For students covered under the Personal Accident Insurance for Students Pursuing Education and Research "Gakkensai"

Insurance effective as of April 1, 2027

Academic Year 2027

Insurance for accidents involving third parties or their property

Covers liability during regular curricular activities, school events, etc. (in Japan and other countries).

Guide to Liability Insurance Coupled with Gakkensai, "Futaibaiseki"

Students covered under this insurance

Those currently enrolled in graduate schools, universities, junior colleges or technical colleges that are supporting members of Japan Educational Exchanges and Services (JEES) among the universities and other educational institutions stipulated in the School Education Law and **who are insured by "Gakkensai"** (*1) .

(*1) Gakkensai is the Japanese abbreviation of the Personal Accident Insurance for Students Pursuing Education and Research.

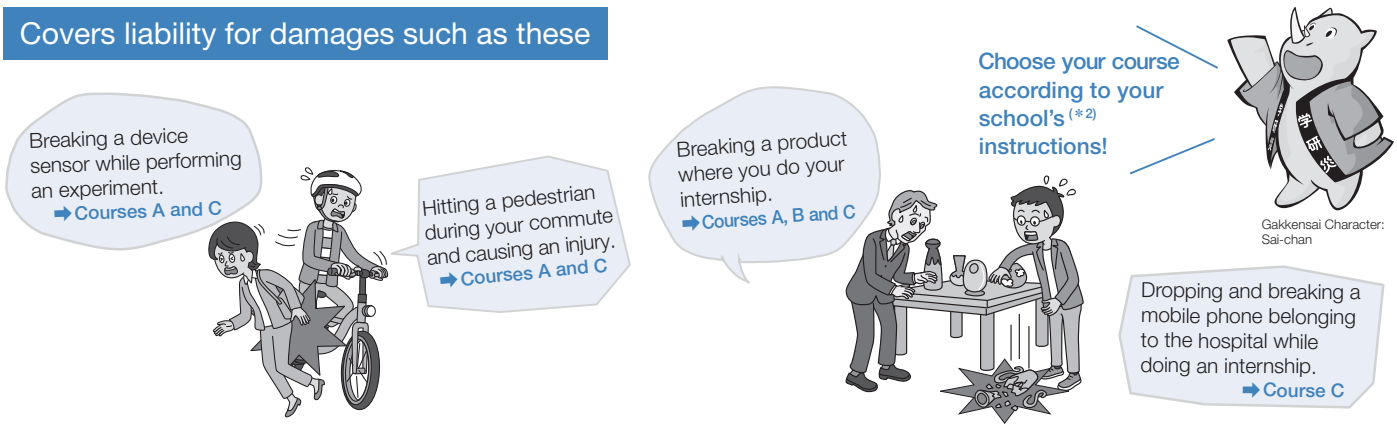
Period of insurance

- **Students admitted in April:**
  From 0:00 a.m., April 1 to 12 p.m., March 31 of the following year.
- **Students admitted in September:**
  From 0:00 a.m., September 1 to 12 p.m., August 31 of the following year.
- **Students admitted in October:**
  From 0:00 a.m., October 1 to 12 p.m., September 30 of the following year.

(Note) When enrolled for one year. For multi-year insurance contracts, the insurance is effective until the end of the academic year in which the insurance ends.

(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.

Covers liability for damages such as these



Course A "Gakkenbai"

Covers accidents occurring during regular curricular activities or commute!

Pays damages for accidents that occur during regular curricular activities, school events or your commute to and from school!

(Note) You do not need to enroll in course B if you have enrolled in course A.

Course B "Intern-bai"

Limited to internships and educational practicum, or other similar programs!

Pays damages for accidents that occur during internships, hands-on nursing care activities, educational practicum, nursery practicum, volunteer activities and commuting to and from them!

(Note) Excludes medical-related practicum and pharmaceutical educational practical training.

(Note) Limited to regular curricular activities, school events or extracurricular activities (*3) recognized by the school.

