

GUIDE TO Liability Insurance coupled with PAS

- Course A** Liability Insurance for Students Pursuing Education and Research (LSR)
- Course B** Liability Insurance for Internships, Professional Qualification Activities, etc. (INTERN-L)
- Course C** Liability Insurance for Medical Students Pursuing Study and Research (LMS)

1. Content of Insurance

Students 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 by injuring third parties or damaging any property belonging to third parties during their curricular activities, extracurricular activities (Note 1), or school events, and commuting to and from them. (For details, refer to “main cases for compensation” on page 2.)

* “Commuting to and from” refers to the transit for the participation of activity between the insured student’s residence (Note 2) and the facility the activity is located at, or facilities in the case the activity is held in multiple locations, by reasonable route(s) and commuting methods that are not prohibited by the University.

(Note 1) “Extracurricular activities” refer to the internship or volunteer activities carried out for internship or volunteer purposes by student groups in the university approved by the university/college in accordance with the formalities prescribed by the university/college. However, any activity held in times and locations prohibited by the university/college and prohibited conduct shall not be covered.

(Note 2) A round trip refers to the insured being in transit between the residence (Note 3) and a facility that is the location for an activity, for the purpose of participating in activities provided for in each Course, by reasonable route(s) and methods that are not prohibited by the university. Please see “Subscribers’ Guidebook” for details regarding treatment in cases where there has been deviation from reasonable route(s) or interruption of transit, etc.

(Note 3) This includes the place of employment only for those who enter the university/college after passing the entrance exam for adults*.

* “Entrance exam for adults” refers to the entrance exam for working members of society who are admitted under different methods than general applicants for admission, such as by the special selection exam for adults, etc.

● Curricular Activities

“Curricular activities” refer to lectures, experiments, seminars, practical training courses and the following activities.

- ① Research for graduation thesis and dissertation under the supervision of an educator.
(However, this excludes items carried out in places wholly related to the private life of the insured.)
- ② Research activities conducted in the university/college library, reference room, language learning facility, or other locations, or in the preparation and clean up of lessons under the supervision of an educator.

● School Events

This refers to all educational activities, including the entrance ceremony, orientation, and graduation ceremony, and other events hosted by the university/college.

2. Persons eligible for this insurance

Persons eligible for this insurance are only those students who are enrolled in graduate schools, universities or junior colleges and are covered under PAS.





3. Scope of activities covered under this insurance

- Course A** (excludes medical-related practice, but includes practical training in pharmaceutical education)
During regular curricular activities, school events, extracurricular activities (Note 1) and commuting to and from them (includes the scope covered in Course B)
- Course B** Internships, nursing care experience, educational practice, nursery practice, volunteer activities and commuting to and from them.
However, such activities are restricted to those approved by the university or college as regular curricular activities, school events or extracurricular activities (Note 1). (medical-related practice and practical training in pharmaceutical education shall not be covered)
The scope of coverage for Course A (LSR) and Course C (LMS) includes the scope of coverage in Course B (INTERN-L), so there is no need for students enrolled in Courses A or C to enroll in Course B.
- Course C** (includes medical-related practice)
Regular curricular activities in the medical-related department and studies, school events, extracurricular activities (Note 1), and commuting to and from them (includes the scope of coverage in Courses A & B)

