Guide to Personal Accident Insurance for Students Pursuing Education and Research

This university/college offers the Personal Accident Insurance for Students Pursuing Education and Research (PAS) provided by Japan Educational Exchanges and Services (JEES). This insurance is provided to all students in the event of unexpected accidents during their educational and research activities while at university/college.

For further information on the terminology used, please read the “Handbook for Enrollment” of this insurance available on the JEES website (http://www.jees.or.jp/gakkensai/index.htm).

1. Scope of activities covered under this insurance

(1) Cases where a student suffers a physical injury in Japan or overseas as a result of a sudden or fortuitous accident of an external origin in the course of educational and research activities. Please note that illnesses are not covered by this insurance.

(Note) Injuries covered hereunder include toxic symptoms arising suddenly from the accidental inhalation, absorption or consumption of toxic gases or substances in one breath or a physical impediment arising from sunstroke or heatstroke.

1. During regular curricular activities
   - During lectures, experiments, training, seminars, and practical training courses (including schooling for correspondence students) and research activities under the supervision of an educator, excluding such activities conducted mainly in sole locations involving private circumstances of the insured.
   - Example of accidents covered:
     - Accidentally cut the left index finger when cutting vegetables with a knife during cooking class. (6,000 yen)

2. During school events
   - During the participation of all educational activities which include the entrance ceremony, orientation, and graduation ceremony, and other events hosted by the university/college.
   - Example of accidents covered:
     - Food poisoning from a meal when staying at a training facility. (3,000 yen)

3. While in the premises of a school facility during times other than 1 and 2
   - During periods when the insured is in school facilities owned, used or managed by the university for educational activities. However, this excludes periods in the dormitory, any activity held in times and locations prohibited by the university/college, and while under prohibited conduct.
   - Example of accidents covered:
     - Left eye was injured after being hit by the ball while acting as the umpire at a baseball match. (30,000 yen)

4. During extracurricular (club) activities off school premises
   - During cultural or athletic activities in accordance with the university rules and regulations and under the supervision of a student group approved by the university. However, this excludes periods when the insured is engaged in dangerous sports, when carrying out activities held in times and locations prohibited by the university/college, and while on prohibited conduct.
   - Example of accidents covered:
     - Fractured the little finger on the left hand from a fall on the steps inside the university. (50,000 yen)

2. When payment of the premium is not made by August 31, the period of insurance will be from 0:00 a.m. of the day subsequent to the payment of the premium until 12 p.m., August 31 of the expected academic year of graduation.

(2) Physical injuries during the commute to school and in transit between school facilities, etc.

(Note) Only if the insured is enrolled in a course where coverage for personal accidents during commuting to school (abbreviated as "commuting coverage") is added to the original policy.

1. During the commute to school
   - While commuting and from the residence* and the school facility, etc. by reasonable route(s) and methods (except where prohibited by the university) for the purpose of participating in regular classes, school events and extracurricular (club) activities, etc. of the university.
   - Example of accidents covered:
     - Contusion caused by blow to the head after slipping and falling while commuting to school on foot over frozen ground. (59,000 yen)

2. In transit between school facilities, etc.
   - Between two places including school facilities with the same purpose and using the same route and method (except those prohibited by the university) for commuting as those described in 1.
   - Example of accidents covered:
     - Contusion caused by blow to the arm and both legs after falling from the motorbike as a result of avoiding collision with a car while going from the university to a club activity venue. (15,000 yen)

3. Measures to prevent infectious disease from contact infection during clinical training
   - Only if the insured is enrolled in a course where coverage for the prevention of contact infection (abbreviated as "contact infection coverage") is added to the original policy.
   - Example of accidents covered:
     - Contusion to the left index finger of the right hand during a surgical operation observation class, leading to examination by a doctor for infection prevention. (15,000 yen)

2. Students covered under this insurance

Students eligible for this insurance are restricted to those currently enrolled in graduate schools, universities and junior colleges specified within laws such as the School Education Law that are supporting members of Japan Educational Exchanges and Services.

3. Period of insurance

Students admitted in April: From 0:00 a.m., April 1 to 12 p.m., March 31 of the expected academic year of graduation.