Course C "Igakubai"

Peace of mind during medical-related practicum as well!

Pays damages for accidents that occur during practicum at medical related departments, school events and your commute!

(Note) You do not need to enroll in course A and course B if you have enrolled in course C.



Gakkenbai (Course A): Liability Insurance for Students Pursuing Education and Research / **Intern-bai (Course B)**: Liability Insurance for Internships, Professional Qualification Activities, etc.
Igakubai (Course C): Liability Insurance for Medical Students Pursuing Study and Research

Enrollment details

Follow instructions as given by your school (*2), as enrollment procedures and the courses available differ at each school (*2).

(*2) 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).

Compensation

Students (the insured) will be covered up to the limit of payment against damages for which, during the period of this insurance, they may be held legally liable to pay in Japan or abroad for causing injuries to a third party or damaging any property belonging to a third party, etc. during their regular curricular activities, school events, extracurricular activities (*3), or commuting to and from them.

(*3) "Extracurricular activities" refers to **the internship or volunteer activities carried out in the school for internship or volunteer purposes by student groups that are approved by the school** in accordance with the formalities prescribed by the school. **Therefore, any accidents during other club activities outside of this scope will not be covered.** However, coverage shall be provided for acts that occur while the insured is in transit between the residence and a facility that is the location for an activity, by reasonable route(s) and methods, when participating in club activities (excluding activities, etc. prohibited by the school) aligned to regular curricular activities or school events on the same day.

This university/college offers the Liability Insurance Coupled with Personal Accident Insurance for Students Pursuing Education and Research provided by Japan Educational Exchanges and Services (JEES). This insurance provides enrollees with coverage for accidents occurring during educational and research activities while at university/college. For further information, please read the "Handbook for Enrollment" of this insurance available on the JEES website.

1. Scope of activities

Activities \ Course	Course A (*1) ("Gakkenbai")	Course B (*2) ("Intern-bai")	Course C (*3) ("Igakubai")
During internships, nursing care experience, educational practicum, nursery practicum, volunteer activities and commuting to and from them. (*4)	○	○	○
Regular curricular activities other than those mentioned above, school events, and commute to/from school	○	×	○
Medical-related practicum (*5) and the commute	×	×	○

(＊1)
Excludes medical-related practicum. Includes pharmaceutical educational practical training.

(＊2)
Excludes medical-related practicum and pharmaceutical educational practical training.

(＊3)
Includes medical-related practicum.

(＊4)
Limited to regular curricular activities, school events and extracurricular activities recognized by the school.

(＊5)
Medical-related departments and studies refers to regular curricular activities and school events recognized by the school.

2. Insured amount (limits of coverage) and premiums covered

		Course A	Course B	Course C
Limit of coverage (*6)		100 million yen per accident combining both bodily injury and property damage. (No deductible(*7))		
Premium per insured person	1 year	340 yen	210 yen	500 yen
	2 years	680 yen	420 yen	1,000 yen
	3 years	1,020 yen	630 yen	1,500 yen
	4 years	1,360 yen	840 yen	2,000 yen
	5 years	1,700 yen	1,050 yen	2,500 yen
	6 years	2,040 yen	1,260 yen	3,000 yen

(＊6)
Limit of coverage for one insured person per year.

(＊7)
A deductible is the amount of money deducted from damages within calculated insurance payments. Deductible means the amount to be borne by the insured.

(Note) The annual premium is charged even for those enrolling midway through the academic year.
(Note) Cancellation is possible during the insurance period, but the premium for that academic year will not be refunded.

3. Main cases covered under this insurance

◆**(For details please refer to the insurance clauses. Please check the content of the clauses on the Japan Educational Exchanges and Services (JEES) website.)**

1. When the insured is held legally liable for damage caused by a disability to third parties (including death resulting from the disability; the same applying hereinafter) or for the damage to any property belonging to third parties (including loss, breakage, or stains) during the insurance period for the following reasons:

A. An unexpected accident occuring during the activities specified in "1. Scope of activities" above (hereinafter "activities"), which are caused by the implementation of these activities (Premises Liability Insurance).

