

# Guide to Personal Accident Insurance for Students Pursuing Education and Research

This university/college is a supporting member of Japan Educational Exchanges and Services and accepts applications for "Personal Accident Insurance for Students Pursuing Education and Research" covering them against unexpected accidents in the course of their educational and research activities.

## Outline of this Insurance

### 1. Scope of activities covered under this insurance

- (1) Cases where a student suffers a physical injury in Japan or overseas as a result of a sudden or fortuitous accident of an external origin in the course of educational and research activities. Injuries covered hereunder include toxic symptoms arising suddenly from the accidental inhalation, absorption or consumption of toxic gases or substances in one breath or a physical impediment arising from sunstroke or heatstroke. (\*Illnesses are not covered by this insurance.)

"The course of educational and research activities" refers to cases that fall under the following:

- ① **During regular curricular activities**  
During classes (during schooling for correspondence students) with lectures, experiments, training, seminars, and practical training courses (hereinafter collectively as "classes"), including during the following:
  - a. Research for graduation thesis and dissertation under the supervision of an educator.  
However, this excludes research conducted in sole locations involving private circumstances.
  - b. Research activities conducted in the university/college library, reference room, language learning facility, or other locations in the preparation and clean up of lessons under the supervision of an educator.
- ② **During school events**  
During the participation of all educational activities which include the entrance ceremony, orientation, and graduation ceremony, and other events hosted by the university/college.
- ③ **When on school premises during times other than ① or ②.**  
During periods when the insured is in school facilities owned, used or managed by the university for educational activities. However, this excludes periods in the dormitory, any activity held in times and locations prohibited by the university/college, and during prohibited conduct.
- ④ **During extracurricular (club) activities off school premises**  
During 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 when the insured is engaged in mountain-climbing, hang-gliding, other dangerous sports, and activity held in times and locations prohibited by the university/college, and during prohibited conduct.

- (2) Cases where the insured sustains a physical injury from an accident while commuting to school or when in transit between school facilities.

(Note) Accidents that occur while commuting to school or when in transit between school facilities shall only be covered if the insured is enrolled in a course where coverage for accidents while commuting, etc. (abbreviated as "coverage for commuting") is added to the original policy.

- ① **During the commute to school**  
While commuting to and from the residence (Note 1) and the school facility, etc. (Note 2) (until entrance of grounds) for the purpose of participating in classes, school events and extracurricular (club) activities, etc. of the university by reasonable route(s) and methods that are not prohibited by the university.
- ② **In transit between school facilities, etc.**  
During transit between school facilities, etc. (Note 2) by reasonable route(s) and methods that are not prohibited by the university for the purpose of participating in classes, school events and extracurricular (club) activities, etc. of the university.

(Note 1) This includes the place of employment 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.

(Note 2) School facilities refer to facilities owned, used or managed by schools for educational and research purposes, including locations used for conducting classes, school events or extracurricular activities (club activities).

- (3) Cases where measures to prevent infectious diseases have been received for infections through contact during clinical training.

(Note) Accidents in the case of receiving measures to prevent infectious diseases for infections through contact shall only be covered if the insured is enrolled in a course where coverage for the prevention of contact infection (abbreviated as "contact infection coverage") is added to the original policy.

- ① **Contact infection**  
The insured's unexpected direct or indirect contact with infectious pathogens within the facility used for the purpose of clinical training.
- ② **Clinical training**  
Training conducted at hospitals and other facilities.

### 2. Students covered under this insurance

Students eligible for this insurance are restricted to those currently enrolled in graduate schools, universities and junior colleges that are supporting members of Japan Educational Exchanges and Services.

### 3. Period of Insurance

Please note that the start and ending 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 expected academic year of graduation.

\*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.

Students admitted in October: From 0:00 a.m., October 1 to 12 p.m., September 30 of the expected academic year of graduation.

\*When payment of the premium is not made by September 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., September 30 of the expected academic year of graduation.

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

### 4. Enrollment Details

Follow instructions as given by your university, as enrollment procedures differ at each university.