Students admitted in September: From 0:00 a.m., September 1 to 12 p.m., August 31 of the expected academic year of graduation.

When payment of the premium is not made by September 30, the period of insurance will be from 0:00 a.m. of the day subsequent to the payment of the premium until 12 p.m., September 30 of the expected academic year of graduation.

When payment of the premium is not made by March 31 of the expected academic year of graduation.

Students admitted in October: From 0:00 a.m., October 1 to 12 p.m., September 30 of the expected academic year of graduation.

When payment of the premium is not made by September 30, the period of insurance will be from 0:00 a.m. of the day subsequent to the payment of the premium until 12 p.m., September 30 of the expected academic year of graduation.
4. Types of claims and amounts

(1) Death benefits: Benefits for a lost life shown in the applicable column in the table of "scope of compensation" below (hereinafter as "the applicable column") will be paid in full in the event that the insured passes away within 180 days of an accident.

(2) Physical disability benefits: Benefits for physical disabilities in the applicable column will be paid according the severity of each case in the event that the insured suffers a physical disability within 180 days of an accident. (Note 1)

The amount of medical expenses in the applicable column will be paid for the number of days of treatment (Note 2) in the event that the insured sustained an injury and received treatment from a medical doctor.

(3) Medical benefits: Additional hospitalization benefits:

4,000 yen per day will be paid in, in addition to the above-mentioned medical benefits, for a period of up to 180 days in total in the event that the days for treatment as mentioned in Medical claims on page 1 include days at a hospital or clinic with instructions from the doctor: (Note 1)

(4) Contact infection prevention benefits: 15,000 yen will be paid in the event that measures to prevent infectious diseases were received for unexpected contact with infectious pathogens within facilities used for the purpose of clinical training provided that measures to prevent infectious diseases are received within 180 days after the event (including the day of the event).

(Note 1) Death benefits will be paid in cases that fall under both death benefits and physical disability benefits.

(Note 2) In cases where the insured sustains another injury eligible for the payment of a medical claim in the period during which a medical claim is payable, a claim will be paid by adding the days for treatment of the respective injuries and any day with overlapping treatments shall be considered as one day.

(1) Death benefits (loss of life within 180 days after an accident, including the day of the accident)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;Regular curriculum&quot; “During school events”</td>
<td>20 million yen</td>
</tr>
<tr>
<td>“While in school facilities outside of regular curricular activities or school events”</td>
<td>10 million yen</td>
</tr>
<tr>
<td>“While participating in extracurricular (club) activities outside of school facilities”</td>
<td></td>
</tr>
<tr>
<td>“During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td></td>
</tr>
</tbody>
</table>

(2) Physical disability benefits (development of physical disability within 180 days after an accident, including the day of the accident)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;Regular curriculum&quot; “During school events”</td>
<td>According to extent 1,200,000 yen – 30 million yen</td>
</tr>
<tr>
<td>&quot;While in school facilities outside of regular curricular activities or school events”</td>
<td></td>
</tr>
<tr>
<td>“While participating in extracurricular (club) activities outside of school facilities”</td>
<td></td>
</tr>
<tr>
<td>“During the commute to school or transit between school facilities of the additionally covered insured for the commute to school.”</td>
<td>According to extent 600,000 yen – 15 million yen</td>
</tr>
</tbody>
</table>

(3) Medical benefits (Cases of receiving treatment from a doctor) • Additional hospitalization benefits