B. An unexpected accident caused by food or drink or goods (including pharmaceuticals, hereinafter “products”) supplied in connection with regular curricular activities, school events, or extracurricular activities (*3 on page 1) which were not in possession of the insured party, or an accident caused by these activities and arising after completion of these activities. (Product Liability Insurance)

2. When the insured has been held legally liable for damages during the insurance period by a person who is legally entitled to an entrusted article that the insured has subjected to destruction, damage, staining, loss, theft or fraud in relation to the property of another person (“entrusted property”) which was used or controlled by the insured during activities (Bailee’s Liability Insurance).

【Types of claims payable】
The Company shall pay the following compensation or expenses borne by the insured:
(Note) Prior approval by the underwriting insurance company is required for the recognition of liability and the determination of compensation amount.

① Compensation for damages the insured is liable for;
② Legal expenses incurred, such as hiring a lawyer, with the written consent of the Company
③ Expenses incurred that are deemed necessary or beneficial, with the written consent of the Company, to preserve or exercise the right to receive compensation for damages from a third party, or in order to prevent the occurrence or extension of further damages from a prior accident;
④ Expenses for the need of emergency measures such as first-aid treatment and/or escort, or other expenses incurred, with the written consent of the Company, in cases that have been deemed as creating no liability after taking the necessary steps to preserve or exercise the right to receive compensation for damages from a third party, or in order to prevent the occurrence or extension of further damages from a prior accident;
⑤ Expenses incurred in cooperation with requests from the underwriting insurance company in cases where the Company settles outstanding compensation for damages in lieu of the insured.

【Method of claim payments】
Regarding the legal damages in ① above, we will pay insurance claims up to the limit of payment. (In the case of fiduciary liability insurance, the limit is the market value of the consignment at the place and time when the accident occurred.)
In principle, the amount of expenses in ②-⑤ above is covered in whole by this insurance.
However, if the amount of damages in ① exceeds the limit of coverage, this insurance will cover a partial amount for legal expenses in ② calculated by reducing the "limit of coverage ÷ compensation for damages in ①" from expenses.

4. Main cases with no compensation

◆**(For details please refer to the insurance clauses. Please check the content of the clauses on the Japan Educational Exchanges and Services (JEES) website.)**

• Common

① Willful act of the policyholder or the insured;
② War, disturbances, riots, civil commotions or labor strikes;
③ Earthquakes, eruptions, floods, tsunamis, or high tide
④ Added liabilities from any special agreements entered into between the insured and a third party regarding damages;
⑤ Liability caused by the discharge of water or air;
⑥ Effects of nuclear fuel materials, nuclear source material, radioactive elements or radioisotopes, etc., or injury caused by the special characteristics of such substances (including radioactive contamination and radiation syndrome). However, this excludes injury suffered when there has been no violation of laws and ordinances through use, storage or transport of radioisotopes for medical or industrial use.
⑦ Damages caused by the following actions of the insured:
・medical activities and activities that may be harmful to the body, those of which are prohibited by law if not conducted by authorized doctors, dentists, nurses, health nurses, or birth attendants.
・compounding, administering, selling, or supplying pharmaceuticals
・acts prohibited by individuals who are not authorized shiatsu massage practitioners, acupuncturists, moxibustion practitioners, judo therapists, architects, real-estate investigators, engineers, surveyors, or veterinarians.
(Note) However, in the case of Course C, the above cases are not applicable when prescribed requirements are fulfilled for a medical-related practicum. Also, in the case of Courses A and C, “compounding, administering, selling, or supplying pharmaceuticals” mentioned above is not applicable when prescribed requirements are fulfilled for pharmaceutical educational practical training.
⑧ Cyber attacks:

• Premises Liability Insurance

① Damage caused by the ownership, use or control of an automobile, motorcycle (less than or equal to 50cc), aircraft, elevator, boat or railroad car (excluding ones whose main driving power is human power), or animals outside of the facilities;
② Damage and cleanup cost caused by emission, discharge, escape or leakage of contaminants (however, this excludes cases where the emission, etc. of contaminant is unforeseen, unexpected and sudden, and the insured discovers this within the prescribed period of time and informs the underwriting insurance company within the prescribed period).
③ Liability arising from carcinogenic or harmful substances such as asbestos and alternative substances;

• Product Liability Insurance

① Damages caused by products manufactured, sold and delivered willfully in contravention of laws or by gross negligence;
② Liability arising from unusable or damaged products;
③ Claim for damages from a lawsuit in courts overseas for accidents in Japan;
④ Damage and cleanup cost caused by emission, discharge, escape or leakage of contaminants (however, this excludes cases where the emission, etc. of contaminant is unforeseen, unexpected and sudden, and the insured discovers this within the prescribed period of time and informs the underwriting insurance company within the prescribed period).
⑤ Liability arising from carcinogenic or harmful substances such as asbestos and alternative substances;

• Bailees Liability Insurance

① Damage to bailed goods from spontaneous combustion or explosion;
② Accidents discovered after the delivery of bailed goods to the bailer;
③ Damage, theft, loss, or exploitation of bailed goods such as bicycles, motorcycles, motorized bicycles, automobiles, aircraft, watercraft, vehicles, animals, musical instruments, stocks and bonds, revenue stamps, postage stamps, bonds, account books, precious metals, gems, works of art, antiques, medals, badges, manuscripts, design specifications, templates and the like.
④ Internal damages from the permeation or blowing of rain, snow, hail, or sleet from

outside the building.
⑤ Damage caused by leakage or escape of vapor or water from water supply pipes, warm air-conditioning equipment, humidity control equipment, fire hydrants, or business/home use equipment, or leakage or escape of contents from sprinklers.
⑥ Damage caused by incompetent use, etc. of entrusted property.

5. Other

• Points of concern after enrollment

After enrolling in this insurance, please inform the section in charge of your school (the students section, student support section, health center, etc.) without delay in the occurrence of any of the following:

・Changing department, faculty, etc, being absent from school for 1 year or more in total during the period of insurance, changing the course you are enrolled in, and withdrawing from school

• Cases of concurrent insurance contracts

Insurance claims shall be paid in the following manner in cases where concurrent insurance contracts or mutual aid contracts exist, which duplicate in content with this insurance contract (hereinafter as "other insurance contracts").

① In cases where insurance claims or mutual aid benefits have not been paid by other insurance contracts: The payment of claims shall be made in accordance with the enrollment details of this insurance contract, regardless of other insurance contracts, etc.
② In cases where insurance claims or mutual aid benefits have been paid by other insurance contracts: The payment of claims shall be made in accordance with the enrollment details of this insurance contract with respect to the amount of damages after subtracting any insurance claims or mutual aid benefits paid by other insurance contracts.

• Notes regarding double compensation coverage

In cases in which there is an insurance policy (includes insurance policies excluding special policies and insurance underwriting companies) that has the same compensation policy, the compensation coverage might be redundant. When the compensation coverage is redundant, any accidents that are within the coverage can be paid for by either policy. However, there is a possibility that the policyholder only receives compensation from one company. Please check the difference and the maximum coverage in the compensation policy and consider the necessity for the policy.

• Procedures in the event of an accident

When an insured event occurs, or an accident occurs causing an insured event to happen, you must contact the school insurance desk of Tokio Marine & Nichido Fire Insurance Co., Ltd. and inform them of the following information without delay.

・Your full name, age, and enrolled school - Date and time of accident - Location of accident
・Full name and age of the injured party - Cause of accident - Degree of damage (injury, destruction, etc.)

