

To All International Students Enrolled in "Gakkensai"
学研災ご加入の留学生の皆様へ



International Students offers comprehensive support in the case of unexpected incidents occurring during student life
留学生生活中のもしもを総合的にサポートするなら

Comprehensive Insurance for Students Lives Coupled with "Gakkensai"

外国人留学生向け学研災付帯学生生活総合保険

Comprehensive Insurance for Students Lives Coupled with "Gakkensai" For International Students was established to provide support for International Students.

International Students at 1,091 schools nationwide who have adopted "Gakkensai" are eligible for enrollment, and a group discount is available due to the economies of scale achieved through the large number of universities adopting this system.

留学生向け付帯学総は、留学生を応援するために創設いたしました。

学研災を導入している全国 1,091 校の留学生を加入対象としており、本制度採用大学のスケールメリットを活かした団体割引を適用しております。

Indemnity Liability

賠償責任

Injury, illness

ケガ・病気

Rescuer expenses

救援者費用

Death, residual disability

死亡・後遺障害



Scope of
30%
Group Discount

団体割引 30% 適用



The procedure is convenient and simple!
Please use **the Sai Chan School Insurance website.**

お手続きは、便利で簡単！
「サイちゃんの学生保険サイト」をご利用ください。

- Please complete the payment before the requested effective date.
In case of a late payment, compensation will start from the following day of the payment date.
- ご希望の始期日前日までに入金してください。入金が遅れた場合、入金の翌日から補償開始となります。

<https://tokiomarine.secure.force.com/futaigakuso?id=002160Y>

The University of Electro-Communications

Japan Educational Exchanges and Services (JEES)

公益財団法人 日本国際教育支援協会

We Offer Broad Support for Your Student Life!

学生生活を幅広くサポートします！

* Please refer to the separate document entitled "Overview of Compensation" for information on the main cases subject to insurance payment and main cases not subject to insurance payment.

※保険金をお支払いする主な場合、保険金をお支払いしない主な場合については、別紙「補償の概要等」をご確認ください。

1 Personal compensation responsibility When the student riding a bicycle and bumping into passers-by, injures them.

個人賠償責任 自転車で行中、通行人にぶつかってケガをさせたとき。

If a student accidentally injures another person or damages the property of another person within Japan or abroad, or if a student borrows or is entrusted with an item (entrustable goods) (*) which is then broken, stolen etc. within Japan or abroad, we will cover the insurance payout if the student is legally liable for damages. Only with domestic incidents involving personal liability, out-of-court settlement negotiations shall be conducted by Tokio Marine & Nichido Fire Insurance as a rule. (Excludes cases in which lawsuits are filed in courts outside the country, etc.)

(*)1 Mobile phones, bicycles, contact lenses, glasses etc. are not considered to be entrustable goods.

* Students are also eligible for compensation while taking part in internships or while working part time. However, students are not eligible for compensation in the case of incidents occurring while carrying out other duties.

* Compensation shall not be paid in the case of incidents involving automobiles or motorcycles (including motorized bicycles).

* "Out-of-court settlement negotiation service" is a service provided by the insurance company, in which they conduct negotiations, private settlements, mediation, or file lawsuits on behalf of the insured person based on an agreement with him/her if a claim is made against the insured student for damages involving an incident.

国内外で学生本人が偶然な事故により他人にケガをさせたり、他人の物を壊してしまったときや、国内で他人から借りた物や預かったもの（受託品）(*)を国内外で壊したり盗まれてしまったとき等、法律上の損害賠償責任を負った場合に保険金をお支払いします。個人賠償責任については国内での事故に限り、示談交渉は原則として東京海上日動が行います。（訴訟が国外の裁判所に提起された場合等を除きます。）

(*)1 携帯電話、自転車、コンタクトレンズ、眼鏡等は、受託品に含みません。

* インターネットやアルバイト中も補償の対象となります。ただし、それ以外の職務の遂行に起因する事故は補償対象外となります。

* 自動車およびバイク（原動機付自転車を含む）での事故は補償対象外となります。

※「示談交渉サービス」とは、被保険者である学生が、事故にかかわる損害賠償の請求を受けた場合に、被保険者の同意を得て、保険会社が被保険者のために、折衝、示談または調停もしくは訴訟の手続きを行うサービス。

With Out-of-court Settlement
Negotiation Service!
示談交渉サービス付き！



2 Death・Physical impediment When faced with unlikely emergencies, or when residual disabilities are involved.

死亡・後遺障害 万が一のときや後遺障害が残ったとき。

Insurance payments shall be made if the student in question suffers death or incurs residual disability as a result of a sudden and unexpected external incident occurring either domestically or overseas. (However, incidents occurring during the regular curriculum, during extra-curricular activities (club activities) authorized by the school, or in school facilities (excluding dormitories) are not covered by this insurance, but by "Gakkensai".)