- ◇ Internships refer to students’ working experience related to their majors at school or to their future business careers at companies etc. while they are enrolled in school.
- ◇ Nursing care experience activities refer to experience activities carried out by those who wish to acquire ordinary qualifications for teachers in primary or junior high schools.
- ◇ Educational practice refers to students’ activities for acquiring a teacher’s certificate in kindergartens, primary schools, junior high schools and high schools where they are accepted, as a curriculum for subjects falling under “educational practice”. *Educational practice includes “educational practice for infants, children, and students with special needs” for acquiring a teacher’s certificate at special needs schools, as well as “nursing practice” for acquiring a nurse-teacher’s certificate.
- ◇ Nursery practice refers to students’ activities for acquiring a certificate for a childcare worker at places (nursery centers, etc.) where they are accepted under the training subject of “nursery practice” as established by the Ministry of Health, Labor and Welfare, which regulates the Child Welfare Law and its Enforcement Regulations. ◇ Volunteer activities refer to students’ voluntary activities for social contribution by means of their individual capabilities, labor or assets. (However, such activities are restricted in this insurance to regular curricular activities under school management, school events and extracurricular activities (Note 1).)
- ◇ Medical-related practice refers to practice for regular curriculums or school events by medical-related departments or classes of graduate schools, universities or junior colleges.*
- ◇ Practical training in pharmaceutical education refers to practice for regular curriculums or school events by departments or classes of pharmacy of graduate schools, universities or junior colleges or of departments or classes of a like kind.

* Medical-related and pharmaceutical practice shall be covered hereunder when conditions are met in such cases as where ① it is recognized as a regular course by the university or college, ② the insured is not engaged in business (including a part-time job) related to his/her particular professional qualification, and ③ the proofs of ① & ② are obtainable at the university or college. For details please contact the section in charge at the university or college (the students section, student support section, health center, etc.).

Examples of accidents covered

<ul style="list-style-type: none"> ● An erroneous mix of chemical substances in a chemical experiment in a regular curriculum led to an explosion and caused burns on classmates. (Covered in Courses A and C) 	<ul style="list-style-type: none"> ● Set up a food stand selling grilled chicken at a campus festival and hospitalized five persons due to food poisoning. (Covered in Courses A and C) 	<ul style="list-style-type: none"> ● During internship activities in regular curricular courses a student broke a machine by mistake at the place where he or she was sent. (Covered in Courses B and C) 	<ul style="list-style-type: none"> ● Serious injury caused by accidentally pushing into another person while running on the stairs at a station when en route from the residence to the university/college to take classes. (Covers Courses A and C) 
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(Caution) Accident during club activities (Note 4) are not covered by this insurance. However, coverage shall be provided for acts that occur while in transit between the residence and a facility that is the location for an activity, by reasonable route(s) and methods that are not prohibited by the university, when participating in club activities aligned to regular curriculum or school activities on the same day.

(Note 4) “Club activities” refers to cultural or athletic activities in accordance with the university rules and regulations and under the supervision of a student group approved by the university. However, this excludes extracurricular activities (Note 1) and activities held in times and locations prohibited by the university/college, and prohibited conduct.

4. Compensation Amounts (limits of coverage) and Premiums

Activities	[Course A]	[Course B]	[Course C]	
	Liability Insurance for Students Pursuing Education and Research (LSR)	Liability Insurance for Internships, Professional Qualification Activities, etc. (INTERN-L)	Liability Insurance for Medical Students Pursuing Study and Research (LMS)	
Compensation	During regular curricular activities, school events, extracurricular activities (Note 1 on page 1) and commuting to and from them (includes the scope covered in Course B)	During internships, nursing care experience, educational practice, nursery practice, volunteer activities and commuting to and from them; provided, however, that such activities are restricted to those approved by the university or college as regular curricular activities, school events or extracurricular activities (Note 1 on page 1).	During regular curricular activities in medical-related departments and studies, school events, extracurricular activities (Note 1 on page 1) and commuting to and from them (includes the scope covered in Courses A & B)	
Limit of coverage (*1)	100 million yen per accident combining both bodily injury and property damage. (*2 No deductible)			
Share of Premium	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

- * 1 Limit of coverage for one insured person per year.
- * 2 A deductible is the amount of money deducted from damages within calculated insurance payments. Deductible means the amount to be borne by the insured.
- * 1. The annual premium is charged even for those enrolling midway through the academic year.
- * 2. Cancellation of contract during the period of insurance will be cancelled at the end of the academic year.

5. Period of Insurance

Please note that the period of insurance differs according to the month of admission into a school.

