Comprehensive Insurance for Students Lives Coupled with PAS For International Students offers comprehensive support in the case of unexpected incidents occurring during student life.

Comprehensive Insurance for Students Lives Coupled with PAS For International Students was established to provide support for International Students. International Students at 1,096 schools nationwide who have adopted PAS 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.

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

Application Deadline 申込締切
April 28 (Friday), 2017

*Payments must be transferred by the deadline date.
- Students transferring payments on or after April 1, 2017 shall be covered from the day following payment.
- For those students transferring payments on or after April 30, 2017, please notify us using the contact information provided at the end of this document.
- Please note that in cases such as when withdrawing from school, payments shall be returned depending on the period remaining.

Tohoku University
Japan Educational Exchanges and Services (JEES)
公益財団法人 日本国際教育支援協会
1 Personal Liability Insurance Payments

When the student riding a bicycle and bumping into passer-by, injures them.

個人賠償責任保険 | 自転車で進行し、3人以上の人がケガをさせたとき

Insurance payments shall be made if legally liable for damages when others are injured, or the possession of others are damaged following accidents involving the student in question either domestically or overseas. 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.)

* 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 activities.

* 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 the settlement of the legal dispute based on an agreement with the student if a claim is made against the insurance company for damages involving an accident.

2 Death, Residual Disability Insurance Payments

When faced with unlikely emergencies, or when residual disabilities are involved.

死亡、後遺障害保険 | 万が一のときにかわる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 extracurricular activities (club activities) authorized by the school, or in school facilities (excluding dormitories) are not covered by this insurance, but by PAS.)

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

3 Medical Expense Insurance Payments (1) (2)

When the student in question is hospitalized or visits the hospital as a result of injury or illness.

治療費用保険 | 学生が病気ながれも高校進学などは通院してきたとき

If the student in question visits the hospital or is hospitalized for 1 day or longer as a result of injury or illness, insurance payments shall be made to cover the cost of co-payments for health insurance (2) and so on. (Excludes hospital visits for dental disease treatment, hospital visits or hospitalization for mental disorders, hemorrhoids, or anal infections, etc.) Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

(1) The applicable period for medical expense insurance payments 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.

(2) This does not apply to illnesses which present, or injuries suffered prior to the commencement of the insurance period. (Injuries occurring after the commencement of the insurance period (1 year if insurance period is 1 year or less) are covered.)

4 Insurance Payments for Rescue Expenses, etc.

When a guardian comes rushing to the hospital following student hospitalization.

救急費用等保険 | 学生が入院し、保護者が駆けつけたとき

Payments shall be made to cover travel and accommodation expenses, or search and rescue expenses and so on if the student in question suffers an injury or illness outside their place of residence and is hospitalized for a period of 3 days or longer, or the plane on which he/she is on board suffers distress during the insurance period either domestically or overseas.

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 | 学生がけが入院したとき

Daily insurance payments shall be made for each day of hospitalization or visit to the hospital 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.

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

* Treatment resulting from wounds or tooth extractions is excluded.

* Payment cannot be made for hospital visits occurring after the date of the incident. Furthermore, the limit is 90 days per incident.
<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>ご加入タイプ</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Type</strong> (*1)</td>
<td><strong>B Type</strong></td>
</tr>
<tr>
<td><strong>Personal Liability</strong> (*2)</td>
<td>Limited to 100 million yen per incident both domestically and overseas</td>
</tr>
<tr>
<td>½ million yen</td>
<td>1,000,000 yen</td>
</tr>
<tr>
<td><strong>Death, residual disability</strong> (*3)</td>
<td>Injury ケガ</td>
</tr>
<tr>
<td>1,000,000 yen</td>
<td>1,000,000 yen</td>
</tr>
<tr>
<td><strong>Medical expenses</strong> (*4)</td>
<td>Out-of-pocket medical expenses</td>
</tr>
<tr>
<td>Injury ケガ</td>
<td>治療費用実費</td>
</tr>
<tr>
<td>3,000,000 yen</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Rescuer expenses</strong></td>
<td>Injury ケガ</td>
</tr>
<tr>
<td>ケガ</td>
<td>3,000,000 yen</td>
</tr>
</tbody>
</table>

### Insurance Amount

<table>
<thead>
<tr>
<th>保険金額</th>
<th>個人免責額</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Injury flat-rates</strong> (Daily amount for hospital visits)</td>
<td>個人免責額</td>
</tr>
<tr>
<td>インフラ設定額 (入院日間額)</td>
<td>退院後日間額</td>
</tr>
<tr>
<td>1 year 1ヶ月間</td>
<td>11,500 yen</td>
</tr>
<tr>
<td>Up to 2 months 2ヶ月間</td>
<td>20,130 yen</td>
</tr>
<tr>
<td>Up to 3 months 3ヶ月間</td>
<td>28,780 yen</td>
</tr>
<tr>
<td>2 years 2年間</td>
<td>37,410 yen</td>
</tr>
<tr>
<td>3 years 3年間</td>
<td>46,030 yen</td>
</tr>
<tr>
<td>4 years 4年間</td>
<td>51,780 yen</td>
</tr>
<tr>
<td>5 years 5年間</td>
<td>—</td>
</tr>
<tr>
<td>6 years 6年間</td>
<td>—</td>
</tr>
</tbody>
</table>

(*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.)