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

国内外で学生本人が急激かつ偶然な外来の事故で死亡または後遺障害を被った場合に保険金をお支払いします。（ただし、正課中、学校行事中、学校が認めた課外活動（クラブ活動）中、学校施設内（寄宿舎を除く）の事故は本保険の補償対象ではなく、学研災の補償対象となります。）

地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。



3 Medical treatment expenses (*) (*) When the student in question is hospitalized or visits the hospital as a result of injury or illness.

治療費用 (*) (*) 学生本人が、ケガや病気で入院または通院したとき。

If the student in question visits the hospital or is hospitalized for 1 day or longer as a result of injury or illness suffered domestically, insurance payments shall be made to cover the cost of co-payments (*) for health insurance and so on, (hospital visits for dental treatment, hospital visits and admission for mental disorder, or hemorrhoid treatment, fissure of the anus, etc. are excluded) Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

(*)1 The coverage period for the insurance proceeds for medical expense starts on the first day of hospitalization until the last day of the month where 60 days have elapsed.

Date of the first visit: in the case of April 15, 2023

After 60 days elapse: June 13, 2023

Last day of month where 60 days have elapsed: June 30, 2023

Coverage period for treatment is from April 15, 2023 - June 30, 2023

(*)2 Any illnesses or injuries that existed before the start of the insurance term will not be covered. (However, there will be coverage and insurance payouts for any hospitalization and/or doctor's visit that takes place two years after the start of the insurance term (or one year if the duration of the insurance term is one year or less and if it had been renewed).)

(*)3 Please refer to the "Liability Overview, etc." for details about the amount you will have to bear.

国内外で学生本人がケガや病気で1日以上通院または入院した場合、健康保険等の自己負担分(*)を保険金としてお支払いします。（歯科疾病治療のための通院、精神障害による入院、痔核、裂肛等による入院は除く。）地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。

(*)1 治療費用保険金のお支払対象期間は、通院または入院を開始した日からその日を含めて60日を経過した日の属する月の末日までとなります。

初診日：2023/4/15のケース

60日を経過した日：2023/6/13

60日を経過した日の属する月の末日：2023/6/30

2023/4/15 ~ 2023/6/30の治療費が支払対象

(*)2 保険期間の開始時前に発症した病気、発生した傷害は対象になりません。（ただし、保険期間の開始日より2年（保険期間が1年以下の場合かつそれを更新した場合は「1年」）を経過した後に開始した入院または通院については、保険金をお支払いの対象となります。）

(*)3 自己負担分の詳細については、<補償の概要等>をご参照ください。

Students shall be compensated for expenses borne by the patient at the counter of medical institutions.

医療機関の窓口で自己負担した費用を補償します。

項目	自己負担分	保険金
3	4,380	4,
金額	円	円

Recommended
Points
おすすめポイント

Insurance coverage
starts from the 1st day
of attending a hospital.
通院1日目から補償



4 Rescuer expenses, etc. When a guardian comes rushing to the hospital following student hospitalization.

救護者費用等 学生が入院し、保護者が駆けつけたとき。

If you are a student at a domestic or foreign school within the coverage period, and got injured outside of your residence, or if you fell sick and was hospitalized for three days or more, or if the airplane or ship you were on got into an accident, the transportation, accommodation, and rescue expenses will be paid. (However, expenses for transportation, accommodation, and rescue incurred by the student or guardian after the student has been hospitalized for three days or more, or if the airplane or ship you were on got into an accident, are not covered.) Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

国内外で学生本人が保険期間中に住宅外において被ったケガ、または病気にかかり継続して3日以上入院したり、搭乗している航空機や船舶が遭難した場合等に、交通費や宿泊料、捜索救助費用等をお支払いします。



5 Hospitalization Insurance Payments (*)1, Surgery Insurance Payments (*)2, Hospital Visit Insurance Payments (*)3 When the student in question is hospitalized or visits the hospital as a result of injury.