Students admitted in April: From 0:00 a.m., April 1 to 12 p.m., March 31 of the following year.

* When payment of the premium is not made by March 31, the period of insurance will be from 0:00 a.m. of the day subsequent to the payment of the premium until 12 p.m., March 31 of the expected academic year of graduation.

* For applications covering several years, this runs until 0:00 a.m. of March 31 in final year of the period of insurance.

Students admitted in October: From 0:00 a.m., October 1 to 12 p.m., September 30 of the following year. (For a one-year application)

* When an application for insurance together with the payment of a premium is not made by September 30, the period of insurance will be from 0:00 a.m. of the day subsequent to the application with the payment of the premium until 12 p.m., September 30 of the following year.

* For multi-year insurance contracts, the insurance period is effective until 12 p.m. on September 30 of the academic year in which the insurance ends.

(Note) The above applies to optional enrollment. For joint enrollment of all students, please refer to page 4

6. Enrollment Details

Follow instructions as given by your university as enrollment procedures differ by the university.

Main cases covered under this insurance

◆(For details please refer to the insurance clauses. Please contact Japan Educational Exchanges and Services, if you want to verify the content of the clauses.)

① When the insured is held legally liable for damages within "3. Scope of activities covered under this insurance" as listed on page 1 (hereinafter as "activities"), 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) as a result of any of the following accidents:

- a. A fortuitous accident occurring in connection with such activities (Premises Liability Insurance).
- b. Accidents occurring after as a result of activities and after the conclusion of said activities, and accidents caused by property that has been separated from the ownership of the insured (food and drink, and deliverables (including medicine) for regular curriculum, school events or extracurricular activities (Page 1, Note 1)) (product liability insurance)

② When the insured has been held legally liable for damages 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") used or controlled by the insured during activities (trustee liability insurance)

Furthermore, this is limited to cases where personal/property-related accidents occur during the period of the insurance.

<Types of claims payable>

The Company shall pay the following compensation or expenses borne by the insured:

- ① Compensation for damages the insured is liable for;
 - * Approval from the underwriting insurance company is necessary after the compensation amount has been decided.
- 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 no liability after taking the necessary or beneficial 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>

The Company shall compensate for losses or damages borne in ① above and pay insurance claims up to the limit of coverage. 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.

Main cases with no compensation

◆(For details please refer to the insurance clauses. Please contact Japan Educational Exchanges and Services, if you want to verify the content of the clauses.)

<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 fuel contaminates, radioactive elements or radioisotopes, etc., or injury caused by the special characteristics of such substances (including radiation or radioactive contamination). 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 (Note):
 - medical activity
 - activity that may be harmful to the body if not conducted by a licensed physician or nurse.
 - 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, nor veterinarians.
- However, cases are covered when requirements are fulfilled for medical-related practice in Course C or pharmaceutical educational practical training in Courses A and C etc.

<Premises Liability Insurance>

- ① Damage caused by the ownership, use or control of an automobile, motorized bicycle, aircraft, elevator, boat or railroad car, 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).;
- 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 Liability arising from the discharge, outflow, overflow or leakage of contaminants and decontamination expenses (excluding liability in cases where such discharge, etc. are unexpected, sudden and extreme and where notice is given 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, 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

<Points of concern after enrollment>

After enrolling in this insurance, please inform the section in charge without delay (the students section, student support section, health center, etc.) in the occurrence of any of the following:
· Change of departments or subjects of study · Absence from school for 1 year or more in total during the period of insurance
· Withdrawal 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 exists, which duplicate in content with this insurance contract (hereinafter as "other insurance contracts").

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 terms and conditions of this insurance contract, regardless of other insurance contracts etc.

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 terms and conditions 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.

<Procedure in the occurrence of an accident>

If an unexpected accident has occurred as an event insured against or has caused an event insured against, without delay please convey the following information to the School Insurance Desk of Tokio Marine & Nichido Fire Insurance Co., Ltd. via telephone, as listed in the "Subscribers' Guidebook".