### 5. Types of claims and amounts

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|--|---|
| Death benefits :                       | Benefits for a lost life shown in the applicable column in the table of "scope of benefits" on page 2 (hereinafter as "the applicable column") will be paid in full in the event that the insured passes away within 180 days of an accident.   |
| Physical disability benefits :         | Benefits for physical disabilities in the applicable column will be paid according to the severity of each case in the event that the insured suffers a physical disability within 180 days of an accident. (Note 1)  |
| Medical benefits:                      | The amount of medical expenses in the applicable column will be paid in the event that the insured finds it difficult to carry out normal business activities or lead a daily life due to a sustained injury, or in the days required for treatment (Note 2) until able to return to a normal life through treatment from a doctor of medicine.   |
| Additional hospitalization benefits:   | 4,000 yen per day will be paid, in addition to the above-mentioned medical benefits, for a period of up to 180 days in total in the event that the days for treatment as mentioned in Medical claims on page 1 include days at a hospital or clinic with instructions from the doctor.  |
| Contact infection prevention benefits: | 15,000 yen will be 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). |

(Note 1) Death benefits will be paid in cases that fall under both death benefits and physical disability benefits.

(Note 2) In cases where the insured sustains another injury eligible for the payment of a medical claim in the period during which a medical claim is payable, a claim will be paid by adding the days for treatment of the respective injuries and any day with overlapping treatments shall be considered as one day.



- ② During school events
  - Facial and hand burns from an exploding gas burner used in a booth at a campus festival. (82,000 yen)
  - Fractured little finger on the left hand from getting caught between chairs when arranging for the purposes of orientation for freshman. (15,000 yen)
  - Food poisoning from a meal when staying at a training facility. (3,000 yen)
- ③ While in the premises of a school facility other than ① and ②
  - Paralysis in the left facial side and hearing disability in the left ear from an occipital skull fracture from falling down on school premises. (2.7 million yen)
  - Detached or fractured right ankle from twisting leg during a soccer game (50,000 yen)
- ④ During extracurricular (club) activities off school premises
  - Death from heatstroke while running in a preliminary marathon relay race. (10 million yen)
  - Detached retina in the right eye from being hit in the eye by another player's leg during water polo practice. (234,000 yen)
  - Head contusion from a failed somersault landing during a performance of the new gymnastic club. (414,000 yen)
- (2) During the commute to school and in transit between school facilities, etc.
  - ① During the commute to school
    - Death from an upper spinal cord injury suffered from being hit by a wild vehicle on the way to school by foot. (10 million yen)
    - Lost consciousness from a brain contusion suffered from a collision with a vehicle at an intersection while commuting to school on a motorcycle. (15 million yen)
    - Sprained left knee joint from stumbling down the stairs while walking down the stairs on the way to school. (50,000 yen)
    - Contusion of the right shoulder or right right leg when falling due to a rear-end collision with a motorcycle when attempting to turn right at an intersection while commuting to school on a bicycle. (6,000 yen)
  - ② In transit between school facilities
    - Fractured forearm from a motorcycle accident on the way back to the Engineering Department after an experiment in the Agricultural Department. (90,000 yen)
- (3) Measures to prevent infectious disease from contact infection during clinical training
  - Contact with a used needle by the index finger of the right hand when present at a surgical operation for observation, leading to a hepatitis B examination by a doctor. (15,000 yen)

<Duty of notice>

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:

- Changes from day, evening, or correspondence classes
- Withdrawal from school
- Absence from school for 1 year or more in total during the period of insurance

<Cautions in the event of an accident>

In the case of an accident covered under this insurance, report the time, place, situation, and extent of damages for accidents within 30 days (including the day of the event) to the section in charge of your university, as well as inform the school insurance counter of Tokio Marine & Nichido Fire Insurance Co., Ltd. by sending an accident notice available at the university section. Please be aware that the right to request claims is bound by the statute of limitations of three (3) years.

<Designated beneficiary for death benefits>

Death benefits will be paid to the legal heir of the deceased.

<Handling of insolvency cases of an insurance company>

In the event that the underwriting insurance company should become insolvent, there may be cases where the payment of claims, refunds, etc. is frozen for a certain period of time or where the amount of claims, refunds, etc. is reduced. Moreover, this insurance shall fall under the Non-life Insurance Policyholders Protection Organization of the Insurance Business Act, and claims and refunds shall be partially compensated by the Organization. Partial compensation by the Organization shall be as follows:

- The period of insurance is under one (1) year: In principle, 80% (or 100% for claims arising from an insured event within three (3) months of the suspension of payment of an insolvent insurance company.)
- The period of insurance is over one (1) year: In principle, 90% (or below 90% for over five (5) 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 5 (five) years.