入院保険 (*)1・手術保険 (*)2・通院保険 (*)3 学生本人が、ケガで入院または通院したとき。

Daily insurance payments shall be made for each day of hospitalization or hospital visit if the student in question suffers an injury outside the control of the school, and is subsequently hospitalized or requires a visit to the hospital. Furthermore, insurance payments shall also be made for any surgeries involved.

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

(*)1 Payment cannot be made for hospitalization occurring after 180 days from the date of the incident. Furthermore, the limit is 180 days per incident.

(*)2 Payments are limited to surgeries performed within 180 days from the date of the incident. Furthermore, payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.

(*)3 Payment cannot be made for hospital visits occurring after 180 days from the date of the incident. Furthermore, the limit is 90 days per incident.

学校管理下で学生本人がケガをされ、入院、通院された場合に、入院・通院1日につき保険金日額をお支払いします。また、手術を受けられた場合も保険金をお支払いします。地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。

(*)1 事故の日から180日を経過した後の入院に対してはお支払はできません。また、1事故について180日を限度とします。

(*)2 事故の日から180日以内に受けた手術に限りです。また、傷の処置や抜歯等お支払いの対象外の手術があります。

(*)3 事故の日から180日を経過した後の通院に対してはお支払はできません。また、1事故について90日を限度とします。



6 Movable property for daily use

生活用動産

If a student incurs a damage because his household goods were subject to fire or robbery, insurance proceeds will be paid.

国内外で学生本人が所有する家財が火災や盗難等の偶然な事故で損害を受けた場合に保険金をお支払いします。

Deductible (co-payment): 5,000 yen 免責金額（自己負担額）：5,000円

* Compensation is also paid while household belongings are removed from buildings.

* You cannot enroll a student commuting to school from home or living with relatives.

※建物外に持ち出している間も補償されます。

※自宅通学生の場合やご親族の住居に下宿している場合はご加入できません。

7 Tenant Liability

借家人賠償責任





If a student in Japan damaged a rented room due to an accident involving fire or water leakage, and is sued by the landlord and becomes liable for damages, insurance proceeds will be paid. Negotiations on tenant liabilities will not be conducted by Tokyo Marine and Nichido.

* You cannot enroll a student commuting to school from home or living with relatives.

国内外で学生本人が火災や水漏れ破損等の偶然な事故により借戸室を損壊したため、家主に対して法律上の損害賠償責任を負った場合に保険金をお支払いします。借家人賠償責任については、示談交渉は東京海上日動では行いません。