Also, please inform the school section in charge (the students section, student support section, health center, etc.) in the occurrence of any accident, and state that you have reported details of the above to the underwriting insurance company. Please note that a delay in giving the above notice may result in the reduction of claims payable, and the right to request claims is bound by **the statute of limitations of three years.**

• Out-of-court settlement services

Out-of-court settlement services are not available. This insurance does not offer settlement negotiation services as an insurance company between the insured and parties who sustained injury or damage. In the occurrence, therefore, of an accident liable under this insurance, be aware that you must conduct out-of-court negotiations directly with the injured party, upon advice from the department/section in charge at the underwriting insurance company. Moreover, please note that the admission of your liability or any agreement to the amount of damages given without approval from the underwriting insurance company may lead to the failure to receive the claim either in whole or in part.

• On liens

In personal liability insurance the injured party in an insured event who has the right to request damages against the insured has a lien on the insured's right to request the underwriting insurance company to pay insurance claims (excluding the right concerning insurance claims for expenses) (Paragraph 1 of Article 22 of the Insurance Law). "A lien" means the victim's right to receive compensation for the victim's credits out of the insurance benefits prior to all other creditors.
The insured may request the underwriting insurance company to pay claims to the extent of compensation made to victims or of the amount agreed by the injured party (paragraph 2 of Article 22 of the Insurance Law).
For the above reasons, the amount of insurance claims which the underwriting insurance company may pay upon request from the insured shall be limited to the cases of ① to ③ mentioned below, with the exception of insurance claims for expenses.
① The insured has already settled compensation for damages to the injured party;
② The victim can confirm agreement given by the underwriting insurance company for the payment of insurance claims to the insured; or
③ Under instruction from the insured, the underwriting insurance company makes the payment of insurance claims directly to the injured party.

• Handling of insolvency cases of an underwriting insurance company

In the event that the 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.
If, at the time of the insolvency of the underwriting insurance company, the policyholder is a private individual, a “small-scale corporation” (meaning Japanese corporations and foreign corporations (restricted to contracts entered into by offices in Japan) of which the number of regular employees at the time of the insolvency does not exceed 20) or a condominium owner association, this insurance shall be under the jurisdiction of the Non-life Insurance Policyholders Protection Organization and claims, refunds, etc. shall, in principle, be covered up to 80% (or 100% in respect of claims arising from the insured incident occurring within 3 months of the suspension of payment by the insolvent insurance company). (Even in the event that the policyholder is not in a private individual contract, the above coverage shall apply to the insured individual(s) for the part of the contract which the individual(s) actually bear premiums.)

• 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 the direct writing insurance company and group companies of the underwriting insurance company, as well as between the underwriting insurance company and affiliated companies for the purpose of providing and introducing products and services.
④ Private information shall be supplied to domestic 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. (https://www.tokiomarine-nichido.co.jp) 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.)

• Cancellation due to significant reasons

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 or insured caused damages or injury with the purpose of having Tokio Marine & Nichido Fire Insurance pay insurance money based on this policy.
・The policyholder or insured is affiliated with organized crime or is deemed to be an otherwise antisocial force, etc.
・The insured engaged in fraudulent activity with respect to the claim for insurance money based on this policy.

- This “Guide” provides a summary explaining “Liability Insurance coupled with Gakkensai” (Premises Liability Insurance/Product Liability Insurance/Bailees Liability Insurance). Full details are given in the insurance clauses, etc. mentioned on the JEES webpage. For questions and concerns, etc., please contact the school section in charge (the students section, student support section, health center, etc.). Furthermore, after taking out this insurance, please read the “Handbook for Enrollment of Liability Insurance coupled with 'Gakkensai'”. If the applicant is someone other than the insured person, please explain the content of this “Guide” to the insured person.
- “Liability Insurance coupled with Gakkensai” is a contract of coinsurance entered into between Japan Educational Exchanges and Services and the following insurance companies (TBD) 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 JEES.
  Aioi Nissay Dowa Insurance Sompo Japan Insurance Tokio Marine Nichido (Lead insurance company) Mitsui Sumitomo Insurance
- “Liability Insurance coupled with Gakkensai” is a nickname given to the Premises Liability Insurance/Product Liability Insurance/Bailees Liability Insurance based on the Standard Provisions for Personal Liability Insurance, Coverage for Premises Owners (Management), Coverage for Products, Coverage for Bailees, Endorsement for “Liability Insurance coupled with Gakkensai”, etc.