<Guide regarding the 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), 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 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 provided 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 all groups 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 introduces the details of Personal Accident Insurance for Students Pursuing Education and Research. Before enrolling, please be sure to carefully read the Explanations of Important Points. The details of this insurance contract given in the insurance clauses mentioned on JEES webpage. For any points unclear to you, please contact the counter of this university/college (the student section, student support section, health center). After enrolling, please read the "Handbook to Personal Accident Insurance for Students Pursuing Education and Research."

Personal Accident Insurance for Students Pursuing Education and Research is a contract of coinsurance entered into between Japan Educational Exchanges and Services and the following insurance companies (TBD), 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)    Nipponkoa Insurance    Mitsui Sumitomo Insurance

This insurance, Personal Accident Insurance for Students Pursuing Education and Research, is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured (those eligible for insurance), who are enrolled in universities and colleges 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.

<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 (direct line)  
URL: <http://www.jees.or.jp/>

<Underwriting Lead Insurance Company>

Tokio Marine & Nichido Fire Insurance Co., Ltd.  
Contact: Division 1, Government Sector Section II  
〒102-8014 6-4 Sanbancho, Chiyoda-ku, Tokyo  
TEL: 03-3515-4133  
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.
- The points of attention 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 it before enrolling.
- 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.

\* Please keep something from which subscription details can be understood, such as this "Guide" or the "Guide for Subscribers to Personal Accident Insurance for Students Pursuing Education and Research", etc.

**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. In principle, 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 ①Conditions and types of claims payable under this insurance, ②Main cases with no compensation, and ③The period of

insurance and other details on pages 1 and 2.

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

These are the underwriting conditions of the insurance (the insured amount, etc.) of the prearranged insurance courses. Please confirm details about insurance types on page 2.

**2. Method of payment for premiums**

Premiums are decided based on the applicable premiums by category and other factors. Please confirm the details on premiums and methods of payment on page 2.

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

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

**Important Information**

**1. Cautions about common compensation**

The scopes of compensation overlap in cases where the insured or other relatives are under other preexisting insurance contracts of a similar nature. Please review the details of the contract and make sure they meet your needs. Please be aware that any outstanding compensation in future contracts will be unpaid at cancellation in case you are reconsidering contract details to avoid overlapping scopes of compensations.

**2. Duty of notice**

**(1) Points of concern after enrollment (duty of notice etc)**

Please confirm the details about the obligation of reporting withdrawal from school and the procedure in the occurrence of an accident on page 3. Insurance claims cannot be paid and enrollment may be cancelled without the report notice and procedures.

**(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.

**3. 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.

**(2) Liability for insurance for students admitted in October begins at 0:00 a.m., October 1.**

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 on or after October 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.

\* The date of application cannot be made retroactive from the resolved date.

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

Please confirm on page 2.

**5. Handling of insolvent insurance companies**

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

**6. Coinsurance**

Please confirm details about coinsurance on page 3.

**7. Handling of private information**

Please confirm on page 3.

**8. Cancellation by request of the insured**

The insured may cancel enrollment upon request. For details on this policy and procedures, inquire the contact for inquires as mentioned in the "Guide" and other documents. These details should be explained to family members of the insured.

**9. Insurance claims filed by a proxy**

In the event that the insured cannot file a claim and when there is no beneficiary to accept insurance payments, a spouse or relative that meets the conditions prescribed by the Company may file an insurance claim as a proxy. For details, submit an inquiry to the contact for inquires as mentioned in the "Guide" and other documents. These details should be explained to family members of the insured.

**Tokio Marine & Nichido Fire Insurance Co., Ltd.**

**General Insurance Association of Japan**

**For concerns or consultation about insurance:**

(Contact Info)

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 contact or consultation about accidents:**

School Insurance Desk, Tokio Marine Nichido

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

[Business Hours: 9:00 - 17:00 on weekdays]

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 students 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 the content of this product of insurance fully meets your needs in the following areas by referring to the guide and explanations of important points. If an area does not meet your needs, please reconsider the content of this insurance:**

- Coverage and conditions under this insurance (including Personal Accident Insurance for Students Pursuing Education and Research, Additional coverage for commuting accidents, and Additional coverage for the prevention of contact infection) and benefits.
- 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.

\* For example, the scopes of compensation overlap in cases where personal liability is covered under other insurance contracts of a similar nature.