

~To live reliable and satisfied study abroad life~

For 2018

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 students who study abroad , and has the discount by scale merit.



The departure date : from June 1, 2018 to May 31, 2019

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

Outline of Compensation

period of insurance

Injury, Sickness, etc

less than 31 days

and

more than 32 days

Medical & Rescuer's Expenses

Injury

when you were hospitalized for injury



Illness

when you were hospitalized for illness



Rescues

your family rush to where you are when you were hospitalized for more than 3 days



Injury Death

Sickness Death

Injury Permanent Disability

after effect of an accident

Dental disease

when you paid dental treatment expenses

* You may be required to buy insurance for dental coverage from the university which you study abroad.

Baggage

less than 31 days

and

more than 32 days

Baggage

when your belongings were stolen or damaged



Liability

less than 31 days

more than 32 days

Liability

when you injured other people or broke others belongings

Liability for Students



The Other Expenses

less than 31 days

and

more than 32 days

Flight Delay Expenses

when the aircraft delayed for more than 6 hours

Baggage Delay Expenses

when airline company does not transport your baggage on time



Outline of Study Abroad Insurance

	What we cover	Insurance benefit	Exclusions
Injury Death 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.	<ul style="list-style-type: none"> 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. Injury by brain disease, mental or nervous illness, pregnancy, childbirth, and miscarriage. Injury you incur before/after the travel. Cervical syndrome (whiplash syndrome) or, back pain without objective symptom. etc.
Injury Permanent Disability 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 Permanent Disability benefit based on the level of the aftereffect.	
Medical & Rescuer's Expenses 治療救護費用	●Injury Medical Expenses 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 expenses (Consultation fees and hospitalization fees) ② Translator expenses and his/her transportation fees ③ Repair fees of artificial arm and artificial leg (Injury only) ④ a - International communication expenses, 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 expenses necessary to return to the original travel plan, or to return home directly. ⑥ Medical certificate expenses required for making a claim. ⑦ Disinfection cost when ordered by the official department.	<ul style="list-style-type: none"> 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. Dental disease. Illness you incur before the travel. etc.
	●Sickness Medical Expenses 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.		
	●Rescuer's Expenses 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)	<ul style="list-style-type: none"> 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. Cervical syndrome (whiplash syndrome) or, back pain without objective symptom. Hospitalization due to sickness caused by pregnancy, childbirth, miscarriage, and illness as a result of these three. Hospitalization due to dental disease. Hospitalization due to accident caused by driving under the influence of drug, alcohol and driving without driver's license. etc.
Sickness Death 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).	<ul style="list-style-type: none"> 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
Baggage 携行品損害	For the loss or damage to the property insured hereunder caused by accident, which occurred when travelling abroad.	We will pay up to ¥100,000 or ¥300,000 per personal possessions. The benefit will be paid to either the minimum amount of repair fees or the price of the time.	Damage caused by, •Willful act of Policy Holder or the Insured, •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. •Loss or leaving behind, •Loss or leaving behind under the charge of the accommodation, •Simple damage to the appearance of any of the items insured hereunder (including fouling, abrasion, or peeled paint) that does not affect the function thereof. etc.,
Liability 個人賠償責任	When the Insured is legally liable for injury and damage to others caused by accident when travelling abroad.	We will pay up to the maximum amount of the Student Liability benefit per accident.	Damage caused by, •Willful act of Policy Holder or the Insured •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination, Damage incurred by the following, •Liability directly emanating from business pursuits of the Insured. •Liability emanating from ownership, custody, control, or use of aircraft, watercraft, vehicle or firearms, •Liability emanating from any items entrusted to the Insured. •Liability to the relative of the Insured. etc.,
Liability For Students 留学生賠償責任	When the Insured is legally liable for injury and damage to others caused by accident when travelling abroad or due to accident arising from any ownership, use, or control of Insured's any accommodation facility such as a hotel or a residential building.	We will pay up to the maximum amount of the Student Liability benefit per accident.	etc.,
Flight Delay Expenses 航空機遅延	① If the aircraft which the Insured is travelling is, a - delayed for more than 6 hours, b - cancelled, c - cancelled due to adverse weather, d - unable to board due to an error incurred by the flight reservation operator, e - unable to reach the destination due to the change in the place of landing with no replacement aircraft within 6 hours. ② If the aircraft which the Insured is travelling is delayed for more than 6 hours and was unable to board the connecting flight with no replacement aircraft within 6 hours.	We will pay up to ¥20,000 per incident, as a Flight Delay Expense benefit for the following, ① Accommodation fees, ② Cost of meal and transportation fees to the accommodation, ③ Transportation fees used as an alternative for the aircraft, ④ International communication expenses, such as International phone charge, ⑤ Cancellation fees of planned services at the Insured's travel destination.	•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, Radioactive, explosive or other hazardous nature of nuclear fuel materials or properties contaminated by nuclear fuel materials, or any accident arising from such nature, •Earthquake and volcanic eruptions, and tsunami stemming therefrom. etc.,
Baggage Delay Expenses 航空機遅延 手荷物	When the insured boards on an aircraft as a passenger and arrives at the scheduled destination (within 6 hours), the insured's personal effects that the insured carries on his or her "course of travel" and at the time of boarding the aircraft has deposited onto the care of the airline company for transport are not transported to the scheduled destination.	As baggage delay expenses indemnity, the expenses necessarily incurred by the insured at the scheduled destination within 96 hours after the aircraft on which the insured rode arrived at the scheduled destination; provided, however, that expenses for purchasing or renting after the entrusted baggage has been delivered to the insured shall be excluded, (1) Expenses for purchasing clothing (2) Expenses for purchasing daily necessities The amount of indemnity shall be limited to ¥100,000 per one instance of the late delivery of the entrusted baggage.	

Please acknowledge that the payment procedure will be made in Japan in Japanese Yen.