※自宅通学生の場合やご親族の住居に下宿している場合はご加入できません。

Enrollment Type ご加入タイプ

				A Type ^(* 1)	A1 Type ^(* 1)	B Type	B1 Type	C Type	C1 Type
Insurance Amount 保険金額	1	Personal compensation responsibility ^(*2) 個人賠償責任 ^(*2)		Limited to 100 million yen per incident both domestically and overseas 1 事故 国内：1 億円 国外：1 億円 限度					
	2	Death・Physical impediment ^(*3)  死亡・後遺障害 ^(*3)		1,000,000 yen	1,000,000 yen	1,000,000 yen	1,000,000 yen	1,000,000 yen	1,000,000 yen
	3	Medical treatment expenses ^(*4)  治療費用 ^(*4)		Out-of-pocket medical expenses 治療費用実費	Out-of-pocket medical expenses 治療費用実費	Not covered	Not covered	Not covered	Not covered
		Medical treatment expenses ^(*4)  治療費用 ^(*4)							
	4	Rescuer expenses, etc. 救援者費用等		3,000,000 yen	3,000,000 yen	3,000,000 yen	3,000,000 yen	3,000,000 yen	3,000,000 yen
	5	Injury flat-rates ^(*3)  (Daily amount for hospitalization ^(*5)) 傷害定額 ^(*3) (入院日額 ^(*5)) (Daily amount for hospital visits) (通院日額)		Not covered	Not covered	Not covered	Not covered	Daily amount for hospitalization: 5,000 yen daily amount for hospital visits: 3,000 yen	Daily amount for hospitalization: 5,000 yen daily amount for hospital visits: 3,000 yen
	6	Movable property for daily use ^(*6) 生活用動産 ^(*6)		Not covered	500,000 yen	Not covered	500,000 yen	Not covered	500,000 yen
7	Tenant liability ^(*6) 借家人賠償責任 ^(*6)		3,000,000 yen		3,000,000 yen		3,000,000 yen		
Insurance premium (lump sum up until graduation) 保険料 (卒業までの一括払)	Insurance period 保険期間	1 month 1ヶ月	2,870 yen ⁽⁷⁾	3,330 yen ⁽⁷⁾	460 yen	920 yen	2,240 yen	2,700 yen	
		2 months 2ヶ月	4,030 yen ⁽⁷⁾	4,670 yen ⁽⁷⁾	660 yen	1,300 yen	3,170 yen	3,810 yen	
		3 months 3ヶ月	5,180 yen ⁽⁷⁾	6,010 yen ⁽⁷⁾	840 yen	1,670 yen	4,060 yen	4,890 yen	
		4 months 4ヶ月	6,330 yen	7,340 yen	1,030 yen	2,040 yen	4,980 yen	5,990 yen	
		5 months 5ヶ月	7,480 yen	8,680 yen	—	—	—	—	
		6 months 6ヶ月	8,060 yen	9,350 yen	—	—	—	—	
		7 months 7ヶ月	8,630 yen	10,000 yen	—	—	—	—	
		8 months 8ヶ月	9,200 yen	10,670 yen	—	—	—	—	
		9 months 9ヶ月	9,780 yen	11,340 yen	—	—	—	—	
		10 months 10ヶ月	10,360 yen	12,020 yen	—	—	—	—	
		11 months 11ヶ月	10,930 yen	12,670 yen	—	—	—	—	
		1 year 1年間	11,500 yen	13,340 yen	—	—	—	—	
		1 year 6 months 1年6ヶ月間	15,880 yen	18,420 yen	—	—	—	—	
		2 years 2年間	20,130 yen	23,340 yen	—	—	—	—	
		3 years 3年間	28,780 yen	33,370 yen	—	—	—	—	
	4 years 4年間	37,410 yen	43,400 yen	—	—	—	—		

(*1) Enrollment is possible only for those enrolled in health insurance. (For those students whose period of stay is within 3 months and who have not enrolled in health insurance, please select from type B, B1, C, or C1.)

(*2) Payments for damage to data stored on information devices is limited to 5 million yen per incident.

(*3) Incidents occurred during educational research activities are not covered by this insurance, but by "Gakkensaai".

(*4) The applicable payment period is from the initial day of the hospital visit or hospitalization up to the end of the month 60 days after and including the initial day.

(*5) The amount paid for surgery insurance payments shall be either 5 times (for surgeries performed at times other than while hospitalized) or 10 times (for surgeries performed while hospitalized) the daily hospitalization insurance payment. Payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.

(*6) Enrollment is possible in the own home type (A, B, C) insurance even if the student is living alone.

(*7) Only available for those who have been enrolled in to the public medical insurance system. A discount rate of [30%] is applied to the above insurance premiums if the number of insured people throughout the entire country is 10,000 or more. The insurance period extends from 0:00 on the first day to 16:00 on the final day of insurance coverage.

Example) In the case of 6 year insurance period: 0:00 on April 1, 2023 to 16:00 on April 1, 2029 Insurance premiums are in monthly units. Even if study abroad is terminated part of the way through a month, the final day of insurance coverage shall be the "1st" of each month.

Example 1) If the period of study abroad is from April 1 to May 31, the insurance period shall be "April 1 to June 1," and require "2 months" of insurance premiums.

Example 2) If the period of study abroad is from April 15 to May 31, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.

Example 3) If the period of study abroad is from April 15 to May 15, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.

Please inquire individually if the period of study abroad exceeds 1 year, and the insurance period is other than the above.

The enrollment types listed in this pamphlet are intended for those applicable to occupation grade A (students, etc. not engaged in continuous employment).

Those engaged in continuous employment in the following applicable occupations are subject to occupation grade B, to which a different insurance premium applies. Ensure to notify the contact indicated. (Even if becoming applicable after having enrolled, please notify us without delay.)

