

~To live reliable and satisfied study abroad life~

**For 2019**

# Study Abroad Insurance Coupled with PAS\* “futai kaigaku”

\*PAS : Personal Accident Insurance for Students Pursuing Education and Research  
("gakkensai")

**45.6%**  
Discount

This system was founded to support the student who studies abroad , and has the discount by scale merit and loss ratio.



The departure date : from June 1, 2019 to May 31, 2020

Insurance provider : Tokio Marine & Nichido Fire Insurance Co.,Ltd.

# Outline of Compensation

period of insurance

## Injury, Illness, etc

less than 31 days

and

more than 32 days

### Medical and Rescue Expenses

#### Injury

when you were hospitalized by injury



#### Illness

when you were hospitalized by illness



#### Rescues

when you were hospitalized for more than 3 days and if family come to help you



#### Loss of Life from Injury

#### Loss of Life from Illness



#### Physical Impediment from

aftereffect due to accident



### Emergency Illness Treatment Expense Compensation

less than 31 days



## Baggage

less than 31 days

and

more than 32 days

### Baggage Damage

when you were robbed of your bag.  
when you broke camera by dropping it.



## Liability

less than 31 days

### Personal Liability

more than 32 days

### Student Liability

the legal compensation,  
when you injured other people or broke things  
belonging to other people.



## Other Condition

### Baggage Delay Expenses , Flight Delay Expenses

when airline company does not transport your baggage on time.

when the aircraft delayed for more than 6 hours.



