



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

This university/college offers the Personal Accident Insurance for Students Pursuing Education and Research (PAS) provided by Japan Educational Exchanges and Services (JEES). This insurance is provided to all students in the event of unexpected accidents during their educational and research activities while at university/college.

For further information on the terminology used, please read the "Handbook for Enrollment" of this insurance available on the JEES website (<http://www.jees.or.jp/gakkensai/index.htm>).

### 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. Please note that illnesses are not covered by this insurance.

(Note) 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.

#### 1. During regular curricular activities

During lectures, experiments, training, seminars, and practical training courses (including schooling for correspondence students) and research activities under the supervision of an educator, excluding such activities conducted mainly in sole locations involving private circumstances of the insured.

<Example of accidents covered> Insurance amounts are shown in parenthesis ( ).

- Both eyes suffered fire burns due to sudden explosion when mixing substances in a flask during experiment. (31,000 yen)
- Accidentally cut the left index finger when cutting vegetables with a knife during cooking class. (6,000 yen)
- Requiring hospitalization and treatment for heatstroke resulting from working under the hot sun during internship at a preschool. (18,000 yen)



#### 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.

<Example of accidents covered>

- Food poisoning from a meal when staying at a training facility. (3,000 yen)
- Left eye was bruised after being hit by the ball while acting as the umpire at a baseball match. (30,000 yen)
- Burns on the big toe of the right foot after spilling a large amount of hot oil when discarding the oil at a booth during campus festival. (50,000 yen)



#### 3. While in the premises of a school facility during times other than 1 and 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 while under prohibited conduct.

<Example of accidents covered>

- Fractured the little finger on the left hand from fall on the steps inside the university. (50,000 yen)
- Fractured the big toe on the left foot after attempting to jump over desks inside a classroom at the university and failing to land properly. (30,000 yen)



#### 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 periods when the insured is engaged in dangerous sports, when carrying out activities held in times and locations prohibited by the university/college, and while on prohibited conduct.

<Example of accidents covered>

- Fractured the jaw due to collision with players of the opposite team during a soccer match with another university. (78,000 yen)
- Suffered from subluxation on the left acromioclavicular joint after being tackled by an opponent during an official rugby match away from the university. (50,000 yen)



(2) Physical injuries during the commute to school and in transit between school facilities, etc.

(Note) Only if the insured is enrolled in a course where coverage for personal accidents during commuting to school (abbreviated as "commuting coverage") is added to the original policy.

#### 1. During the commute to school

While commuting to and from the residence\* and the school facility, etc. by reasonable route(s) and methods (except where prohibited by the university) for the purpose of participating in regular classes, school events and extracurricular (club) activities, etc. of the university.

\*This includes the place of employment for those who enter the university/college after passing the entrance exam for adults.

<Example of accidents covered>

- Contusion caused by blow to the head after slipping and falling while commuting to school on foot over frozen ground. (59,000 yen)
- Bruised both knees and the chest after collision with a car coming out of a car park while commuting to school by bicycle. (6,000 yen)
- Contusion of the right shoulder and right foot due to collision with another motorcycle coming from the right while commuting to school on a motorcycle. (200,000 yen)



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

Between two places including school facilities with the same purpose and using the same route and method (except those prohibited by the university) for commuting as those described in 1.

<Example of accidents covered>

- Contusion to and cuts on the right arm and both legs after falling from the motorbike as a result of avoiding collision with a car while going from the university to a club activity venue. (15,000 yen)



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

(Note) Only if the insured is enrolled in a course where coverage for the prevention of contact infection (abbreviated as "contact infection coverage") is added to the original policy.

<Example of accidents covered>

- Contact with a used needle in the index finger of the right hand during a surgical operation observation class, leading to examination by a doctor for infection prevention. (15,000 yen)

### 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

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 September: From 0:00 a.m., September 1 to 12 p.m., August 31 of the expected academic year of graduation.

\*When payment of the premium is not made by August 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., August 31 of the expected academic year of graduation.

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

\*When payment of the premium is not made by September 30, 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 (decided by the student). For joint enrollment of all students (decided by the university), please refer to page 4.

## 4. Types of claims and amounts

- (1) Death benefits: Benefits for a lost life shown in the applicable column in the table of “scope of compensation” below (hereinafter as “the applicable column”) will be paid in full in the event that the insured passes away within 180 days of an accident.
- (2) 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)
- (3) Medical benefits: The amount of medical expenses in the applicable column will be paid for the number of days of treatment (Note 2) in the event that the insured sustained an injury and received treatment from a medical doctor.
- 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.
- (4) 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.