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

Also, please inform the university/college 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 (3) years.

<Out-of-court Settlement Services>

Out-of-court settlement services are not available. This insurance does not offer a settlement negotiation services as an insurance company between the insured and parties who sustained an 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 whole or part of the claim.

<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 from out of benefits of insurance 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+A276>

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 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 use private information concerning the names, student numbers, payment dates, etc. of students enrolled in this insurance for the purposes of effecting insurance contracts between JEES and the underwriting insurance companies. The underwriting insurance companies and their group companies * will use such information (including any information obtained in the past) for the purposes of underwriting decisions, management and implementation of duties under this contract, provision of incidental services, information and provision of various other insurance and financial products and related services, conducting questionnaires, as well as in cases ① to ⑤ mentioned below. The purposes of using particular confidential health and medical information (sensitive information) are restricted to necessary approval under the Insurance Business Law Enforcement Regulations, to the scope considered necessary for the appropriate operation of insurance business and the like.

- 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), medical institutions, entities related to insurance claims and payments, financial institutions, and the like.
- ② Private information shall be used in cooperation with other damage insurance companies, insurance companies within the underwriting insurance group, and the General Insurance Association of Japan for the purpose of making decisions regarding the entrance or revision of insurance contracts, as well as insurance claim payments.
- ③ Private information shall be used in cooperation between the underwriting insurance company and the Group, as well as between the Company 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, maintaining and managing reinsurance contracts of reinsurance contracts.
- ⑤ Private information shall be submitted to secured parties for administrative procedures regarding the establishment, change, or transfer of security rights of pledges, liens, mortgages, and title rights, as well as the maintenance, management, and exercise of such rights.

Private information will be included in a list of enrolled members prepared by their universities or colleges which JEES submits to Tokio Marine & Nichido. Should you find it difficult to agree to the above, you are requested to inform JEES immediately. (Agreement to the above is required to enroll in this insurance.)

* The Tokio Marine Group, a part of the groups of the underwriting insurance companies, includes Tokio Marine & Nichido Fire Insurance Co., Ltd., the Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Life Insurance Co., Ltd., Tokio Marine & Nichido Financial Life Insurance Co., Ltd., and their subsidiary companies under the umbrella of Tokio Marine Holdings, Inc.

Please refer to the homepages of JEES, Tokio Marine & Nichido Fire Insurance Co., Ltd. and the other underwriting insurance companies for details of the group companies of the underwriting insurance companies, a list of their affiliated companies, persons in charge of private information in the respective underwriting insurance groups, a list of products and services available, and the handling of private information in the underwriting insurance companies (including their group companies).

This "Guide" provides a summary explaining about accident insurance for students pursuing study and research (facility liability insurance/product liability insurance/trustee liability insurance). Full details are given in the insurance clauses, etc. mentioned on the JEES webpage. For questions and concerns, etc., please contact the university/college section in charge (the students section, student support section, health center, etc.). Furthermore, after taking out this insurance, please read the "Guide for Subscribers to Personal Accident Insurance for Students Pursuing Education and Research". If the applicant is someone other the insured person, please explain the content of this "Guide" to the insured person.

Liability Insurance coupled with PAS is a contract of coinsurance entered into between Japan Educational Exchanges and Services and the following insurance companies (TBD), Tokyo 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.

Aioli Nissay Dowa Insurance SOMPO Japan Insurance
Tokyo Marine Nichido (Lead insurance company) Nipponkoa Insurance Mitsui Sumitomo Insurance

This insurance, Liability Insurance coupled with PAS, is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured, who are enrolled in universities and colleges that are supporting members of JEES. JEES reserves the right to request the insurance policy and the right to cancel the insurance contract.