## Outline of Study Abroad Insurance

	What we cover	Insurance benefit	Exclusions
<b>Injury Death</b> 傷害死亡	When the insured dies of injury within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay the full Injury Death Benefit to the beneficiary.	For example, ① Deliberate or gross negligence of the contractor, the person who is the object of insurance ② intentional or serious fault of insurance beneficiary ③ War, exercise of force by foreign countries, revolution, deprivation of power, civil war, armed rebellion and similar incident * 1 ④ radiation irradiation, radioactive contamination ⑤ injury due to an accident that occurred while driving without using a license, drinking alcohol, narcotics, etc. ⑥ Fight or suicide acts, criminal acts ⑦ brain injury, mental loss, pregnancy, childbirth, premature birth, injury due to miscarriage ⑧ Injury that occurred before or after the overseas trip ⑨ injuries during dangerous exercise such as mountain climbing using climbing tools such as Pickle · Eisen, aircraft maneuvering outside the duties, bobsleigh, skydiving, boarding hang gliders, racing equipment such as cars, trial operation etc. If you set a special risk collateral special agreement and pay additional premium corresponding to these exercise etc. it will be subject to payment.) * 1 Partial amendment concerning exemption from war, etc. Since a special rider is set, terrorist acts are subject to payment.
<b>Injury Residual Disability</b> 傷害後遺障害	When there is an aftereffect within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay 3%~100% of the Injury Residual Disability benefit based on the level of the aftereffect.	
<b>Medical &amp; Rescuer's Expense</b> 治療救援費用	<b>● Injury Medical Expense</b> When the insured receives medical treatment due to injury of the accident when traveling abroad.	We will pay up to the following amount for which we consider appropriate as the necessary and reasonable costs sustained as a result of illness or injury. Limiting to costs which occurred within 180 days from the day of the accident or the day when the medical treatment began. ① Medical expense (Consultation fee and hospitalization fee.) ② Translator expense and his/her transportation fees. ③ Repair fee of artificial arm and artificial leg (Injury only.) ④ a - International communication expense, such as International phone charge etc. b - Expenses for purchasing necessary belongings. (Limiting b to ¥50,000 per illness/injury. ¥200,000 per illness/injury for a + b) ⑤ Transportation and accommodation expense necessary to return to the original travel plan, or to return home directly. ⑥ Medical certificate expense required for making a claim. ⑦ Disinfection cost when ordered by the official department.	In addition to the above ① to ④, ⑥, for example · Accidents caused during driving using unlicensed, alcoholic drinks, drugs, etc. · Pregnancy, childbirth, premature birth, miscarriage, treatment cost of diseases caused by these · Dental diseases · Injury that occurred before or after the overseas trip · Illness that occurred before traveling abroad · Whiplash · Lumbago and other symptoms which do not have medical objective findings · Injuries during dangerous exercise such as mountain climbing using climbing tools such as Pickle · Eisen, aircraft maneuvering outside the duties, bobsleigh, skydiving, boarding hang gliders, racing equipment such as cars, trial operation etc. (If you set a special Risk Collateral Rider and pay additional premium corresponding to these exercises etc, it will be subject to payment.) · Mountain climbing equipment such as Pickle · Eisen etc Takayama disease which occurred while doing mountain climbing (If you set a special risk pledge special agreement and pay extra premium corresponding to these exercises etc., Insurance payment will be subject to payment.)
	<b>● Sickness Medical Expense</b> ① When the insured receives medical treatment due to an illness which incurred within 72 hours after returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.) ② When the insured receives medical treatment within 30 days from returning home, for an infectious disease which incurred during the travel.		
	<b>● Rescuer's Expense</b> ① In the event of Insured's death within 180 days from the day of the accident. Or more than three days hospitalization. ② In the event of Insured's death due to an illness, while traveling abroad. ③ In the event of Insured's death due to an illness, within 30 days from returning home. Or more than three days hospitalization. ④ When the aircraft/ship under boarding meets an accident. ⑤ When the life of Insured cannot be confirmed due to an accident, or when an urgent search and the need of rescue operation is confirmed by the official body such as the police.	As rescuer's expenses indemnity, the expenses necessarily incurred by the policyholder, the insured or relatives of the insured ① Search and rescue expenses ② Transportation expenses including air fare (up to three of those who rescue it.) ③ Hotel room charge (about three of those who rescue it and one person until the 14th) ④ Miscellaneous expenses and passage procedure expenses (up to ¥200,000) ⑤ Repatriation remains expenses ⑥ Postmortem treatment expenses (up to ¥1,000,000)	
<p>★ Treatment cost part · Relief cost part common note Insurance payment to be paid is the maximum amount of medical treatment / relief expense insurance for one injury, illness, accident etc. In addition, the cost of a. B. Is subject to payment, c. Is not eligible for payment. a. The expenses paid directly by the person who is covered by the insurance as medical expenses to the medical institution when receiving medical treatment in Japan. b. The expenses paid directly to the medical institution by the insured person if treatment is received abroad. c. If you receive medical treatment in Japan, payment is made from health insurance, workers' compensation insurance etc., and the part that insured persons do not need to pay directly. In addition, there is a similar system in overseas, part that does not need to pay directly to the medical institution for those who are subject to insurance according to that system.</p>			
<b>Sickness Death</b> 疾病死亡	① In the event of Insured's death due to an illness when traveling abroad. ② In the event of Insured's death, within 30 days from returning home with a medical treatment taken within 72 hours from returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.) ③ In the event of Insured's death, within 30 days from returning home due to an infectious disease which the Insured was infected when travelling abroad.	We will pay the full Sickness Death benefit to the Beneficiary (Insured's heir by legal right).	-Willful act of Policy Holder or the Insured. -Willful act of Beneficiary. -War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. -Ionising radiation and radioactive contamination. -Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. -Pregnancy, childbirth, miscarriage and illness as a result of these three. -Injury you incur before/after the travel. -Dental disease. etc.