### (1) Death benefits

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

Scope of Compensation	Benefits
“Regular curriculum” “During school events”	<b>20 million yen</b>
“While in school facilities outside of regular curricular activities or school events” “While participating in extracurricular (club) activities outside of school facilities” “During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”	<b>10 million yen</b>

### (2) Physical disability benefits

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

Scope of Compensation	Benefits
“Regular curriculum” “During school events”	According to extent <b>1,200,000 yen – 30 million yen</b>
“While in school facilities outside of regular curricular activities or school events” “While participating in extracurricular (club) activities outside of school facilities” “During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”	According to extent <b>600,000 yen – 15 million yen</b>

### (3) Medical benefits (Cases of receiving treatment from a doctor) • Additional hospitalization benefits

Scope of Compensation	Days required for treatment to be able to return to a normal life	Benefits	Additional hospitalization benefits (up to 180 days)
During regular curriculum / school events (Days required for treatment to be able to return to a normal life are covered from the first day of treatment)	Days for treatment 1 – 3 days	<b>3,000 yen</b>	Per day hospitalized 4,000 yen  (Note) Additional hospitalization benefits are covered from the first day of hospitalization, regardless of eligible medical benefits
	“During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.” (Days required for treatment to be able to return to a normal life are covered in the case of treatment for 4 days or more.)	4 – 6 days <b>6,000 yen</b>	
	“ ”	7 – 13 days <b>15,000 yen</b>	
	“ ”	14 – 29 days <b>30,000 yen</b>	
	“ ”	30 – 59 days <b>50,000 yen</b>	
	“ ”	60 – 89 days <b>80,000 yen</b>	
	“ ”	90 – 119 days <b>110,000 yen</b>	
	“ ”	120 – 149 days <b>140,000 yen</b>	
During periods when the insured is on school premises other than the above stated or extracurricular (club) activities off school premises (Days required for treatment to be able to return to a normal life are covered in the case of treatment for 14 days or more.)	“ ”	150 – 179 days <b>170,000 yen</b>	
	“ ”	180 – 269 days <b>200,000 yen</b>	
	“ ”	270 days or more <b>300,000 yen</b>	

### (4) Contact infection prevention benefits

(For measures received to prevent infectious diseases within 180 days after the event (including the day of the event) for those enrolled in additional coverage for contact infections)

Scope of Compensation	Benefits
During clinical training	<b>15,000 yen per one accident (fixed payment)</b>

## 5. Premiums

Add additional premiums for additional coverage desired.

\* The annual premium is charged even for those enrolling midway through the academic year.

\* The option for commuting coverage for evening classes in the 6th year is not available.

Period of Insurance	Applicable premiums by category					
	Daytime classes	Evening classes	Correspondence Education	Additional coverage for commuting accidents		Additional coverage for the prevention of contact infection
				Daytime/Evening Classes	Correspondence Education	
1 year	<b>650 yen</b>	<b>100 yen</b>	<b>100 yen</b>	<b>40 yen</b>	<b>40 yen</b>	<b>20 yen</b>
2 years	<b>1,200 yen</b>	<b>200 yen</b>				<b>40 yen</b>
3 years	<b>1,800 yen</b>	<b>300 yen</b>				<b>50 yen</b>
4 years	<b>2,300 yen</b>	<b>400 yen</b>				<b>70 yen</b>
5 years	<b>2,800 yen</b>	<b>500 yen</b>				<b>80 yen</b>
6 years	<b>3,300 yen</b>	—				<b>100 yen</b>

## 6. Enrollment details

Follow instructions as given by your university, as enrollment procedures and the courses available differ at each university.

## 7. Main cases not covered under benefits

Injuries due to the following reasons:

Willful acts or gross negligence of the policyholder or the insured (those covered under this insurance) or beneficiary; acts of conflict, suicide, or crime by the insured, accidents caused while driving unsafely due to being unlicensed or under the influence of alcohol or narcotics; encephalopathy, diseases, or insanity; pregnancy, childbirth, preterm birth or miscarriage; medical treatment for surgery (excluding cases for treatments of injuries covered under this insurance); earthquakes, eruptions, or resulting tsunamis (excluding periods the insured is engaged in observational activities of these natural phenomena); war, insurrections, and riots; accidents due to harmful substances from nuclear fuel materials (excluding periods the insured is engaged in research or experiments that use devices that utilize nuclear fuel materials, nuclear fuel contaminants, or similar substances); radiation or radioactive contamination (excluding periods the insured is engaged in research or experiments that use devices that emit radiation or radioactivity); medically objective symptoms such as whiplash or lumbago; accidents during dangerous outdoor extracurricular activities including mountain climbing (activity that use mountain pick axes), luge, bobsledding, hang gliding, and skydiving, etc.; competition, trial runs, or free runs on competition grounds of vehicles or automobiles as extracurricular activities; the execution of the insured's sentence, etc.