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

(*3) Incidents occurring during educational research activities are not covered by this insurance, but by FAS.

(*4) The policy limit is set at ¥1,000,000 for each incident, but the out-of-pocket medical expenses are not covered.

### Enrollment Method

**From School Entrance to Graduation, the Procedure is Required Only Once!**

1. Choose the desired coverage from the pamphlet.
2. Confirm the insurance premium, and enter the required items in the enclosed "Payment Handling Slip."
3. Please transfer insurance premium payments from Japan Post Bank or the post office.
4. An enrollment certificate shall be sent out approximately 2 months after completing the enrollment procedure.

Please note that insurance coverage will be canceled if the premium is not paid by the deadline. The enrollment form must be submitted by the deadline, and the enrollment fee must be paid by that date.

*Your enrollment certificate must be sent to the address in Japan indicated on the "Payment Handling Slip."*

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*طالع على جدول التغطية المطلوبة.*

*التأمين الشامل، يشمل:**

- **تغطية الإصابات المدنية:** محدودة إلى 100 مليون ين لكل غياب."**
- **تغطية الوفاة أو الإعاقة:** 1,000,000 ين.
- **_costs:** (1,000,000 ين)
- **كسور الأيض:** 1,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)
- **تكاليف العلاج:** 3,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)
- **تكاليف الإغاثة:** 3,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)
- **تكاليف الإغاثة:** 5,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)

*تمامًا.*

*من الأهمية البالغة.*

*إن التأ流域 الزمني فقط مناسب للتأمين الشامل.*

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*تأليمات التغطية المطلوبة.*

*تقريباً:*

- **تغطية الإصابات المدنية:** 1,000,000 ين.
- **تكاليف العلاج:** 3,000,000 ين.
- **تكاليف الإغاثة:** 5,000,000 ين.

*تأليمات التغطية المطلوبة.*

*التأمين الشامل، يشمل:**

- **تغطية الإصابات المدنية:** محدودة إلى 100 مليون ين لكل غياب."**
- **تغطية الوفاة أو الإعاقة:** 1,000,000 ين.
- **تكاليف العلاج:** 3,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)
- **تكاليف الإغاثة:** 5,000,000 ين (بما في ذلك نزيف الدم عبر الوعاء الدموي)

*تمامًا.*

*من الأهمية البالغة.*

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*تقريباً:*

- **تغطية الإصابات المدنية:** 1,000,000 ين.
- **تكاليف العلاج:** 3,000,000 ين.
- **تكاليف الإغاثة:** 5,000,000 ين.
Claim Handling Procedure Followng Incidents

1. Download the "Incident Report Form" file from the JEES website, and enter the details of the incident.

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

   入力を「事故報告書」ファイルに付記し、以下のメールアドレスへ、メール添付をお願いします。
   Enter "Incident report form" to an e-mail subject field. (No entry is required if the enrollment number is not known.) Please enter the following email address in the "Contact Email Address":

   * Important: If the enrollee is not a native speaker of English or Japanese, please write in your native language.

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.

   * If contacted by Tokio Marine & Nichido Fire Insurance, an e-mail shall be sent in both "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 "Incident report form" address.

   * If contacted by another insurance company, an e-mail shall be sent in the language specified in the "Incident report form" address.

   * In case of contact by an insurance company that does not speak English or Japanese, please send the e-mail to the address specified in the "Incident report form" address.

   * In case of contact by an insurance company that does not speak English or Japanese, please write in your native language.

Enrollment Precautions

Insurance scope

Coverage with this insurance is limited to students registered at this school. If you withdraw in P.S.A.s, on cases such as the student has withdrawn from school, a procedure for withdrawing from the insurance contract prematurely is required as a rule, and therefore the insurance underwriting can be suspended without notice.

Handling of Return Premiums When Terminating or Making Changes to Contract

If premiums are being returned when terminating or making changes to this 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 overseas, the transfer fee required for transferring money into the customer's account shall be borne by the customer.

Other Precautions

Other general inquiries

Please send an e-mail to the following dedicated general inquiry address for inquiries unrelated to incidents, such as inquiries regarding enrollment or exchange programs. 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.

<Other dedicated general inquiry address> fa@futaigakuso.tmfn.jp