Outline of Study Abroad Insurance			
	What we cover	Insurance benefit	Exclusions
Emergency Illness Treatment Expense Compensation 疾病に関する応急 治療・救護費用担 保特約に係る治 療・救護費用保険 金	<p>&lt;Medical Expense&gt; When the insured receives medical treatment as the result of acute deterioration of symptoms during travel overseas caused by a sickness (excluding diseases caused by pregnancy, childbirth, preterm birth or miscarriage and dental diseases) which was contracted and the insured received treatment prior to departure of travel</p> <p>&lt;Rescue Expense&gt; When the insured is hospitalized continuously for a period of three days or more as the result of acute deterioration of symptoms during travel overseas caused by a sickness (excluding diseases caused by pregnancy, childbirth, preterm birth or miscarriage and dental diseases) which was contracted and the insured received treatment prior to departure of travel</p>	<p>&lt;Medical Expense&gt; Amount of money, etc. actually paid for medical expenses, etc. which is considered reasonable for social reasons and is usually borne by the disease of equivalent disease.</p> <p>&lt;Rescue Expense&gt; The following expenses actually paid by the contractor, the insured (the person to be covered by insurance), or the insured's relative actually recognized as appropriate from the social norms and accompanied by the onset of the equivalent disease The amount equivalent to the cost normally borne.</p> <p>For example ・ Transportation expenses such as round-trip airfare to the local rescuer (up to 3 relievers) ・ Room fee of rescuer's accommodation (3 relief persons and 14 days for each reliever)</p>	<p>For example, ・ When treatment is started after the overseas trip is over ・ When traveling for treatment or relief of symptoms ・ If you have decided to receive medical treatment from a hospital or clinic at your destination before starting traveling abroad (including cases where a medical examination appointment or hospitalization arrangements etc were done) ・ The next expenses scheduled to be spent while traveling abroad. For example, "Expenses related to continuous use of dialysis, artificial heart prosthesis, artificial heart valve, pacemaker, artificial anus, wheelchair and other instruments" "Cost related to continuous use of insulin injection and other drugs" ・ Cost of physical therapy such as spa therapy and hot air bath ・ Manga, massage, acupressure, acupuncture (acupuncture), moxibustion (kyu), judo reduction, chiropractic or body preparation fee ・ Expenses for exercise therapy, rehabilitation, and other similar physical therapies ・ Expenses related to organ transplant etc. and similar surgery etc ・ Expenses related to the attachment and adjustment of eyeglasses, contact lenses or hearing aids, or expenses related to procedures intended to restore myopia or other visual acuity ・ Expenses related to hair transplantation, cosmetic formation surgery etc ・ Infertility treatment and other expenses related to pregnancy promotion management</p>
Baggage Damage 携行品損害	<p>In the case that the carried item * 5 suffered damage in the event of accident such as theft, breakage, fire etc. while traveling overseas.</p> <p>* 5 What is a carry-on item? Personal belongings * 6, such as cameras, bags, clothing, etc. owned by insured persons or borrowed from others for free for traveling before traveling abroad, and carried. Cash - check - credit card - prepaid card - electronic money - gift certificate - computer pass - denture - contact lens - manuscript - design document - design - certificate - document such as book - data, software intangibles - surfing etc. We do not include tools for doing exercise. Also, for use only for work - Inside a residential facility (in the case of a detached house in the premises - in the case of multi-family dwelling houses in the door cabin in which the insured person lives) Is not included.</p> <p>* 6 Excluding those borrowed for business purposes with or without this trip.</p> <p>* In principle, claims for claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back the certificate and damage amount.</p>	<p>Damage amount (limited to 100,000 yen per 1 pair, 1 pair or 1 pair of items to be carried) * 7. ※ Tickets, etc. are limited to a total of 50,000 yen. ※ For passports, we limit up to 50,000 yen for one insurance accident. ※ Insurance payment to be paid is limited by the amount of property damage insurance through insurance period. However, if the amount of personal property damage insurance exceeds 300,000 yen, the limit for damage due to theft / robbery and non-arrival of baggage deposited by airlines, etc. may be 300,000 yen throughout the insurance term. ※ It may be necessary to prevent the occurrence or expansion of damage - You may be able to pay the insurance money for beneficial expenses etc. * 7 What is damage amount? It is the fair value * 8 of the item that caused damage. If repairable, repair costs and market value * 8, whichever is lower. Regarding driver's licenses such as cars, re-issuance fee is required for passports, re-acquisition expenses (including transportation expenses and accommodation expenses only when they are born locally), passenger tickets etc. The expenses etc expended by those who are subject to insurance within the range of route and grade. * 8 What is market value? It is the amount calculated from the re-acquisition price * 9 deducted from consumption by consumption, depreciation according to elapsed years etc. * 9 What is re-acquisition price? It is the amount required to reacquire things of the same structure, quality, use, scale, type, ability as the insurance target.</p>	<p>In addition to the above ① to ④, ・ Damage due to accidents that occurred during driving using unlicensed, drunk, narcotics, etc. ・ Lack of properties or performance that are normally subject to insurance or natural consumption, rust, discoloration, worm eating ・ Loss or leaving behind. Theft after the loss or leaving behind.*10 ・ Damage of exercise equipment that occurred during dangerous exercise such as mountain climbing using climbing tools such as Pickle - Eisen, aircraft maneuvering outside the duties, bobsleigh, skydiving, boarding hang gliders ・ Damage that does not hinder the function due to mere appearance damage ・ The exercise of public power such as seizure and destruction (Fire firefighting - evacuation measures, breakage of locks at airport etc safety confirmation will be subject to payment.)</p> <p>* 10 Includes stolen after misplacement or loss. etc.</p>
