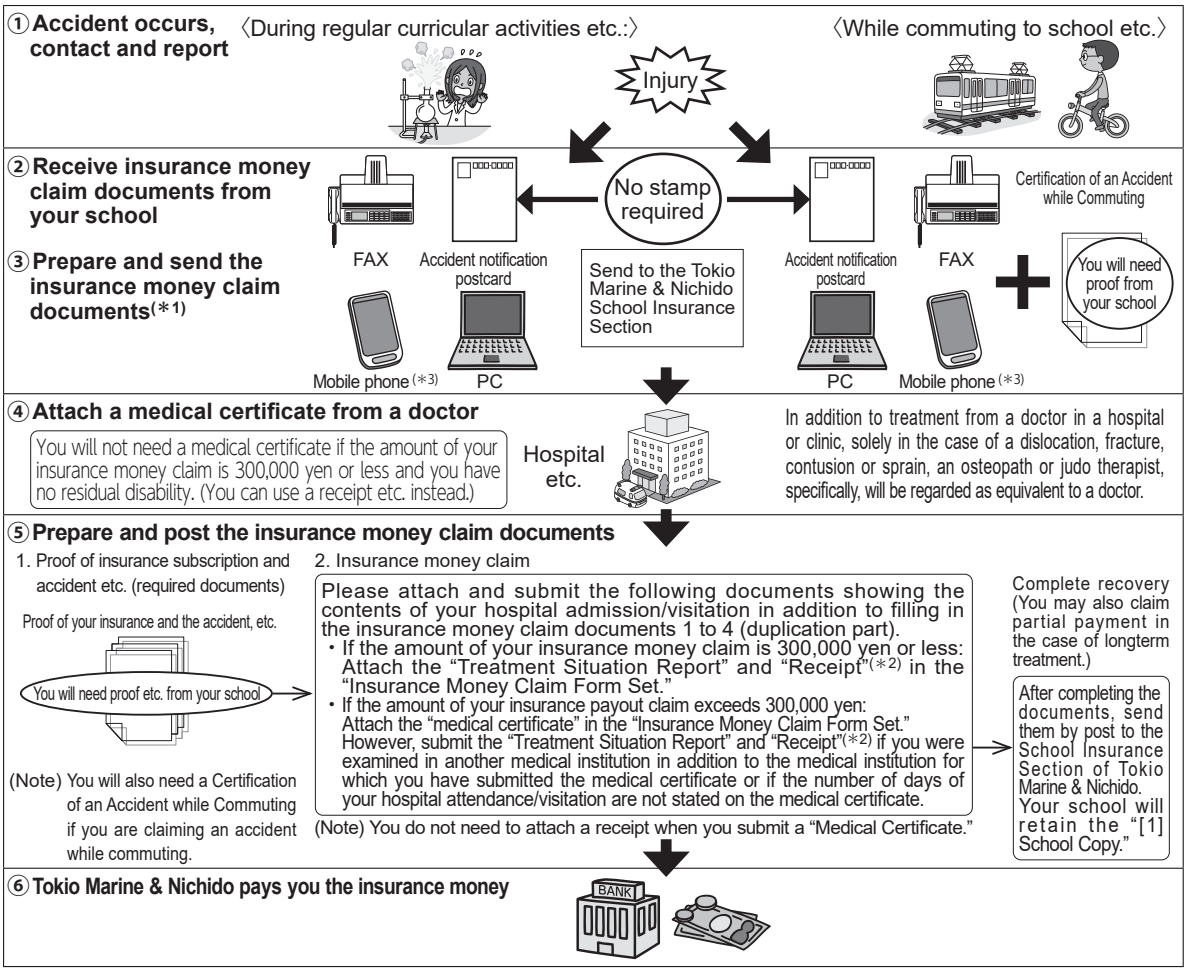
**(2) If the length of the course of study is extended for reasons such as absence or repeated years, it will be necessary to follow procedures to extend coverage when the period of insurance ends. Please apply with the prescribed share of premium(＊2) to your school.**

(＊1) Transfer fees related to the refunding of insurance premiums are the responsibility of the insured.
(＊2) Payment method of premium varies depending on school. For more details, please contact the relevant section of your school (students section, student support section, health center).

# II. Procedures in the event of an accident

## 〈Flow from an accident to the payment of claims〉

(Note) For insurance claims made via SkettBook (the official Gakkensai app), please refer to the app version of the Handbook for Enrollment of Gakkensai.




(＊1)
The method of preparing and sending the accident notification documents differs by school. Therefore, please check with your school in advance.

(＊3)
Accident notification system (mobile version) QR code

(Top page of the accident notification system)

(＊2)
This should state your hospital admission/visitation period. If it does not, attach a copy of your patient registration card or complete the name of the medical institution on the "Treatment Situation Report."

