

To all students enrolled in universities and colleges that are "Gakkensai" (Personal Accident Insurance for Students Pursuing Education and Research) supporting members

To live a safe and fulfilling exchange student life abroad ...

For 2021
Japan Educational Exchanges and Services

Study Abroad Insurance Coupled with Personal Accident Insurance for Students Pursuing Education and Research

(“futai-kaigaku”)

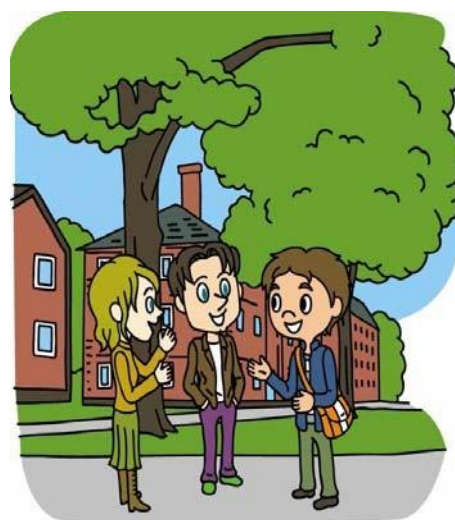
45.6%

discount applied

Comprehensive discount - 15%

Discount from past loss ratio -36%

Gakkensai insurance was established to support students studying abroad. Students at **1,078** schools *1 across Japan who have adopted "Gakkensai" are eligible for enrollment *2, and a comprehensive discount is available due to the economies of scale achieved through the large number of universities adopting this system as well as a discount based on past loss ratios.



*1 Number of "Gakkensai" supporting member universities as of the end of March 2020.

*2 Please refer to the "Persons Eligible for Futai-kaigaku Insurance" below for the study abroad programs covered by this system.

Persons Eligible for Futai-kaigaku Insurance

Students enrolled in Gakkensai who are participating in study abroad programs approved by their university (whether or not they are credited.)

* Your university must have introduced this system. In addition, all students participating in study abroad programs at their university are required to enroll in this system.

Subscription procedure

① Receive a **[Payment Handling Slip]**, **[Enrollment Procedure Form (Copy)]**, **[Overseas Travel Insurance Guide Book]** and **[Pamphlet]** from your university or insurance agent.



② Fill in the required details in the **[Payment Handling Slip]** and confirm that the insurance premiums shown on the Payment Handling Slip match the insurance premiums for your study abroad period in the Insurance Schedule on page 2.



③ Please transfer the insurance premiums from your Japan Post Bank or post office account using the **[Payment Handling Slip]** you have filled in. Please transfer payment promptly (within a week) after receiving the **[Payment Handling Slip]**. (The bank transfer fees will be borne by the payer.)



④ Please submit a copy of the **[Payment Handling Slip Stub (Payment Transfer Invoice and Receipt)]** to the study abroad office of your university and receive your **[Insurance Card]** (The method of distribution of the **[Insurance Card]** may vary, so please check with your university for details.).

Insurance overview

Please refer to pages 5 to 6 of this pamphlet for an overview of the main cases where insurance payments will be made, the insurance payment amount, and the main cases where insurance payments will not be made.

Coverage for one's own injury or illness

Injury death insurance payments

(In case of death due to injury)

If you die due to an injury at your study abroad destination



Up to 31 days^{*2}

Medical treatment & rescue expense insurance payments
pertaining to endorsements for coverage of emergency
medical treatment for illness & rescue expenses



If the symptoms of an illness you had prior to your trip at your study abroad destination suddenly worsens ^{*1} and you require treatment

^{*1} What is the rapid deterioration of symptoms?

The term means a change in symptoms the occurrence of which while studying abroad cannot be foreseen by the insured, and is considered to be unavoidable even if special attention considered reasonable in the light of principles generally accepted in society was given.

^{*2} Benefits are payable for policies with insurance periods of up to 31 days with an attached "endorsement for coverage of emergency medical treatment for illness & rescue expenses".

The endorsement insurance payment amount will be the sum total of the medical treatment cost portion and rescuer's expenses portion up to 3 million yen for a single incident.

(In the case of treatment and rescuer expense insurance payment amount of more than 3 million yen). In addition, if your study abroad schedule is extended and the insurance period is extended to more than 31 days, this endorsement cannot be attached for the extended period.

Illness death insurance payments

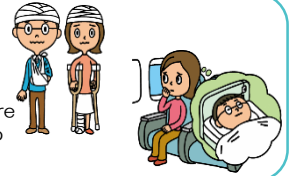
(In case of death due to illness)

If you die due to an illness at your study abroad destination



Medical treatment & rescue expense insurance payments

- If you require treatment due to injury or illness at your study abroad destination
- If you are hospitalized for 3 days or more due to injury or illness and your family is to be rushed to you



Disability due to injury insurance payments

If you develop a disability due to an injury at your study abroad destination



Compensation for belongings

Personal effects damage insurance payments

- If you are robbed at your study abroad destination and the stolen items are not recovered
- If you drop your digital camera, etc., and it is destroyed



(Note 1) Insurance payments cannot be paid for damage caused by misplacement or loss of personal effects (including passports) (including theft after misplacement or loss).

(Note 2) The maximum payment for personal effects is 100,000 yen for a single item, set or pair (50,000 yen for tickets, etc.).

(Note 3) For theft or robbery of personal effects, or non-delivery of airline-checked baggage, the maximum payment amount may be 300,000 yen throughout the insurance period (in the event that the insurance amount exceeds 300,000 yen).