〈Policyholder〉

Japan Educational Exchanges and Services (JEES) 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/

For details, please read the “Handbook for Enrollment of ‘Liability Insurance coupled with Gakkensai’” on the JEES website.

JEES Futaibaiseki　Search

Explanation of Important Points
(Please be sure to read the Contract Overview & Points of Attention)

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 them carefully before enrolling in this insurance.
- This document does not contain all information about this insurance. Full details are given in the insurance clauses, etc. mentioned on the webpage of the Japan Educational Exchanges and Services (JEES).For questions and concerns, etc., please contact Japan Educational Exchanges and Services (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 'Liability Insurance coupled with Gakkensai'," etc. as an enrollment certificate, etc. is not issued.

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 covered under insurance), who are enrolled in schools that are supporting members of JEES and who are insured by "Gakkensai". JEES reserves the right to request the insurance policy and the right to cancel the insurance contract.

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

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

Please confirm ① the main causes for payment (main cases for compensation), ② the main reasons for exemption from responsibility (main cases not covered for compensation) and ③ the period of insurance and other details on pages 1-3.

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

Please make a decision based on the underwriting conditions of the insurance (the insured amount, etc.) from the prearranged insurance courses. For details on insurance courses, please refer to page 2.

2. Premiums and methods of payment for premiums

Premiums are decided based on the insurance course chosen and other factors. Please confirm the details on premiums on page 2, and pay premiums as instructed by your school.

3. Maturity refunds and policyholders' dividends

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

Points of Attention

1. Cautions about common compensation

Please check page 3.

2. Duty of disclosure

At the time of enrollment, you are required to disclose important matters(*1) to the underwriting insurance company.

- In the event that disclosure items are missing or they differ from the facts at the time of enrollment, the policy may be canceled, 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 (the person benefiting from the insurance) 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.

3. Duty of notice

(1) Points of concern after enrollment (notification of changes)

Please confirm the details about the obligation of reporting withdrawal from school, etc. and the procedure in the occurrence of an accident, etc. on page 3.

(2) Acceptance of a renewal contract

Depending on claims made, etc. there may be cases where we find it difficult to renew your contract for the next term or where we find it necessary to limit the conditions of insurance.

4. Commencement of liability

(1) Liability for insurance for students admitted in April begins at 0 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(*2) 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(*2) 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(*2) 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.

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

5. Main exclusions (main cases with no compensation)

Please refer to page 2-3.

6. Handling of insolvent insurance companies

In the event that the underwriting insurance company should become insolvent, there may be cases where the payment of claims, refunds, etc. is frozen for a certain period of time or where the amount of claims, refunds, etc. is reduced. For details, please refer to page 3.

7. Handling of private information

Please refer to page 3.

Other points to be aware of

1. Coinsurance

For coinsurance, please refer to page 3.

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 confirm that the insurance product meets the needs of students in terms of the following points by checking the explanation of important matters described in this guide. In the unlikely event that it does not meet your expectations, please reconsider your subscription details.

- ☐ Conditions and types of claims payable under this insurance
- ☐ Insurance benefits (contract benefits)
- ☐ Period of insurance (contract period of insurance)
- ☐ Premiums and methods of payment for premiums

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

Please pay particular attention to the information provided in "Points of Attention" such as "Main exclusions" that may disadvantage you, "Cautions about common compensation(*3) and "Duty of notice" sections.

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

For concerns or consultation about insurance

Tokio Marine & Nichido Fire Insurance Co., Ltd. (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 reports 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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