"Automobile drivers," "construction workers," "agriculture and forestry workers," "fishing industry workers," "mine, quarry workers," "wood, bamboo, grass, vine product manufacturing workers" (the above 6 occupations)

(*1) 健康保険加入者のみご加入できます。(滞在期間3ヶ月以内で健康保険未加入の方は、B・B1・C・C1タイプからお選びください。)

(*2) 情報機器内のデータ損壊は1事故 500万円限度となります。

(*3) 教育研究活動中の事故は、本保険の補償対象ではなく、学研災の補償対象となります。

(*4) お支払対象期間は通院または入院を開始した日からその日をきめて60日を経過した日の属する月の末日までとなります。

(*5) 手術保険金のお支払い額は、入院保険金日額の10倍（入院中の手術）または5倍（入院中以外の手術）となります。傷の処置や抜歯等お支払いの対象外の手術があります。

(*6) 一人暮らしの学生であっても自宅用タイプ（A・B・C）にご加入頂くことが可能です。

(*7) 公的医療保険制度にご加入いただいている方のみご選択いただけます。

上記保険料は、全国の保険の対象となる方の人数が10,000人以上の場合の割引率[30%]が適用されています。保険期間は、始期日の午前0時より、保険終期日の午後4時までとなります。

例) 6年間の場合 2023年4月1日午前0時より 2029年4月1日午後4時まで6年間

保険料は1ヶ月単位となっております。月の途中で留学が終了される場合でも、保険終期は毎月「1日」となります。

例1) 留学期間が、4月1日～5月31日の場合、保険期間は[4月1日～6月1日]で[2ヶ月]の保険料となります。

例2) 留学期間が、4月15日～5月31日の場合、保険期間は[4月15日～6月1日]で[2ヶ月]の保険料となります。

例3) 留学期間が、4月15日～5月15日の場合、保険期間は[4月15日～6月1日]で[2ヶ月]の保険料となります。

1年間を超える場合で、上記以外の保険期間となる場合には、個別にお問合せください。

本パンフレット記載のご加入タイプは、職種別AIに該当する方（継続的に職業に従事していない学生等）用です。以下に該当する職業に継続的に従事している方は職種別Bとなり保険料が異なります。必ずお問い合わせ先までご連絡ください。

(ご加入に該当する方とは、)

「自動車運転者」「建設作業員」「農林業作業員」「漁業作業員」「採鉱・採石作業員」「木・竹・草・つる製品製造作業員」(以上6職種)

Enrollment Method ご加入方法

From School Entrance to Graduation, the Procedure is Required Only Once! Giving you peace of mind until graduation! 入学から卒業まで、手続きは1回だけ！卒業まで安心！

Web entry through a smartphone or PC スマートフォンやPCからのWeb加入

1 You can access the website using the QR-code in the pamphlet.
You can also visit the URL in the pamphlet to access the website on your PC.
①パンフレットのQRコードでウェブサイトへアクセス
②パンフレットのURLを入力することで、PCからのアクセスも可能です。

2 Pre-registration
An e-mail address is required for pre-registration
②事前登録
事前登録にはメールアドレスが必要です。

3 Enter policy details
③加入内容の入力

4 Select a policy type
④加入タイプの選択

5 Select a convenience store
⑤コンビニの選択

6 Insurance payment via transfer at a convenience store
The policyholder is required to cover any processing fees at the convenience store.
⑥コンビニで保険料振込
コンビニ払い手数料は加入者負担です。

※ If purchasing a policy online is not possible → apply at the post office ※ Web加入が出来ない場合→郵便局でのお申込み

1 Choose the desired coverage from the pamphlet.
The insurance period cannot be selected. Payments are made in a lump sum lasting up until graduation.
パンフレットより希望の補償内容を選び、保険期間は選べません。卒業までの一括払いです。

2 Confirm the insurance premium, and enter the required items in the enclosed "Payment Handling Slip."
Please fill out carefully and in as much detail as possible, without leaving out any information. A "payment handling slip" will also serve as an application request form. Please fill this out in accordance with the example provided.
保険料を確認し、同封の「払込取扱票」に必要事項を記入する。漏れの無いよう、できるだけ丁寧に細字でご記入ください。「払込取扱票」は加入依頼書兼ねております。必ず記入例に従って記入ください。

3 Please transfer insurance premium payments from Japan Post Bank or the post office.
The application will be complete after completing the payment transfer procedure. Note that the person making the transfer is required to cover any transfer fees.
ゆうちょ銀行または郵便局から保険料を振込む。振込手続きをもってお申込みは完了します。なお、振込手数料は振込人負担です。

An enrollment certificate shall be sent out approximately 2 months after completing the enrollment procedure.