Compensation if you cause injury to another person

Up to 31 days

Liability insurance payments

- If you have injured a another person
- If you have destroyed another person's property



Over 31 days

International student liability insurance payments

- If you have injured a another person
- If you have destroyed another person's property
- If you destroy a product in a store or flood your apartment room



Compensation for other expenses

Airline-checked baggage insurance payments^{*}

If your airline-checked baggage did not arrive and you purchased personal effects

- Refers to "insurance payments for checked baggage delay expenses, etc."



Flight delay insurance payments^{*}

If your flight's departure is delayed and you paid for a hotel or meal, etc.

- Refers to "departure delay, flight cancellation, inability to board flight expense insurance payments" and "flight transfer delay expense insurance payments".



Up to 3 months

Travel alteration expense insurance payments

If you return to your home country due to an emergency, midway through your studies abroad



Insurance payment amount and premiums (15% comprehensive discount and 36% discount based on past loss ratio applied)

Insurance period: Up to 31 days

Insurance payment amount	Injury death	3,000,000 yen
	Physical impediment due to injury	3,000,000 yen
	Medical treatment and rescue expenses	Unlimited
	Death due to illness	3,000,000 yen
	Personal effects damage	100,000 yen
	Liability	100,000,000 yen
	Airline-checked baggage	30,000 yen
	Flight delays	Attached
	Travel alteration expenses (Early-return expenses only)	300,000 yen

Insurance period: Over 31 days

Insurance payment amount	Injury death	3,000,000 yen
	Physical impediment due to injury	3,000,000 yen
	Medical treatment and rescue expenses	Unlimited
	Death due to illness	3,000,000 yen
	Personal effects damage	100,000 yen
	International student liability	100,000,000 yen
	Airline-checked baggage	30,000 yen
	Flight delays	Attached
	Travel alteration expenses (Early-return expenses only)	300,000 yen

Insurance	Insurance period: Up to 1 day	With Travel Protect * 1	1,220 yen
	Up to 2 days		1,680 yen
	Up to 3 days		2,090 yen
	Up to 4 days		2,440 yen
	Up to 5 days		2,880 yen
	Up to 6 days		3,270 yen
	Up to 7 days		3,620 yen
	Up to 8 days		3,950 yen
	Up to 9 days		4,260 yen
	Up to 10 days		4,580 yen
	Up to 11 days		4,890 yen
	Up to 12 days		5,200 yen
	Up to 13 days		5,510 yen
	Up to 14 days		5,790 yen
	Up to 15 days		6,050 yen
	Up to 17 days		6,450 yen
	Up to 19 days		7,020 yen
	Up to 21 days		7,590 yen
	Up to 23 days		7,960 yen
	Up to 25 days		8,310 yen
	Up to 27 days		8,620 yen
	Up to 29 days		8,960 yen
	Up to 31 days		9,200 yen

※Travel alteration expenses ⇒ Up to 3 months

Insurance	Insurance period: Up to 34 days	With Travel Protect * 1	8,810 yen
	Up to 39 days		9,430 yen
	Up to 46 days		11,150 yen
	Up to 53 days		13,150 yen
	Up to 2 months		15,530 yen
	Up to 3 months		21,420 yen
	Up to 4 months		29,110 yen
	Up to 5 months		37,660 yen
	Up to 6 months		46,090 yen
	Up to 7 months		54,640 yen
	Up to 8 months		63,210 yen
	Up to 9 months		72,030 yen
	Up to 10 months		80,670 yen
	Up to 11 months		88,980 yen
	Up to 1 year		97,630 yen

*1 This applies to customers who have concluded a contract type policy and have an insurance card.

<Notes on entering into a contract>

- Please set the insurance period (insurance contract period) according to the "study period" – from when you leave your residence for the purpose of studying abroad to when you return to your residence. Residence refers to the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building. In addition, the insurance will end when you return to your residence, even if midway through the insurance period.
- The insurance period is counted including the day of your departure. For instance, the insurance period is "Up to 8 days" for "study abroad from June 1st to June 8th", "up to 2 months" for "study abroad from June 1st to July 31st" and "up to 3 months" for "study abroad from June 1st to August 1st".

Overview of overseas travel insurance (Outline of main endorsements, etc.)

“While traveling overseas” means during the travel schedule, from the time the insured departs from his or her residence for the purpose of traveling overseas (such as studying overseas) to the time he or she returns home, during the insurance period (during the insurance contract period). Residence refers to the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building.

* When the degree of injury or illness becomes serious due to a physical impairment or illness that preexisted at the time of the injury or illness, we will pay the amount equivalent to when there was no effect.

● Compensation for both an “insurance period of up to 31 days” and an “insurance period of over 31 days”