Personal Liability 個人賠償責任	<p>In cases where you are injured by others while traveling abroad, or you give damages to others' stuff * 18 and you are liable for legal damages.</p> <p>* 18 Includes the following damages. - Damage given to accommodation rooms, accommodation's in-room movables (including safety boxes and guest room keys outside the cabin) - Damage given to the movables inside the room, room in the residential facility. However, except when renting the whole of the building or apartment house. - Damage given to travel goods and living goods borrowed directly by the contractor or insured person from the rental company</p>	<p>Amount of damages. ※ For one accident, the liability insurance amount is the limit. ※ In case of approving all or part of liability for damages, please consult us in advance. ※ In order to prevent the occurrence or expansion of damage - It may be possible to pay insurance money for useful expenses, litigation expenses expended with our consent - lawyer remuneration etc. ※ In the case of a person who is subject to insurance is a responsible incompetent person, payment is also subject to payment even if a parental authority, etc. takes responsibility for legal damages due to the act of the responsible incompetent person.</p>	<p>In addition to ③ ④ above, ・ The will of subscriber or person subject to insurance ・ Liability for liability (in terms of work) concerning the performance of duties ・ Damage compensation liability to be borne by an authorized right holder concerning damage of property owned, used and managed ・ Liability, liability attributable to possession, use and management of aircraft, ships * 19, vehicles * 20, firearms (excluding air guns) ・ Liability for relatives * 19 Yachts and water motorcycles are subject to payment. * 20 Includes car rental, Bicycles, passenger carts on golf courses, snowmobiles etc. used for leisure purposes are eligible for payment.</p>
Student Liability 留学生 賠償責任 (*)	<p>In case of accident caused by everyday life during overseas traveling, injury to others by accident caused by ownership, use or management of houses * 21, damage to others' * 22, liability for legal damages If owed</p> <p>* 21 What is housing? In case It means accommodation facility or residential facility for studying abroad or traveling for those who are subject to insurance.</p> <p>* 22 Movable goods in the guest room of the contractor or insurance direct owner of traveling goods / living goods, accommodation rooms and accommodation from the rental company (including the safety boxes and rooms keys outside the room). Damages * 23 that we gave to residential facilities (including movables in the room).</p> <p>* 23 For damages of the residential facility, only damage caused by fire, explosion, rupture and leakage, water discharge or overflow with overflow water will be eligible for payment. In case - Damage to the room (including movables in the room) when renting the whole door of the building or condominium - Damages outside the room</p>	<p>Amount of damages compensation ※ For one accident, the international student liability insurance amount is the limit. ※ In case of approving all or part of liability for damages, please consult us in advance. ※ In order to prevent the occurrence or expansion of damage - It may be possible to pay insurance money for useful expenses, litigation expenses expended with our consent - lawyer remuneration etc. ※ In the case of a person who is subject to insurance is a responsible incompetent person, payment is also subject to payment even if a parental authority, etc. takes responsibility for legal damages due to the act of the responsible incompetent person. [Please note] In principle, claims for insurance claims will be accepted only in Japan and will be paid in yen in Japan. Through your contractor, please file a claim for insurance claims in Japan.</p>	<p>For example, ① War, exercise of force by foreign countries, revolution, deprivation of power, civil war, armed rebellion, and similar incidents * 24 ② radiation irradiation, radioactive contamination ③ The will of subscriber or person subject to insurance ④ Liability for liability for job performance or part-time job (liability for work) ⑤ Liability for liability arising from ownership, use and management of aircraft, ships * 25, vehicles * 26, firearms (excluding air guns) ⑥ Compensation liability for consigned goods (Items included in are subject to payment.) ⑦ Liability for liability for relatives * 27 * 24 Partial amendment concerning exemption from war, etc. Since a special rider is set, terrorist acts are subject to payment. * 25 Yachts and water motorcycles are eligible for payment. * 26 Includes car rental, Bicycles, passenger carts on golf courses, snowmobiles etc. used for leisure purposes are eligible for payment. * 27 6 Blood family within parents, spouse * 28 or 3 Affinity within parents. * 28 Includes those who are not in the marriage notification but are in fact in the same circumstances as the marriage relationship and who are in a state with the same sex on the family register but with a degree that does not differ from the marriage relationship. (Only if it can be confirmed by a written document etc. that all of the following requirements are satisfied.) ① Having a marriage intention * 29 ② Being living together like living together as a couple * 29 When the gender on the family register is the same, the intention to continue the same relationship as the couple over the future is different (unlike engagement).</p>