## 1. Accident report

In the case of an accident covered under this insurance, please report the time, place, circumstances, and extent of damages of the accident within 30 days (including date of occurrence) to the relevant section (students section, student support section, health center, etc.) of your school. Subsequently, please notify the School Insurance Section of Tokio Marine & Nichido either using an accident notification postcard (available at your school), by fax, or alternatively, by PC/mobile phone via the Accident Report System.
(Note) Please note that insurance claims may not be paid if notice is not received within 30 days of the date of the accident.
(Note) The right to request claims is bound by the statute of **limitations to three years.**

**In the following cases, in addition to reporting the accident via any of the aforementioned methods, please also complete the necessary sections and submit the following documents to the School Insurance Section of Tokio Marine & Nichido.**

- **For accidents while commuting to school: Certification of an Accident while Commuting**
- **For accidents while in transit between school facilities:Certification of an Accident During Transit Between Facilities**
- **For accidents caused by contact infection: Certification of Examination Proving Contact Infection**

(Note) Accident notification postcards,Certification of an Accident while Commuting or Certification of an Accident During Transit Between Facilities, and Certification of Examination Proving Contact Infection are available at your school.
(Note) Please address any accident notices and/or insurance claims to the School Insurance Section of Tokio Marine & Nichido.
(See p. 8 for the address for insurance claims)

## 2. Insurance claim procedures

The insured or representative(＊1) shall submit the following documents for insurance claims to the School Insurance Section of Tokio Marine & Nichido.
① Insurance claim documents (School verified documents and other proof)
② Medical certificate from doctor
However, a medical certificate from a doctor is not necessary if the benefit claimant himself/herself fills out and submits the treatment status report form with the receipt (which indicates the number of days for outpatient care; submit a copy of the patient registration card, etc. if there is no receipt) attached, in cases where claims are under 300,000 yen (in cases where the total with other liabilities is under 300,000 yen) and no physical mpediment was suffered.
③ Other documents (see Article 25 of the Standard Provisions, Article 4 of Additional coverage for commuting accidents, and Article 3 of Additional coverage for the prevention of contact infection)
(＊1) In principle, if the insured is a minor, the guardian shall file for insurance claims. Moreover, in principle, death benefit claims shall be filed by the legal heir of the deceased.
(Note) It is necessary to submit proof (details on receipt are okay) from the hospital for any days hospitalized.
(Note) Use the designated forms available at your school for the aforementioned documents in ① and ②.
(Note) In principle, claims shall be paid via bank transfers.

**Important:** After paying the insurance, the underwriting insurance company shall inform the General Insurance Association of Japan about the payment and based on this, the Association shall send a report of payment of insurance benefit to the school. Information on the payment of the insurance benefit related to the accident shall be shared by the underwriting insurance company, the school and the Association.

## III. Explanations of Important Points

Contract Overview & Points of Attention Explanation

- The Contract Overview gives particularly important information for understanding the details of this product of insurance.
- The Points of Attention contains matters which may be disadvantageous to enrolling students and other matters which are very important to them. Please be sure to read them.
- This document does not contain all information about this insurance. Full details of the insurance contract are based on the insurance policy terms and conditions published on the website of the Japan Educational Exchanges and Services (JEES). For questions and concerns, please contact the section in charge at your school. (students section, student support section, health center, etc.)

(Note) Please keep something from which subscription details can be understood, such as this “Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research” or the “Guide to Gakkensai”, etc.

# 1. Contract Overview

**1. Framework and conditions of acceptance**

**(1) Product framework**

This insurance is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured (those who may receive compensation), 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.

**(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 - 5.

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

These are the underwriting conditions of the insurance of the prearranged insurance types. Please confirm the details of insurance types on page 4.

**2. Insurance premiums**

Premiums are decided based on the applicable share of premium and other factors. For information about the insurance premiums, please refer to the Guide posted on the website of the Japan Educational Exchanges and Services (JEES).

**3. Maturity refunds and policyholders’ dividends**

There are no maturity refunds or policyholders’ dividends under this insurance.

# 2. Points of Attention

**1. Duty of disclosure**

At time of enrollment, the insured party is required to notify the underwriting insurance company of any important matters.(＊1)

- If the insured party failed to disclose any pertinent matters, or if the items disclosed are found to differ from fact, the contract may be terminated or insurance claims may not be payable.
- When concluding an insurance contract on behalf of another person, any failure to disclose pertinent matters, or any variance from fact in regard to disclosed items caused either by conscious intent or major oversight on behalf of the insured party (those who may receive compensation) or that person's representative, and through no fault of the insuring party or their representative(s), shall be treated as indicated above.

(＊1) This includes matters pertaining to other insurance contracts.