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for both an “insurance period of up to 31 days” and an “insurance period of over 31 days”			
Injury death insurance payments	If you die from injuries due to a sudden and fortuitous accident of external origin occurring while traveling overseas, occurring <u>within 180 days</u> including the date of the accident (This includes cases of immediate death due to accident.)	The full amount of injury death insurance payment will be paid to the insured's legal heir. If a death insurance beneficiary is designated, it will be paid to said designated person. * If there is an injury residual disability insurance payment already paid for the same injury, the remaining amount will be paid after deducting the amount of the already paid injury residual disability insurance payment from the injury death insurance amount.	For instance, ① A willful act or gross negligence on the part of the policyholder or the insured ② A willful act or gross negligence on the part of the beneficiary of insurance payments ③ War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *1 ④ Radiation exposure, radioactive contamination ⑤ Injury due to an accident that occurred while driving without a license or under the influence of alcoholic or narcotics, etc. ⑥ Fighting, or suicidal or criminal acts ⑦ Injury due to brain disease, temporary insanity, pregnancy, childbirth, premature birth, miscarriage ⑧ <u>Injuries that occurred before the start or after the end of the overseas trip</u> ⑨ Injury in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider, or competitive driving or test driving of vehicles such as automobiles (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.) *1 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.
Disability due to injury insurance payments	In the event of residual physical disability from injuries due to a sudden and fortuitous accident of external origin while traveling overseas, occurring <u>within 180 days</u> including the date of the accident	(According to the extent of the residual disability) 4% to 100% of the injury residual disability insurance payment amount * The limit will be the injury residual disability insurance payment amount total for the insurance period (the contracted insurance period).	
Illness death insurance payments	① If you die due to illness while traveling overseas ② If you die, due to an illness *2 that manifested itself after the start of the overseas trip, for which medical treatment was received <u>within 72 hours</u> from the end of the trip, occurring <u>within 30 days</u> including the end date of the trip ③ If you die, due to a specific infectious disease *3 contracted while traveling overseas, occurring <u>within 30 days</u> including the end date of the trip *2 Illnesses that manifest themselves after the end of a trip are limited to those that were contracted during the trip. *3 Refers to Class I Infectious Disease, a Class II Infectious Disease, a Class III Infectious Disease, a Class IV Infectious Disease as prescribed in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases. *4 *4 Refers to the infectious disease prescribed at the time of the death of the insured.	The full amount of illness death insurance payment will be paid to the insured's legal heir. If a death insurance beneficiary is designated, it will be paid to said designated person.	In addition to ① to ④ and ⑥ above, for instance, • Treatment expenses for pregnancy, childbirth, premature birth or miscarriage, or illnesses caused by such events or infertility • Dental disease • Death due to altitude sickness developed in the course of engaging in mountain climbing using mountaineering equipment such as ice axes and crampons (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.)
Medical treatment & rescue expense insurance payments	■ Medical treatment cost portion ① If medical treatment by a physician was received for injuries due to a sudden and fortuitous accident of an external origin while traveling overseas ② If medical treatment by a physician was received <u>within 72 hours</u> from the end of the trip, for a disease that manifested itself after the start of the overseas trip *5 ③ If medical treatment by a physician was received <u>within 30 days</u> of the end date of the trip, for a specific infectious disease *6 contracted while traveling overseas * The maximum amount for the insurance payments to be paid shall be the medical treatment / rescuer's expense insurance payment amount for a single injury, illness, accident, etc. In addition, the expenses for the following a. and b. shall be covered, while c. shall not be covered. a. The expenses paid directly by the insured to the medical institution as a co-payment amount, when treatment was received in Japan b. The expenses paid directly by the insured to the medical institution, when treatment was received overseas c. The portion that the insured did not need to pay directly when treatment was received in Japan, as it was paid for by health insurance or workers' accident compensation insurance, etc. In addition, the portion that the insured did not need to pay directly to the medical institution, under a similar system, when such a system exists in the foreign country. *5 Illnesses that manifest themselves after the end of a trip are limited to those that were contracted during the trip. *6 Refers to Class I Infectious Disease, a Class II Infectious Disease, a Class III Infectious Disease, a Class IV Infectious Disease as prescribed in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases. *7 *7 Refers to the infection prescribed at the time of start of treatment of the insured.	