<table>
<thead>
<tr>
<th>Number of treatment days</th>
<th>Benefits</th>
<th>Additional hospitalization benefits (up to 180 days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Days for treatment</td>
<td>Per day hospitalized</td>
<td>4,000 yen</td>
</tr>
<tr>
<td>1 – 3 days</td>
<td>3,000 yen</td>
<td>Per day hospitalized 4,000 yen</td>
</tr>
<tr>
<td>4 – 6 days</td>
<td>6,000 yen</td>
<td></td>
</tr>
<tr>
<td>7 – 13 days</td>
<td>15,000 yen</td>
<td></td>
</tr>
<tr>
<td>14 – 29 days</td>
<td>30,000 yen</td>
<td></td>
</tr>
<tr>
<td>30 – 59 days</td>
<td>50,000 yen</td>
<td></td>
</tr>
<tr>
<td>60 – 89 days</td>
<td>80,000 yen</td>
<td></td>
</tr>
<tr>
<td>90 – 119 days</td>
<td>110,000 yen</td>
<td></td>
</tr>
<tr>
<td>120 – 149 days</td>
<td>140,000 yen</td>
<td></td>
</tr>
<tr>
<td>150 – 179 days</td>
<td>170,000 yen</td>
<td></td>
</tr>
<tr>
<td>180 – 269 days</td>
<td>200,000 yen</td>
<td></td>
</tr>
<tr>
<td>270 days or more</td>
<td>300,000 yen</td>
<td></td>
</tr>
</tbody>
</table>

(4) Contact infection prevention benefits (For measures received to prevent infectious diseases within 180 days after the event (including the day of the event) for those enrolled in additional coverage for contact infections)

<table>
<thead>
<tr>
<th>Scope of Compensation</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>During clinical training</td>
<td>15,000 yen per one accident (fixed payment)</td>
</tr>
</tbody>
</table>

5. Premiums

Add additional premiums for additional coverage desired.

* The annual premium is charged even for those enrolling midway through the academic year.
* The option for commuting coverage for evening classes in the 6th year is not available.

<table>
<thead>
<tr>
<th>Period of Insurance</th>
<th>Daytime Classes</th>
<th>Evening Classes</th>
<th>Correspondence Education</th>
<th>Additional coverage for commuting accidents</th>
<th>Additional coverage for the prevention of contact infection</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 year</td>
<td>650 yen</td>
<td>100 yen</td>
<td></td>
<td>350 yen</td>
<td>20 yen</td>
</tr>
<tr>
<td>2 years</td>
<td>1,200 yen</td>
<td>200 yen</td>
<td></td>
<td>550 yen</td>
<td>40 yen</td>
</tr>
<tr>
<td>3 years</td>
<td>1,800 yen</td>
<td>300 yen</td>
<td></td>
<td>800 yen</td>
<td>50 yen</td>
</tr>
<tr>
<td>4 years</td>
<td>2,300 yen</td>
<td>400 yen</td>
<td>100 yen</td>
<td>1,000 yen</td>
<td>70 yen</td>
</tr>
<tr>
<td>5 years</td>
<td>2,800 yen</td>
<td>500 yen</td>
<td></td>
<td>1,250 yen</td>
<td>80 yen</td>
</tr>
<tr>
<td>6 years</td>
<td>3,300 yen</td>
<td>—</td>
<td></td>
<td>1,400 yen</td>
<td>100 yen</td>
</tr>
</tbody>
</table>
6. Enrollment details

Follow instructions as given by your university, as enrollment procedures and the courses available differ at each university.

7. Main cases not covered under benefits

Injuries due to the following reasons:

Wilful acts or gross negligence of the policyholder or the insured (those covered under this insurance) or beneficiary; acts of conflict, suicide, or crime by the insured, accidents caused while driving unlicensed or under the influence of alcohol or narcotics; encephalopathy, diseases, or insanity; pregnancy, childbirth, preterm birth or miscarriage; medical treatment for surgery (excluding cases for treatments of injuries covered under this insurance); earthquakes, eruptions, or resulting tsunamis (excluding periods the insured is engaged in observational activities of these natural phenomena); war, insurrections, and riots; accidents due to harmful substances from nuclear fuel materials (excluding periods the insured is engaged in research or experiments that use devices that emit radiation or radioactivity); medically objective symptoms such as whalefish or lumbago; accidents during dangerous outdoor extracurricular activities including mountain climbing (activity that use mountain pick axes), luge, bobsledding, hang gliding, and skydiving, etc.; competition, trial runs, or free runs on competition grounds of vehicles or automobiles as extracurricular activities; the execution of the insured's sentence, etc.

Accidents that do not fulfill the conditions of being sudden, unexpected, and of an external origin, such as acute alcoholic intoxication caused by drinking alcohol or injuries that become aggravated over time, are not covered.

8. Other

<Duty of disclosure>

Please confirm the duty of disclosure on page 4.