Accidents that do not fulfill the conditions of being sudden, unexpected, and of an external origin, such as acute alcoholic intoxication caused by drinking alcohol or injuries that become aggravated over time, are not covered.

## 8. Other

<Duty of notice>

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

- 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 using either an Accident Notice postcard (available at your university), by fax, or alternatively, by PC via the Accident Report System. Please be aware that the right to request claims is bound by the statute of limitations of three (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 and/or provide 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 private information concerning this contract (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 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 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 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 for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research."

Personal Accident Insurance for Students Pursuing Education and Research is a contract of coinsurance entered into between Japan Educational Exchanges and Services and the following insurance companies, 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.

<For enrolling students> 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 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 webpage of Japan Educational Exchanges and Services (JEES). For questions and concerns, etc., please contact JEES or Tokio Marine & Nichido Fire Insurance Co., Ltd.
- \* Please keep something from which subscription details can be understood, such as this "Guide" or the "Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research", etc.

Contract Overview

1. Framework and conditions of acceptance

(1) Product Framework

This insurance, Personal Accident Insurance for Students Pursuing Education and Research, is a group contract between Japan Educational Exchanges and Services (JEES), the policyholder, and students, the insured (those eligible for insurance), who are enrolled in 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 ① conditions and types of claims payable under this insurance, ② Main cases

with no compensation, and ③ The period of insurance and other details on pages 1-3.

(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. Premiums and methods of payment for premiums

Premiums are decided based on the applicable premiums by category and other factors. Please confirm the details on premiums and methods of payment on page 2, and pay premiums as instructed by your university.

3. Maturity refunds and policyholders' dividends

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

Points of Attention

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 disclosure

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

If required information is missing or the given information is different from factual information when enrolling in this insurance, the contract will be cancelled and payments may not be paid in some cases.

The same applies when entering into this insurance contract on behalf of someone else and the information appearing in the university collective report is left out or is incorrect, either intentionally or due to negligence on the part of the insured person (person subject to the insurance) or his/her proxy, even if the contract holder or his/her proxy is not at fault.

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

3. Duty of notice

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

① Please confirm the details about the obligation of reporting withdrawal from school, the procedure in the occurrence of an accident, etc. on page 3. Insurance claims cannot be paid and enrollment may be cancelled without the report notice and procedures.

② The amount of premium may change after we receive the details from you. If that is the case, we will calculate the amount for the period after the change is made on the basis of the information given in the university collective report and other documents and you will either be charged or refunded accordingly.

(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 0:00 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 September begins at 0:00 a.m. September 1. However, commencement for insurance after September 1 shall be as follows.

① Enrollment of all students: If the enrollment date decided\* at a faculty is after September 1, the insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.

② Optional enrollment: If the date of the application is on or after September 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.

(3) Liability for insurance for students admitted in October begins at 0:00 a.m. October 1. However, commencement for insurance after October 1, shall be as follows.

① Enrollment of all students: If the enrollment date decided\* at a faculty is after October 1, the insurance period shall commence from 0:00 a.m. of the resolved date of enrollment.

② Optional enrollment: If the date of the application is 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 enrollment date cannot be earlier than the date of determination.

5. Main cases not covered under this insurance

Please confirm on page 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. Please confirm details on page 3.

7. Coinsurance

Please confirm details about coinsurance on page 3.

8. Handling of private information

Please confirm on page 3.

9. 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.

10. 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.

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  
TEL: 03-3515-4133

For contact or consultation about accidents:

School Insurance Desk, Tokio Marine Nichido ☎0120-868-066 (toll-free)

\* This number connects you to your nearest School Insurance Desk, so calls may be returned from another School Insurance Desk in charge of your university/college.

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

The General Insurance Association of Japan

General Insurance Alternative Dispute Resolution (ADR) Center (designated conflict resolution institution)

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 cannot be resolved, you may request a resolution from the General Insurance Association of Japan.

For more information, please visit the website of the General Insurance Association of Japan.

(<http://www.sonpo.or.jp/>)



Call us at 0570-022808 (charged call)

03-4332-5241 if calling from a PHS or IP phone.

Business hours: 9:15 a.m. to 5:00 p.m.

(Closed on Saturdays, Sundays, national holidays, and year-end and New Year period.)

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 the content of this product of insurance fully meets your needs in the following areas by referring to the "Guide" and its "Explanations for Important Points". If an area does not meet your needs, please reconsider the terms and conditions of this insurance:

- Conditions and types of claims payable 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).
- Insurance benefits (contract benefits)
- Premiums and Period of insurance (contract period of insurance)
- Methods of payment for premiums

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

Points of Attention contain main cases not covered under this insurance, etc., which may be disadvantageous to customers, cautions about common compensation\*, and disclosure/notice obligations. 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.