■ Medical treatment cost portion An amount, out of the actual medical expenses paid for the following expenses that is considered reasonable in the light of principles generally accepted in society (For the following expenses, it is limited to the necessary expenses <u>within 180 days</u> of the day of the accident, in the case of injury, or of the day of the first medical examination, in the case of illness.) * Expenses paid for chiropractic, acupuncture or moxibustion treatment outside Japan cannot be covered. ① Medical treatment and hospitalization expenses paid to a physician or hospital (Including drug expenses by doctor's prescription, emergency transportation fees, accommodation room fees, etc., when a hospital is unavailable or when instructed by a physician.) ② Interpreter hiring costs and transportation expenses required for treatment ③ Repair cost of prosthetic arms and legs (only in case of injury) ④ a. Telephone charges, including international telephone charges, and b. Purchase cost of personal effects that became necessary for hospitalization (For a single injury or illness, the limit will be 50,000 yen for b, and a total of 200,000 yen for a and b.) ⑤ Transportation expenses, accommodation expenses necessary for returning to the original travel itinerary, or directly returning home, after having deviated from the travel itinerary (The refunded amount and the amount scheduled to be borne will be deducted.) ⑥ Physician's medical examination fees required for insurance claims ⑦ Disinfection cost when ordered to disinfect by public authorities in accordance with laws and regulations	In addition to ① to ④ and ⑥ above, for instance, • Accidents that occurred while driving without a license or under the influence of alcoholic or narcotics, etc. • Treatment expenses for pregnancy, childbirth, premature birth or miscarriage, or illnesses caused by such events or infertility • Dental disease • <u>Injuries that occurred before the start or after the end of the overseas trip</u> • <u>Illnesses that had manifested themselves before traveling overseas</u> (For policies that have an emergency treatment for illness and rescue expense collateral endorsement attached, such cases may be covered by said endorsement.) • Whiplash, lower-back pain and other symptoms with no medical objective findings • Injuries, etc., in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider, or competitive driving or test driving of vehicles such as automobiles (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.) • Altitude sickness developed in the course of engaging in mountain climbing using mountaineering equipment such as ice axes and crampons (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be eligible for insurance payment.)
	■ Rescuer's expenses portion ① If you die from injuries due to a sudden and fortuitous accident of external origin while traveling overseas, occurring <u>within 180 days</u> including the date of the accident (This includes cases of immediate death due to accident.) ② In the event of hospitalization for <u>3 days or more</u> *8 from injuries due to a sudden and fortuitous accident of external origin while traveling overseas (In the case of illness, it is limited to when treatment by a physician was started during the trip.) ③ If you die while traveling overseas, due to illness, pregnancy, childbirth, premature delivery or miscarriage ④ If you die due to an illness that manifested itself while traveling overseas, for which treatment by a physician was started during the trip, <u>within 30 days</u> including the end date of the trip ⑤ If an aircraft or ship boarded while traveling overseas is in distress, the life or death of the insured cannot be confirmed due to a sudden and fortuitous accident of external origin, or when it is confirmed that emergency search and rescue activities are required by a public agency such as the police, etc. * The maximum amount for the insurance payments to be paid shall be the medical treatment / rescuer's expense insurance payment amount for a single injury, illness, accident, etc. In addition, the expenses for the following a. and b. shall be covered, while c. shall not be covered. a. The expenses paid directly by the insured to the medical institution as a co-payment amount, when treatment was received in Japan b. The expenses paid directly by the insured to the medical institution, when treatment was received overseas c. The portion that the insured did not need to pay directly when treatment was received in Japan, as it was paid for by health insurance or workers' accident compensation insurance, etc. In addition, the portion that the insured did not need to pay directly to the medical institution, under a similar system, when such a system exists in the foreign country. *8 If it crosses midnight, it will be counted as 2 days.	■ Rescuer's expenses portion The following expenses actually paid by the policyholder, insured or the relatives of the insured *9 and an amount that is considered reasonable in the light of principles generally accepted in society ① Search and rescue expenses ② Transportation expenses such as round-trip airfares to the location for rescuers (<u>Up to 3</u> rescuers) ③ Room fees for rescuer accommodation (Up to 3 rescuers and <u>14 days</u> per rescuer) ④ Rescuer travel expenses, various miscellaneous expenses at the destination (Up to 200,000 yen in total) ⑤ Transportation cost from the site (The refunded amount, the amount scheduled to be borne and the amount to be paid in the medical treatment cost portion will be deducted.) ⑥ Fees for treatment of the body (Up to 1 million yen) *9 Refers to blood relatives within the sixth degree of consanguinity, spouse *10 or relatives by marriage within the third degree of affinity. *10 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied. This is not the same as engagement to marry.) ① The couple has the intention to marry *11 ② They have been living together in a similar manner to a married couple *11 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future.	