## Outline of Study Abroad Insurance

	What we cover	Insurance benefit	Exclusions
<b>Baggage Delay Expense</b> 航空機遅延 手荷物 * 30	Baggage which the insured (person eligible for insurance) deposited with the airline when boarding the aircraft was not transported within 6 hours after the aircraft arrived at the destination, so that the aircraft could not be transported to the destination. In the case of being forced to pay the purchase cost of clothing, daily necessities, and other necessities required unavoidably within 96 hours after arrival.  ※ 30 "Insurance claims expenses such as deposit baggage delay etc".	Actually spent expenses (excluding the amount etc that was planned to be borne.). ※ One hundred thousand yen is the limit for an accident. However, payment is limited to expenses borne at the destination within 96 hours after arrival at the destination. We can not pay for expenses paid since arrival of baggage.  ※ In principle, claims for insurance money will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back the certificate of accident and damage amount.	In addition to the above ① to ④, ・ Violation of laws and regulations of contractor, insured person (person subject to insurance) ・ Violation of laws and ordinances by insurance beneficiaries ・ Earthquake, eruption or tsunami caused by these
<b>Flight Delay Expense</b> 航空機遅延 * 31	① Departure delay of more than 6 hours of flight planned to depart from the departure place, flight cancellation, cancellation due to inactivity, boarding due to inadequate reservation reception service, or change of landing site of the aircraft you boarded, 6 hours from departure time when substitute machine can not be used within. ② In the case that the alternate aircraft could not be used within 6 hours from the arrival time to the transit point due to delays etc. of the aircraft on board, which was not planned to board the aircraft from the transit point.  ※ 31 "Departure / Cancellation / Non-boarding cost insurance money". And "Transfer delay cost insurance money".	Among social reasons reasonable among social reasons, such as room fee, lodging fee, accommodation facility room charge, meal fee, transportation fee, international telephone fee etc. communication expenses actually paid by insured person (insured person) The amount that is recognized. ※ For one accident limit up to 20,000 yen. ※ Except for various service cancellation fees etc. at the destination, on the left ① is limited to expenses incurred at the departure place (the landing place in the case of a landing site change), in the case of ② on the transit point.  ※ In principle, claims for insurance money will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back the certificate of accident and damage amount.	

(\*)Please acknowledge that the payment procedure will be made in Japan in Japanese Yen.

(The departure date : from June 1, 2019 to May 31, 2020)

Loss of Life Injury	3 million yen
Physical Impediment from Injury	3 million yen
Medical and Rescue Expenses	limitless
Emergency Illness Treatment Expense Compensation	3 million yen
Loss of Life Illness	3 million yen
Personal Liability	100 million yen
Baggage Damage	100,000 yen
Baggage Daley Expenses	100,000 yen
Flight Daley Expenses	20,000 yen
less than 1 day	1,150 yen
less than 2 days	1,600 yen
less than 3 days	2,010 yen
less than 4 days	2,360 yen
less than 5 days	2,770 yen
less than 6 days	3,140 yen
less than 7 days	3,480 yen
less than 8 days	3,790 yen
less than 9 days	4,090 yen
less than 10 days	4,390 yen
less than 11 days	4,690 yen
less than 12 days	4,990 yen
less than 13 days	5,290 yen
less than 14 days	5,550 yen
less than 15 days	5,810 yen
less than 17 days	6,190 yen
less than 19 days	6,740 yen
less than 21 days	7,280 yen
less than 23 days	7,630 yen
less than 25 days	7,950 yen
less than 27 days	8,240 yen
less than 29 days	8,550 yen
less than 31 days	8,760 yen

Loss of Life Injury	10 million yen
Physical Impediment from Injury	10 million yen
Medical and Rescue Expenses	limitless
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Loss of Life Illness	10 million yen
Student Liability	100 million yen
Baggage Damage	100,000 yen
Baggage Daley Expenses	100,000 yen
Flight Daley Expenses	20,000 yen
less than 34 days	8,350 yen
less than 39 days	9,580 yen
less than 46 days	11,360 yen
less than 53 days	13,440 yen
less than 2 months	15,900 yen
less than 3 months	21,940 yen
less than 4 months	31,320 yen
less than 5 months	40,530 yen
less than 6 months	49,610 yen
less than 7 months	58,810 yen
less than 8 months	68,050 yen
less than 9 months	77,510 yen
less than 10 months	86,820 yen
less than 11 months	95,780 yen
less than 1 year	105,090 yen