Please rest assured that compensation shall be paid for incidents occurred after the coverage start date even if your enrollment certificate has not arrived. Please store your receipt in a safe place until your enrollment certificate has arrived. * Your enrollment certificate shall be sent to the address in Japan indicated on the "Payment Handling Slip."

加入手続き後、2ヶ月後を目途に加入者証をお送り。加入者証が来なくても補償開始日以降の事故については補償されますのでご安心ください。加入者証は「払込取扱票」に記載の日本国内の住所へ送付します。

* QR code is a registered trademark of DENSO WAVE Incorporated. ※QRコードは(株)デンソーウェーブの登録商標です。

Claim Handling Procedure Following Incidents 事故の際のご対応について

1. Download the "Incident Report Form" file from the JEES website, and enter the details of the incident.
(公財) 日本国際教育支援協会HPより、「事故報告書」ファイルをダウンロードし、事故の状況を入力してください。

* Please enter the information in either "English" or "Japanese."
* If an accident relating to personal liability compensation occurs outside of an agent's business hours (for instance, an accident in everyday life which injures another person(s) or damages another's property) please contact Accident Reception Desk (at Tokio Marine Nichido Fire Insurance Co., Ltd.) at 0120-720-110.

Note) Please tell us the "certificate number" and "accident summary" when you call in case of an accident.

*入力は、「英語」または「日本語」でお願いします。
*個人賠償責任補償に関する事故が発生した場合に限り、「事故受付センター」(東京海上日動あんしん110番) (0120-720-110) へお電話でご連絡いただくことも可能です。
注) 事故のお電話の際は、「証券番号」・「事故の概要」をお伝えください。

[URL for Incident Report Form]

[事故報告書掲載URL]

<http://www.jees.or.jp/gakkensai/inbound.htm>

2. Please attach the completed "Incident Report Form" to an e-mail, and send it to the following address.

入力した「事故報告書」ファイルを添付し、以下のメールアドレスまで、メール送信をお願いします。

* Enter "INSCCLAIM enrollee number" in the e-mail subject field. (No entry is required if the enrollee number is not known.)
* Please enter the information in either "English" or "Japanese."
*メールの件名は「INSCCLAIM 加入者番号」としてください。(加入者番号が不明な場合は、記入不要です。)
*入力は「英語」または「日本語」でお願いします。

[Dedicated incident report address]

[事故報告専用アドレス]

<Indemnity liability> (賠償責任)

<Other (medical expenses, etc.)> (その他 (治療費用等))
insclaim.futaigakuso@tmnf.jp

3. After receiving the incident report and determining the person in charge, the person in charge shall contact claimants and send them the necessary documents.

事故受付し、担当者が決まりましたら、担当者より、必要書類のご連絡や送付をいたします。

* If contacted by Tokio Marine & Nichido Fire Insurance, an e-mail shall be sent in either "English" or "Japanese" to the e-mail address from which the incident report was received. (An e-mail shall be sent in English if the incident report form is completed in English.) Please note that the address for e-mails sent from Tokio Marine & Nichido Fire Insurance will differ from the [Dedicated incident report address].

*弊社よりご連絡をする場合には、事故報告を頂いたメールアドレスへ、「英語」または「日本語」で送信いたします。(英語で事故報告書を記載頂いた場合には、英語でメールをいたします。)
その際、弊社からご連絡するメールアドレスは、「事故報告専用アドレス」とは異なりますので、ご注意ください。

- (1) Incident notification: If an incident has occurred, please notify us by sending an e-mail immediately to the above "Dedicated incident report address."
- (2) Please be aware that a statute of limitations (3 years) applies to the right to claim insurance payments.
- (3) If the injury or illness suffered aggravates a preexisting injury or illness, the insurance payment may be reduced.
- (4) When claiming insurance payments for medical expenses following injury or illness, the receipt and so on issued by the hospital or other medical institution is required. Furthermore, a receipt and so on is required to verify expenses borne by the student for insurance payments made for other out-of-pocket expenses. Be sure to store receipts in a safe place until claims for insurance payments have been made.
- (5) In the case of incidents in which the student in question is liable, always verify and take a note of the "other person's name" and "contact details." Furthermore, always consult the insurance underwriter beforehand when attempting to acknowledge liability for damages, either in part or in full. Please be aware that insurance payments may be reduced if approval is not obtained from the insurance underwriter.