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made												
● Compensation for both an "insurance period of up to 31 days" and an "insurance period of over 31 days"															
Personal effects damage insurance payments	<p>When personal effects *7 are damaged or lost in the event of a fortuitous accident, such as theft, damage, fire, etc., while traveling overseas</p> <p>*7 What are personal effects? It means personal effects owned by the insured, or borrowed from others free of charge for the purpose of travel prior to traveling overseas, such as cameras, bags, clothing, etc. *8 Cash, checks, credit cards, prepaid cards, electronic money, gift certificates, commuter passes, dentures, contact lenses, documents such as manuscripts, specifications, designs, certificates and accounts books, intangibles such as data and software, and equipment for activities such as surfing, or related accessories, are not included. In addition, items that are used only for work, items while they are residential facilities (on the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building) and unaccompanied goods are not included.</p> <p>*8 Items borrowed for business purposes, regardless of the trip, are excluded.</p> <p>[Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	<p>(limited to 100,000 yen for one item, one set or one pair of personal effects) damage amount *9</p> <ul style="list-style-type: none">* Tickets, etc., are limited to a total of 50,000 yen.* For passports, the limit is 50,000 yen per insurance accident.* Insurance payments to be made shall be limited to the personal effects damage insurance amount throughout the insurance period.* Insurance payment may also be made to cover expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss. <p>*9 What is the damage amount? It will be the current market value of the damaged personal effects *10. If repairable, it will be whichever is lower out of the repair costs and the current market value *10. It refers to the re-issuance fee for a driver's license, the re-issuance fee for a passport (Only when paid for at the destination. Transportation and accommodation expenses are included.), and, in the case of tickets, etc., it refers to expenses paid by the insured after the insured event within the range of the route and class of the ticket, etc.</p> <p>*10 Current market price refers to the amount calculated by deducting the amount of depreciation, due to wear from usage and the age of the item, from the repurchase price *11.</p> <p>*11 Refers to the amount required to replace items of the same structure, quality, purpose of use, scale, type, performance as the insured item</p>	<p>In addition to ① to ④ listed on p. 5, for instance,</p> <ul style="list-style-type: none">• Damage due to an accident that occurred while driving without a license or under the influence of alcoholic or narcotics, etc.• Degradation of the normal function and performance of insured items, or natural wear, rust, discoloration or insect damage• Misplacement or loss of personal effects *12• Damage to related equipment in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hanglider• Damage to external appearance that does not interfere with function• Exercise of public authority such as seizure, destruction, etc. (Breaking of locks for fire fighting and evacuation measures, and for airport safety inspection, etc., is covered.) <p>*12 Includes theft after misplacement or loss.</p>												
Airline-checked baggage insurance payments	<p>① If the aircraft scheduled to be boarded by the insured as a passenger failed to depart <u>within 6 hours</u> of the scheduled departure time, and the baggage that the insured entrusted with the airline for transportation upon boarding the aircraft could not be collected at the transit point or destination, and the insured is forced to pay the purchase cost of clothing, daily necessities, and other necessary personal effects <u>within 96 hours</u> of the scheduled departure time</p> <p>② If the baggage that the insured entrusted with the airline for transportation upon boarding the aircraft could not be collected at the transit point or destination <u>within 6 hours</u> of the arrival at the transit point or destination of the aircraft boarded by the insured as a passenger and the insured is forced to pay the purchase cost of clothing, daily necessities, and other necessary personal effects <u>within 96 hours</u> of the arrival of the aircraft at the transit point or destination</p>	<p>We will pay 30,000 yen (fixed amount) per accident.</p> <p>[Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	<p>In addition to ① to ④ listed in "Injury death", for instance,</p> <ul style="list-style-type: none">• Legal violations on the part of the policyholder or insured• Legal violation on the part of insurance beneficiaries• Earthquake, volcanic eruption, or a tsunami caused by such events												
Flight delay insurance payments	<p>① When an alternative flight could not be used <u>within 6 hours</u> from scheduled departure time due to a departure delay of <u>6 hours or more</u> for the flight planned to be boarded from the place of departure, the inability to board the flight due to flight cancellation, suspension of service or mistakes in the flight booking system, or a change in the boarded aircraft's place of landing, and the following expenses were borne</p> <p>② If the flight scheduled to be boarded at the transit point could not be boarded due to delays to the boarded flight, and an alternative flight could not be used <u>within 6 hours</u> of the time of arrival at the transit point, and the following expenses were borne</p> <p>• Accommodation facility room charges • Travel expenses *1 • Cancellation fees for various services at the travel destination • Meal costs</p> <p>*1 Refers to expenses when using another means of transportation as an alternative to the aircraft.</p>	<p>For a single accident, if the insured bears the costs corresponding to a to c in the table below, we will pay the higher of the applicable payments.</p> <table><tr><th colspan="2">Expenses borne by the insured</th><th>Payment amount</th></tr><tr><td>a</td><td>Accommodation facility room fees</td><td>30,000 yen</td></tr><tr><td>b</td><td>Travel expenses *1 or cancellation fees for various services at the travel destination</td><td>10,000 yen</td></tr><tr><td>c</td><td>Meal Costs</td><td>5,000 yen</td></tr></table> <p>* Except for various service cancellation fees at the destination, it shall be limited to expenses incurred at the place of departure (or the landing site in the event of a change of landing) in the case of ①, or at the transit point in the case of ②, on the left.</p> <p>[Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	Expenses borne by the insured		Payment amount	a	Accommodation facility room fees	30,000 yen	b	Travel expenses *1 or cancellation fees for various services at the travel destination	10,000 yen	c	Meal Costs	5,000 yen	<p>In addition to ① to ④ listed in "Injury death", for instance,</p> <ul style="list-style-type: none">• Legal violations on the part of the policyholder or insured• Legal violation on the part of insurance beneficiaries• Earthquake, volcanic eruption, or a tsunami caused by such events
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c	Meal Costs	5,000 yen													
● Compensation for "insurance period of up to 31 days"															
Liability insurance payments	<p>In case of causing injury to another person or causing damage to another person's property *1 in a fortuitous accident while traveling overseas trips and assuming liability for legal damages</p> <p>*1 Includes the following loss and damage.</p> <ul style="list-style-type: none">• Damage caused to rooms in accommodation facilities, personal property in the accommodation facility rooms (Includes in-room safety deposit box and room keys.)• Damage caused to rooms in residential facilities, personal property in the residential facility rooms. • However, this excludes cases of rental of the whole building or apartment house.• Damage caused to the travel goods and living goods borrowed directly by the policyholder or insured from a rental company	<p>Amount of damages</p> <ul style="list-style-type: none">* For a single accident, the liability insurance amount will be the limit.* In the case of approval of all or part of liability for damages, please consult us in advance.* Expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss, and litigation fee and attorney fees paid with our consent, may also be covered.* This is also covered in cases where the insured is a person without capacity, and the parents are held liable for legal damages due to the acts of said person without capacity.	<p>In addition to ③ and ④ listed on p. 5, for instance,</p> <ul style="list-style-type: none">• Willful acts on the part of the policyholder or insured• Liability for (work-related) damages in the course of duties• Liability for damages to the legitimate rights holder concerning the destruction of property owned, used and managed• Liability for damages arising from ownership, use and management of aircraft, ships *2, vehicles *3 or firearms (excluding air guns)• Liability for relatives *4 <p>*2 Yachts and water motorcycles are covered.</p> <p>*3 Includes rental cars. Bicycles, golf carts at courses, snowmobiles, etc., for leisure purposes, are covered.</p> <p>*4 Refers to blood relatives within the sixth degree of consanguinity, spouse *5 or relatives by marriage within the third degree of affinity.</p> <p>*5 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied. This is not the same as engagement to marry.).</p> <p>① The couple has the intention to marry *6</p> <p>② They have been living together in a similar manner to a married couple</p> <p>*6 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future.</p>												