<Duty of notice>

After enrolling in this insurance, please inform the section in charge (the students section, student support section, health center, etc.) without delay in the occurrence of any of the following:

- Changes in school or college, or correspondence classes
- Withdrawal from school (including expulsion and death)
- Absence from school for more than one year
- Cautions in the event of an accident

In the case of an accident covered under this insurance, report the time, place, situation, and extent of damages for accidents to the section in charge of your university, as well as inform the school insurance counter of Tokio Marine & Nichido Fire Insurance Co., Ltd. by using either an Accident Notice postcard (available at your university), by fax, or alternatively, by PC via the Accident Report System. Please be aware that the right to request claims is bound by the statute of limitations of three years.

<Designated beneficiary for death benefits>

Death benefits will be paid to the legal heir of the deceased.

<Handling of insolvency cases of an insurance company>

In the event that the underwriting insurance company should become insolvent, there may be cases where the payment of claims, refunds, etc. is frozen for a certain period of time or where the amount of claims, refunds, etc. is reduced. Moreover, this insurance shall fall under the Non-life Insurance Policyholders Protection Organization of the Insurance Business Act, and claims and refunds shall be partially compensated by the Organization. Partial compensation by the Organization shall be as follows:

- The period of insurance is under one year: In principle, 80% (or 100% for claims arising from an insured event within three months of the suspension of payment of an insolvent insurance company)
- The period of insurance is over one year: In principle, 90% (or below 90% for over five years in the event that the rate of return on policies used to calculate premiums at the time of insolvency of the underwriting insurance company has always been higher than the standard interest rate set by the cabinet minister in charge for the past five years.

Other points mentioned on JEES webpage. For any points unclear to you, please contact the counter of this university/college (the student section, student support section, health center). After enrolling, please read the "Handbook for Enrollment of Personal Accident Insurance for Students Pursuing Education and Research."
<For enrolling students> Explanation of Important Points (Please be sure to read the Contract Overview & Points of Attention.)

1. Framework and conditions of acceptance
   (1) Points of concern after enrollment (duty of notice, etc.)

2. Duty of disclosure

3. Duty of notice
   (1) Points of concern after enrollment (duty of notice, etc.)

4. Commencement of liability
   (1) Liability for insurance for students admitted in April begins at 0:00 a.m. April 1, however, commencement for insurance after April 1 shall be as follows.
   (2) Liability for insurance for students admitted in September begins at 0:00 a.m. September 1, however, commencement for insurance after September 1 shall be as follows.

5. Insurance claims filed by a party

6. Cancellation by request of the insured

   Educational Organization Division Government Sector Dept. 2
   6-4 Sunbancho, Chiyoda-ku, Tokyo
   TEL: 03-5155-4133
   School Insurance Desk, Tori Marine Nichido
   0120-888-066 (toll-free)
   * This number connects you to your School Insurance Desk, or calls may be rerouted from another School Insurance Desk in charge of your university/college.
   [Business Hours: 9:00 - 17:00 on weekdays (Closed on weekends & holidays)]

8. For concerns of consultation about insurance:

   Tokio Marine & Nichido Fire Insurance Co., Ltd.
   General Insurance Association of Japan
   For more information, please visit the website of the General Insurance Association of Japan.
   (http://www.snpo.or.jp/)

Check items for enrollment (confirming intention)

These check items are intended to make sure that customers may safely rely on this insurance in the event of an accident, by ascertaining that the product of insurance which customers are going to enroll in fully meets their needs and that they have made correct entries on items which are particularly important in applying for this insurance.

1. Please make sure that the content of this product of insurance fully meets your needs in the following areas by referring to the “Guide” and its “Explanations for Important Points.” If an area does not meet your needs, please reconsider the terms and conditions of this insurance.

2. Have you understood the Explanations for Important Points? (Contract Overview/Points of Attention?)

   Points of Attention contain main cases not covered under this insurance, etc., which may be disadvantageous to customers, cautions about common compensation*, and disclosure/notice obligations. Please make sure that you read them carefully.

* For example, the scopes of compensation overlap in cases where a rider that covers personal liability is attached and you have signed another insurance contract of a similar nature.