- (6) As there is no "out-of-court settlement negotiation service" for tenant liability, the insured person in question shall be required to proceed with out-of-court settlement negotiations with the aggrieved party.
- ①事故の通知: 事故が発生した場合には、直ちに上記「事故報告専用アドレス」までメールにてご連絡ください。
- ②保険金請求権には、時効(3年)がありますのでご注意ください。
- ③ケガや病気を被ったとき既に存在していたケガや病気の影響等により、ケガや病気の程度が加重された場合は、お支払いする保険金が削減される場合があります。
- ④ケガや病気をした場合の治療費用保険金を請求するときに、病院等の発行した領収書等が必要です。また、その他の実費をお支払いする保険金につきましても、ご負担された費用を確認する領収書等が必要です。保険金のご請求まで、必ず保管しておいてください。
- ⑤賠償事故の場合、「相手方の名前」、「連絡先」を、必ず確認し、控えておいてください。また、損害賠償責任の全部または一部を承認しようとするときは、必ず事前に引受保険会社にご相談ください。引受保険会社の承認がない場合、保険金を削減してお支払いすることがありますので、ご注意ください。
- ⑥借家人賠償責任については、「示談交渉サービス」はありませんので、保険の対象となる方ご自身が被害者の方と示談交渉を進めて頂くこととなります。

Enrollment Precautions ご加入にあたってのご注意点

Insurance scope

Coverage with this insurance is limited to students registered at this school who have enrolled in "Gakkensai". (In cases such as where the student has withdrawn from school, a procedure for withdrawing from the insurance contract prematurely is required as a rule, and therefore the insurance underwriter must be notified.)

Handling of Return Premiums When Terminating or Making Changes to Contract

If premiums are being returned when terminating or making changes to the contract, they shall be returned by a method prescribed by Tokio Marine & Nichido Fire Insurance. If the bank account to which payment is transferred is an overseas account, the transfer fee required for transferring money into the customer's account shall be borne by the customer.

Insurance premiums shall not be returned if the transfer fee exceeds the amount being returned.

保険の対象となる方の範囲

この保険の対象となる方は、本学に在籍し学研災に加入している学生に限りです(退学等の場合は、原則中途退学の手続きが必要となりますので、引受保険会社までご連絡ください。)

解約・契約内容変更時の返還保険料の取扱い

解約・契約内容変更時において返還保険料があった場合、東京海上日動の所定の方法で保険料を返還します。振込先の口座が日本国外の口座となる場合、お客様の口座へ送金するための振込手数料はお客様負担とします。振込手数料が、返還保険料を上回る場合、保険料は返還しません。

Other Precautions その他ご注意いただきたいこと

This insurance contract is a co-insurance contract provided by the following companies, and Tokio Marine & Nichido Fire Insurance Co., Ltd. acts as proxy and agent for other insurance underwriters. Each insurance underwriter holds sole responsibility, without any collaboration with other companies, for insurance contracts based on underwriting shares determined when concluding the contracts.

Please check with JEES regarding each underwriting share.

<Insurance underwriters> Tokio Marine & Nichido Fire Insurance Co., Ltd. (managing insurance company), Aioli Nissay Dowa Insurance Co., Ltd., Sompō Japan Insurance Inc., Mitsui Sumitomo Insurance Co., Ltd.

この保険契約は、以下の保険会社による共同保険契約であり、東京海上日動火災保険(株)が他の引受保険会社の代理・代行を行います。

各引受保険会社は、契約締結時に決定する引受割合に応じて、連帯することなく単独別個に保険契約上の責任を負います。

なお、各引受割合については(公財)日本国際教育支援協会にご確認ください。

(引受保険会社) 東京海上日動火災保険(株) (幹事保険会社) あいおいニッセイ同和損害保険(株) 損害保険ジャパン(株) 三井住友海上火災保険(株)

This pamphlet provides an overview of Comprehensive Insurance for Student lives Coupled with "Gakkensai" (Comprehensive Life Insurance (Comprehensive Child Coverage)). Be sure to read the "Disclosure Statement" at the time of enrollment. Details will depend on the policy terms given to the group representative (contracting party), however, please send any inquiries to the following "Dedicated general inquiry address" if there is anything that is unclear. Please check the "Overview of Comprehensive Insurance for Student lives Coupled with "Gakkensai" (Comprehensive Life Insurance (Comprehensive Child Coverage))" following enrollment.