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for "insurance period of up to 31 days"			
Emergency medical treatment & rescue expense insurance payments	<p>■ Medical treatment cost portion</p> <p>If symptoms, caused by an illness that developed prior to traveling overseas and has been treated by a physician (This does not include illness caused by pregnancy, childbirth, premature birth or miscarriage or dental diseases.), rapidly deteriorated *1 while on the overseas trip and required treatment by a physician.</p> <p>■ Rescuer's expenses portion</p> <p>If symptoms, caused by an illness that developed prior to traveling overseas and has been treated by a physician (This does not include illness caused by pregnancy, childbirth, premature birth or miscarriage or dental diseases.), rapidly deteriorated *1 while on the overseas trip and required hospitalization for 3 <u>days or more</u> *2.</p> <p>*1 What is the rapid deterioration of symptoms?</p> <p>The term means a change in symptoms the occurrence of which during the overseas trip cannot be foreseen by the insured, and is considered to be unavoidable even if special attention considered reasonable in the light of principles generally accepted in society were taken.</p> <p>*2 If it crosses midnight, it will be counted as 2 days.</p> <p>Important notes regarding the medical treatment cost portion and rescuer's expenses portion</p> <ul style="list-style-type: none"> * The insurance payment amount will be the sum total of the medical treatment cost portion and rescuer's expenses portion <u>up to 3 million yen</u> for a single incident. However, if the medical treatment and rescuer's expenses insurance payment amount is less than 3 million yen, it will be limited to the medical treatment and rescuer's expense insurance payment amount. * Limited to the expenses required <u>within 30 days</u> including the day when the medical treatment by a physician is started during the overseas trip. In addition, expenses incurred after returning to one's residence, etc. (Including the hospital or clinic in the final destination country where the insured person becomes hospitalized.) shall not be covered. * For details of covered expenses and amounts of loss or damage, please refer to "Overseas Travel Insurance General Insurance Policy Conditions and Endorsements". 	<p>■ Medical treatment cost portion</p> <p>Of the actual medical expenses, etc., that were paid, the amount considered reasonable in the light of principles generally accepted in society and is equivalent to the expenses that would ordinarily be borne in the event of a similar illness</p> <p>■ Rescuer's expenses portion</p> <p>The amount of the following expenses actually paid by the policyholder, insured or the relatives of the insured *3 that is considered reasonable in the light of principles generally accepted in society and is equivalent to the expenses that would ordinarily be borne in the event of a similar illness</p> <p>For instance,</p> <p>Transportation expenses such as round-trip airfares to the location for rescuers (<u>Up to 3</u> rescuers)</p> <p>Room fees for rescuer accommodation (Up to 3 rescuers and <u>14 days</u> per rescuer)</p> <p>*3 Refers to blood relatives within the sixth degree of consanguinity, spouse *4 or relatives by marriage within the third degree of affinity.</p> <p>*4 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied.).</p> <p>① The couple has the intention to marry *5</p> <p>② They have been living together in a similar manner to a married couple</p> <p>*5 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future (this is different from engagement.).</p>	<p>For instance,</p> <ul style="list-style-type: none"> • If treatment is started after the end of the overseas trip • If traveling for the purposes of treatment or alleviation of symptoms • If the decision was made, before the start of the overseas trip, to receive medical treatment at a hospital or clinic in the travel destination (Including cases where medical consultation reservations or hospitalization arrangements, etc., were made.) • The following expenses scheduled to be paid during the overseas trip <p>For instance,</p> <ul style="list-style-type: none"> • Expenses related to continuous use of dialysis, a prosthetic limb, an artificial heart valve, pacemaker, colostomy, wheelchair and other equipment • Expenses related to the continued use of insulin injections and other medications • Expenses for physical therapies such as spa therapy and hot air baths • Expenses for massage, acupressure, acupuncture, moxibustion, judo therapy, chiropractics or osteopathy • Expenses for therapeutic exercise, rehabilitation, and other similar forms of physical therapy • Expenses related to organ transplantation and similar operations, etc. • Expenses related to the fitting and adjustment of eyeglasses, contact lenses or hearing aids, or costs related to procedures intended to correct myopia or other measures to restore vision • Expenses associated with hair transplantation, cosmetic plastic surgery, etc. • Expenses associated with infertility treatment and other forms of fertility management
● Compensation for "insurance period of over 31 days"			
International student liability insurance payments	<p>In case of causing injury to another person or causing damage to another person's property *14 in a fortuitous accident while traveling overseas, an accident caused by daily life, or an accident caused by owning, using or managing a residence *13, and assuming liability for legal damages</p> <p>*13 What is housing?</p> <p>Accommodation facilities or residential facilities for the insured's study abroad or travel.</p> <p>*14 Damage *15 caused to the travel goods and living goods borrowed directly by the policyholder or insured from a rental company, rooms in accommodation facilities, movables in the accommodation facility rooms (Includes in-room safety deposit box and room keys.) and residential facilities (including personal property inside the rooms) is included.</p> <p>*15 For damage to residential facilities, the damage covered differs depending on whether the damage is to a room or to an area other than a room.</p> <p>In the case of a room</p> <p>Damage caused to the room. However, in cases of rental of the whole building or apartment house, it is limited to the following.</p> <p>① Damage caused to the room by fire, explosion or rupture</p> <p>② Damage caused to the room by water leakage, water discharge, or flooding.</p> <p>However, this excludes damage caused to the water supply and drainage equipment itself.</p> <p>In cases other than a room</p> <p>Damage caused by fire, explosion, rupture and water leakage, water discharge or flooding.</p>	<p>Amount of damages</p> <ul style="list-style-type: none"> * For a single accident, the student liability insurance amount will be the limit. * In the case of approval of all or part of liability for damages, please consult us in advance. * Expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss, and litigation fee and attorney fees paid with our consent, may also be covered. * This is also covered in cases where the insured is a person without capacity, and the parents are held liable for legal damages due to the acts of said person without capacity. <p>[Note]</p> <p>In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan.</p> <p>Please process the insurance claim in Japan through the subscriber.</p>	<p>For instance,</p> <p>① War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *16</p> <p>② Radiation exposure, radioactive contamination</p> <p>③ Willful acts on the part of the policyholder or insured</p> <p>④ Liability for damages in the course of duties or while working part-time (liability for work-related damages)</p> <p>⑤ Liability for damages arising from ownership, use and management of aircraft, ships *17, vehicles *18 or firearms (excluding air guns)</p> <p>⑥ Liability for entrusted items (items included in *14 are covered.)</p> <p>⑦ Liability for relatives *19</p> <p>*16 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.</p> <p>*17 Yachts and water motorcycles are covered by insurance payments.</p> <p>*18 Includes rental cars. Bicycles, golf carts at courses, snowmobiles, etc., for leisure purposes, are covered.</p> <p>*19 Refers to blood relatives within the sixth degree of consanguinity, spouse *20 or relatives by marriage within the third degree of affinity.</p> <p>*20 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied. This is not the same as engagement to marry.).</p> <p>① The couple has the intention to marry *21</p> <p>② They have been living together in a similar manner to a married couple</p> <p>*21 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future.</p>