<Policyholder>
Japan Educational Exchanges and Services
Insurance and Compensation Division, Programs and Activities Department
〒 153-8503 4-5-29 Komaba, Meguro-ku, Tokyo
Tel: 03(5454)5275 Fax: 03(5454)5232
URL: <http://www.jees.or.jp/>

<Underwriting Lead Insurance Company>
Tokio Marine & Nichido Fire Insurance Co., Ltd.
<Section in charge>
Division 1, Government Sector Section II
〒 102-8014 6-4 Sanbancho, Chiyoda-ku, Tokyo
Tel: 03(3515)4133 Fax: 03(3515)4132
URL: <http://www.tokiomarine-nichido.co.jp/>

For enrolling students (please be sure to read the Explanations for Important Points [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.
 - Important Information contain matters which may be disadvantageous to enrolling students and also 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 JEES webpage.
- For questions and concerns, etc., please contact Japan Educational Exchanges and Services or Tokio Marine & Nichido Fire Insurance Co., Ltd.

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 universities and colleges that are supporting members of JEES. 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)

① For main causes for payment (main cases for compensation), Please confirm the details about ② the main reasons for exemption from responsibility (main cases not

covered for compensation) and ③ the period of insurance.

(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 of insurance course, please refer to page 2.

2. Method of payment for premiums

Premiums are decided based on the insurance course chosen and other factors. For details on premiums and methods of payment, please refer to page 2.

3. Maturity refunds and policyholders' dividends

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

Important Information

1. 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.

2. Commencement of liability

(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 on or after April 1, the insurance will begin from 0:00 a.m. of the day subsequent to the date when students pay the prescribed premiums to the member university or college they belong to.c

(2) 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 university or college they belong to.

3. Main exclusions (main cases with no compensation)

Please refer to page 2.

4. 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

5. Coinsurance

For coinsurance, please refer to page 3.

6. Handling of private information

Please refer to page 3.

Occurrence of an Accident

Liability Insurance coupled with PAS (secondary liability)

In the case of an accident covered under this insurance, you shall without delay contact the school health desk of Tokio Marine & Nichido and report the following details:

- Your name, age, and university/college you belong to
- Injured party's name and age
- Time and date of accident
- Cause of accident

- Place of accident
- Extent of damages (injury or damage)

Also, please inform the university/college 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.


Tokio Marine & Nichido Fire Insurance Co., Ltd.

For concerns or consultation about insurance:

Tokio Marine & Nichido Fire Insurance Co., Ltd. Division 1, Government Sector Section II
〒102-8014 6-4 Sanbancho, Chiyoda-ku, Tokyo
03-3515-4133

For reports or consultation about accidents:

School Insurance Desk, Tokio Marine Nichido

 **0120-868-066 (toll-free)**

*This number connects to your nearest School Insurance Desk, so calls may be returned from the School Insurance Desk of the relevant university/college.

[Business Hours: 9:00-17:00 on weekdays (Closed on weekends & holidays)]

General Insurance Association of Japan

Tokio Marine & Nichido Fire Insurance Co., Ltd. has a Basic Agreement for Procedural Implementation with the General Insurance Association of Japan, which is a designated dispute resolution agency with a designated Financial Services Agency (FSA) director based on the Insurance Business Act.

In case a problem arises with the insurance company that can be resolved, you may request a resolution from the General Insurance Association of Japan.

For details, please visit the homepage of the General Insurance Association of Japan (<http://www.sonpo.or.jp/>).

 **0570-022808 (Navi Dial (rates apply))**

[Business Hours: 9:15 am - 5:00 pm on weekdays (Closed on weekends & holidays)]

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 inquire the contact for inquires as mentioned in the "Guide" and other documents.

1. Please make sure that this product of insurance fully meets your needs in the following areas by referring to the guide and explanation of important points. If an area does not meet your needs, please reconsider the terms and conditions of this insurance:

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

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

Important Information contains main cases not covered under this insurance, etc., which may be disadvantageous to customers, report/notice obligations, and cautions about common compensation. Please make sure that you read them carefully.