All rights and obligations associated with this insurance contract are stipulated in the Japanese versions of the Standard Terms of Comprehensive Life Insurance Policy and Special Provisions. A translation of the Japanese versions has been provided for reference purposes only.

このパンフレットは、学研災付帯学総(総合生活保険(子ども総合補償))の概要をご説明したものです。ご加入にあたっては必ず「重要事項説明書」をよくお読みください。詳細は契約者である団体の代表者の方にあてずしてあります引受割合により異なりますが、ご不明の点がありましたら、下記「一般照会専用アドレス」までお問い合わせください。

なお、ご加入後は「学研災付帯学総(総合生活保険(子ども総合補償))補償の概要等」をご確認ください。

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Comprehensive Insurance for Student lives Coupled with "Gakkensai" is an informal name for Comprehensive Life Insurance (Comprehensive Child Coverage). This insurance is a group contract for Comprehensive Insurance for Student lives Coupled with "Gakkensai" aimed at students enrolled in JEES supporting member universities, with JEES as the contracting party. As a rule, the right to make insurance policy claims and right to terminate insurance contracts lies with JEES.

学研災付帯学生生活総合保険は、総合生活保険(子ども総合補償)のペイトネームです。

この保険は(公財)日本国際教育支援協会を契約者とし、(公財)日本国際教育支援協会賛助会員大学に在籍する学生を保険の対象となる方とする学研災付帯学生生活総合保険団体契約です。保険証券を請求する権利、保険契約を解約する権利等は原則として(公財)日本国際教育支援協会が有します。

<Other General Inquiries>

Please send an e-mail to the following dedicated general inquiry address for inquiries unrelated to incidents, such as inquiries relating to enrollment or changes to contracts. (Please send inquiries in either "English" or "Japanese.") A response to e-mails shall be sent to the address from which inquiries are received. Be sure to write the "university name," "student name," and "student ID number" when sending an e-mail.

[Dedicated general inquiry address] 【一般照会専用アドレス】 futaigakuso.inbound@tmnf.jp

<その他 一般的なご照会について>

事故報告以外の、加入に関するご照会やご契約の変更に関するご照会につきましては、以下の一般照会専用アドレスへご連絡ください。(「英語」または「日本語」でお願いします。)ご連絡を頂いたメールアドレスへ、メールにてご返信いたします。メールの際には、「大学名」、「お名前」、「学籍番号」を必ず、記載ください。

Inquiry contact お問合せ先	Tokio Marine & Nichido Fire Insurance Co., Ltd. Inbound futai-gakuso Service counter 東京海上日動火災保険株式会社 インバウンド付帯学総 照会窓口	[Incident desk] [事故受付] insclaim.futaigakuso@tmnf.jp *If an accident relating to personal liability compensation occurs outside of an agent's business hours (for instance, an accident in everyday life which injures another person(s) or damages another's property) please contact Accident Reception Desk (at Tokio Marine Nichido Fire Insurance Co., Ltd.) at 0120-720-110. Note) Please tell us the "certificate number" and "accident summary" when you call in case of an accident. ※個人賠償責任補償に関する事故が発生した場合に限り、「事故受付センター」(東京海上日動あんしん110番) (0120-720-110) へお電話でご連絡いただくことも可能です。 注) 事故のお電話の際は、「証券番号」・「事故の概要」をお伝えください。 [General inquiries] 【一般照会】 futaigakuso.inbound@tmnf.jp
Handling agent 取扱代理店	Tokio Marine & Nichido Anshin Consulting Co., Ltd. 東京海上日動あんしんコンサルティング(株)	〒103-0027 1-19-1 Nihonbashi Dia Building 8F, Nihonbashi, Chuo-ku, Tokyo 東京都中央区日本橋 1-19-1 8F
Insurance underwriter 引受保険会社	Tokio Marine & Nichido Fire Insurance Co., Ltd. (Branch of section in charge) Educational Organization Division Government Sector Dept.2 東京海上日動火災保険株式会社 (担当課支社) 公務第二部文教公務室	〒102-8014 6-4, Sanbancho, Chiyoda-ku, Tokyo 東京都千代田区三番町 6-4