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for "insurance period of up to 3 months"			
Travel alteration expense insurance payments (Early-return expenses only)	<p>When travel overseas is called off midway through and the insured has returned home</p> <p>① ① Death / Critical condition: If the insured or accompanying persons *1 (referred to collectively with the insured as "the insured, etc."), or the spouse of the insured, etc., *2, or relatives within the third degree of consanguinity dies or is in a critical condition</p> <p>② Hospitalization</p> <p>(1) When the insured, etc., is hospitalized as a direct result of injury or illness (Limited to hospitalization for 3 days or more, if prior to departure *4.)</p> <p>(2) When the spouse of the insured, etc., *2, or a relative within the second degree of consanguinity is hospitalized as a direct result of injury or illness for 14 days or more.</p> <p>③ Distress: In cases where an aircraft or ship boarded by the insured, etc., becomes missing or is in distress, or the insured, etc., becomes in distress while mountain climbing using mountaineering equipment such as ice axes and crampons</p> <p>④ Rescue: When it is confirmed by a public agency such as the police, etc., that emergency search and rescue activities for the insured, etc., are required due to a sudden and fortuitous accident of an external origin</p> <p>⑤ Fire, etc.: When a residential building, or household property contained therein, covered by insurance suffers damage of one million yen or more due to fire, wind damage, water damage, etc.</p> <p>⑥ Court trial: In cases where the insured, etc., is summoned by the court to appear in court as a witness or appraiser</p> <p>⑦ Earthquake / act of terrorism, etc.: When one of the following events occurs in the travel destination of the insured, etc.</p> <ul style="list-style-type: none"> • Earthquake, volcanic eruption, or a tsunami caused by such events • War, civil war, rioting or acts of terrorism, etc. • Accident or fire at transportation / accommodation facility, etc. • Advice to evacuate, etc., from the travel destination <p>⑧ Infectious diseases, etc.: In cases where the insured, etc., are issued with an order by Japanese or foreign government public office, foreign country immigration regulations or isolation due to an infectious disease</p> <p>⑨ Evacuation instructions: In cases where instructions to evacuate in accordance with the Disaster Countermeasures Basic Act are issued to the insured, etc., by a public institution.</p> <p>*1 Refers to persons who are scheduled to participate in the same trip as the insured at the same time and accompany the insured.</p> <p>*2 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied. This is not the same as engagement to marry.).</p> <p>① The couple has the intention to marry *3</p> <p>② They have been living together in a similar manner to a married couple</p> <p>*3 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future.</p> <p>*4 If it crosses midnight, it will be counted as 2 days.</p>	<p>The following expenses *5 actually paid by the policyholder, insured or their statutory heirs will be paid to the person who bore said expenses up to the travel alteration expense insurance payment amount.</p> <p>● Expenses for early return</p> <p>① In the case of package holiday</p> <p>Of the travel alteration expense insurance amount *6 x number of days out of the itinerary after returning early / the number of days on the itinerary = insurance payment *7</p> <p>② For cases other than package holidays</p> <p>The following expenses paid due to early return *7</p> <ul style="list-style-type: none"> • Cancellation fees, penalty fees, travel service handling fees and other fees paid to travel agencies, etc. • Expenses paid as travel expenses such as visa fees, vaccination fees etc. <p>*5 Both include expenses to be paid in the future, excluding the amount that can be refunded and that which can be used even after travel alteration or early return.</p> <p>*6 If the travel cancellation expense insurance payment amount exceeds the cost of the trip, the cost of the trip shall be deemed to be the travel alteration expense insurance payment amount.</p> <p>*7 If the following expenses are greater, the following expenses will be paid.</p> <ul style="list-style-type: none"> • Airfare and other transportation expenses for early return • Accommodation expenses incurred in the course of early return (up to the maximum of 14 days, excluding the amount that was scheduled to be borne etc.) and various miscellaneous expenses such as international telephone charges, etc. (up to 200,000 yen in total) 	<p>① For instance, the expenses incurred by the occurrence of any of ① to ⑤ of "Main cases where insurance payments are made" on the left, due to the following reasons</p> <ul style="list-style-type: none"> • A wilful act or gross negligence on the part of the policyholder, the insured or an insurance beneficiary • Fighting, or suicidal or criminal acts on the part of the insured • War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *8 • Earthquake, volcanic eruption, or a tsunami caused by such events, in Japan • Radiation exposure, radioactive contamination etc. <p>② Hospitalization for the following reasons</p> <ul style="list-style-type: none"> • Whiplash, lower-back pain and other symptoms with no medical objective findings • Pregnancy, childbirth, premature birth or miscarriage, illnesses caused by such events or infertility • Dental disease <p>③ Death, critical condition or hospitalization for the following reasons</p> <ul style="list-style-type: none"> • Injury or illness in the course of engaging in dangerous activities such as mountain climbing *5, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider, or competitive driving or test driving of vehicles such as automobiles <p>④ If it falls under any of the events listed below before the receipt of insurance premiums or before the contract date</p> <ul style="list-style-type: none"> • If it falls under any of the events listed in "Main cases where insurance payments are made" <ul style="list-style-type: none"> • If the insured, the spouse of the insured *2 or a relative within the second degree of consanguinity (1) dies / is in a critical condition, (2) is hospitalized *9 or (8) contracts an infectious disease *10 <p>*8 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.</p> <p>*9 Refers to the occurrence of injury or illness that caused death, critical condition or hospitalization.</p> <p>*10 Refers to the onset of an infection that directly led to the isolation.</p>