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

○Please refer to the details about the obligation to report withdrawal from school and the procedure in the occurrence of an accident on pages 5 to 6. Insurance claims may not be able to be paid or enrollment cancelled without providing notice and conducting procedures.

○Insurance premiums may change depending on the content of the contact we receive. In this case, we will bill or return premiums calculated for the period after the change in the content occurs in the notification items stated on the tally report etc.

**3. Commencement date of coverage**

Please confirm on page 1.

**4. Main cases not covered under this insurance**

Please confirm on page 5.

**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. Moreover, this insurance shall fall under the Non-life Insurance Policyholders Protection Organization of the Insurance Business Act, and claims and refunds shall be partialy 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.)

**6. Coinsurance**

For coinsurance, please confirm on the backside of the cover.

**7. 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 EnforcementRegulations.

(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.

(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 and other underwriting insurance companies.
Tokio Marine & Nichido Fire Insurance: https://www.tokiomarine-nichido.co.jp
Private information will be included in a list of enrolled members prepared by their schools 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.)

**8. Request for cancellation by the insured**

There is a scheme which allows the insured to cancel the enrollment in which he/she is involved. As to details of this scheme and procedures, please inquire using the contact number in the “Handbook for Enrollment.” Please explain the content of this scheme to the family members of the insured.

**9. Claim of insurance benefit by proxy**

If for certain reasons the insured is unable to claim the insurance benefit, and in the absence of a proxy of the insured who is authorized to receive the insurance benefit payment, a family member such as spouse who satisfies specific conditions by the underwriting insurance company may stand as proxy of the insured in claiming the insurance benefit. As to details, please inquire using the contact number in the "Handbook for Enrollment." Please explain the content of this scheme to the family members of the insured.

**10. 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:

- 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.

| Tokio Marine & Nichido Fire Insurance Co., Ltd. | General Insurance Association of Japan<br>General Insurance Alternative Dispute Resolution (ADR) Center (designated conflict resolution institution) |
|---|---|
| **For concerns or consultation about insurance:**<br>(Note) Regarding the status of enrollment in the insurance and change in the contract details, please get in touch with the contact at school.<br>(The insurance company)<br>Tokio Marine & Nichido Fire Insurance Co., Ltd. (Lead Insurance Company)<br>Public Sector Department II, Educational Institutions and Public Services Group<br>〒102-8014<br>6-4 Sanbancho, Chiyoda-ku, Tokyo<br>0120-587-050 (Toll free)<br><br>**For contact or consultation about accidents:**<br>School Insurance Desk, Tokio Marine Nichido<br>**0120-868-066 (toll-free)**<br>(Note) This number connects you to your School Insurance Desk, so calls may be returned from another School Insurance Desk in charge of your school.<br>Business hours: 9 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.<br>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.<br>For more information, please refer to the SONPO homepage.<br>(https://www.sonpo.or.jp/)<br><br>**03-4332-5241 (Nationwide Number)**<br>Business hours: 9:15 AM to 5 PM<br>(Closed on weekends, public holidays and during the New Year holidays) |

## IV. Addresses for insurance claims (Wellness Insurance Money Support Dept, Tokio Marine and Nichido Co., Ltd.)

| Tokio Marine Nichido Office (School Insurance Desk) | Address |
|---|---|
| Tokio Marine & Nichido Fire Insurance Co., Ltd.<br>Wellness Insurance Money Support Dept., Accident Insurance Support Office,<br>Accident Insurance Support Team 3 (School Insurance Desk)<br>Toll-free number: 0120-868-066 | Toranomon Tokio Marine Nichido Bldg.<br>3-9-4 Nishishinbashi, Minato-ku, Tokyo<br>105-8551 |

For inquiries about enrollment or approval, contact the section in charge at your school (students section, student support section, health center)

Issuer
Japan Educational Exchanges and Services
Student Insurance Division, Student Support Department

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

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What to do if you are injured

# Insurance claim procedures

## If you have an accident,

## perform the procedures below.




☑ **Report the accident to your school and confirm the means of notifying the insurance company (Tokio Marine & Nichido) of the accident.**

☑ **Report the accident to the Tokio Marine & Nichido School Insurance Desk (Tokyo) using the accident report postcard (postage paid), SkettBook (*), your cell phone, computer or fax.**

**＊SkettBook may not be available depending on the school.**

(Accident Report System Landing Page)

☑ **Get and keep your receipts from your hospital visits.**

☑ **Get the insurance claim form from your school.**

☑ **After completing treatment, send the insurance claim form (certified by the school) to the Tokio Marine & Nichido School Insurance Desk (Tokyo).**

**(Note) The address is on P8.**

☑ **Tokio Marine & Nichido will pay the claim.**