Please be sure to read this

Important notes regarding policies

◆ Relationship with Gakkensai:

If an accident occurs, for Gakkensai (Personal Accident Insurance for Students Pursuing Education and Research), we ask that you report it yourself through the university you are enrolled in after your return to Japan as normal. Please be aware that **we will provide information about any accidents and injuries to the Gakkensai office of your university at regular intervals as reference information.**

◆ Physical activity at your travel destination:

In the following cases, if you do not attach a special risk coverage endorsement and pay the additional premiums corresponding to these activities, etc., insurance claims will not be paid, so please apply.

- When mountain climbing using mountaineering equipment such as an ice axe and crampons, riding a luge, bobsled or skeleton, skydiving, hang-gliding, flying in an ultra-light power machine (Motor hang glider, micro light machine, flying in an ultra-light aircraft (Refers to powered hang gliders, microlight planes, and ultralight planes, and excluding ultralight powered parachutes, such as paraplanes.), flying in gyroplanes, or engaging in other similarly dangerous activities at your travel destination

- When flying an aircraft (excluding gliders and airships) at your travel destination (However, additional premiums not required if piloting aircraft at work).

- If you are going to engage in competitive driving, test driving or free driving on a racecourse in a vehicle such as an automobile at your travel destination.

◆ Work at your travel destination:

In the following cases, if you do not pay the additional premiums, the insurance claims that you receive may be reduced or not paid, so please apply.

- If you are going to engage in dangerous work at your travel destination (for example, professional boxing or pro-wrestling)

◆ If you are required to enroll in insurance by your study abroad destination:

Depending on where you study abroad, you may be required to take out local medical insurance in addition to the overseas travel insurance covered you subscribed to at a Japanese insurance company. In addition, certain standards may be set for the scope of compensation and the amount of compensation (insurance payment amount), and our overseas travel insurance may not meet said standards. We ask that you please check the standards yourself before applying.

◆ Insurance certificate:

If you need to be issued with an insurance certificate in addition to an insurance card, please contact either us or your agent.

◆ Overlap of coverage:

- When signing a contract for a personal liability endorsement or emergency treatment and rescue expense collateral endorsement, etc., and the insured or a family member has signed an insurance contract with similar coverage *1, the coverage may overlap.

- If coverage overlaps, either insurance policy may cover the accident, but the insurance from the other may not be paid. Please confirm the differences in coverage and the insurance payment amounts before considering the necessity of endorsements. *2

*1 This includes endorsements attached to insurance policies other than overseas travel insurance and insurance policies for other insurers.

*2 Please be aware that when going with a single policy, in the future if you cancel that policy, etc., you may lose coverage.

◆ Procedure for changing contract contents overseas:

[Extension] Please be sure to extend the insurance period before the maturity date (end date). If it is necessary to change the contents of the contract, such as extending the insurance period, while staying overseas, please have a family member, friend, etc., who is in Japan act as your proxy, and request us or your agent to perform the extension procedure.

However, please note that it may not be possible to extend the contract depending on the insurance payment status and the contents of the notification.

*If the insurance period is over 2 years, you cannot change the contents of the contract.

How to calculate the insurance premiums to be paid

Additional premium = Applicable premium corresponding to the extended

insurance period - Applicable premium corresponding to the insurance period of the existing contract

[Cancellation] If you wish to change your schedule and return to your home country early during the insurance period, please contact either us or your insurance contract agent.

◆ Provision of personal information regarding insurance claims

When the insured makes an insurance claim with this insurance, we will provide the personal information provided on the insurance claim form to ① the university, for student services provided by the university and administrative management, and to ② the subscriber, Japan Educational Exchanges and Services (JEES), in order for JEES to respond to inquiries from the university and conduct safety awareness and system promotion activities. If you do not agree with this, please consult us separately.

The handling agent perform agency services such as insurance contract conclusion and contract management, based on a contract with an underwriting insurance company.

Therefore, policies that you contracted with the handling agent and successfully concluded shall be directly contracted with the underwriting insurance company.

This pamphlet provides an overview of Study Abroad Insurance Coupled with PAS (overseas travel insurance). Please be sure to read the "Explanation of Important Matters" carefully before subscribing. If you have any questions, please contact your insurance agent.

This insurance contract is a joint insurance contract with the following insurance companies, and Tokio Marine & Nichido Fire Insurance Co., Ltd., will act as a proxy for other underwriting insurance companies. Each underwriting insurance company will individually separately undertake insurance contract liabilities, without joining forces, in accordance with the underwriting share set at the time of conclusion of the contract.

For more information on each underwriting share, please contact Japan Educational Exchanges and Services.

<Underwriting insurance companies> Tokio Marine & Nichido Fire Insurance Co., Ltd.; (Managing insurance company) Aioi Nissay Dowa Insurance Co., Ltd.; Sompo Japan Nipponkoa Insurance Services Inc.; Mitsui Sumitomo Insurance Co., Ltd.

Study Abroad Insurance Coupled with PAS is the nickname for the overseas travel insurance, with Japan Educational Exchanges and Services as the policyholder, that targets students at Japan Educational Exchanges and Services supporting member universities who are participating in study abroad programs approved by the supporting member university.

In principle, the policyholder has the right to request the modification of the contents of the contract and the right to request cancellation of the contract.

Please be careful, so that your study abroad will be a fulfilling experience.

