

Insurance for accidents involving third parties or their property

Covers liability during regular curricular activities, school events, etc. (in Japan and other countries).

Guide to Liability Insurance coupled with Gakkensai "Futaibaiseki"

(Note 1) Graduate schools, universities, junior colleges or technical colleges stipulated within the School Education Law etc. that are supporting members of Japan Educational Exchanges and Services

Covers liability for damages such as these

Breaking a device sensor while performing an experiment in class
→ Courses A and C

Hitting a pedestrian during your commute and causing an injury
→ Courses A and C

Breaking a product where you do your internship
→ Courses A, B and C

Dropping a mobile phone belonging to the hospital and breaking it while doing an internship
→ Course C

Choose your course according to your school's (Note 1) instructions!

Gakkensai Character: Sai-chan

Course A "Gakkenbai"

Covers accidents occurring during your classes or commute!

Pays damages for accidents that occur during class, school events or your commute to and from school!



* You do not need to enroll in course B if you have enrolled in course A.

Course B "Intern-bai"

Limited to internships and educational practice!

Pays damages for accidents that occur during internships, nursing care experience, educational practice and other designated activities as well as your commute!

* Excludes medical-related practice and pharmaceutical educational practical training.
* Limited to regular curricular activities, school events or extracurricular activities (Note 2) recognized by the school.

Course C "Igakubai"

Peace of mind during medical-related practice as well!

Pays damages for accidents that occur during practice at medical related departments, school events and your commute!



* You do not need to enroll in course A and course B if you have enrolled in course C.

Gakkenbai (Course A): Liability Insurance for Students Pursuing Education and Research / **Intern-bai (Course B):** Liability Insurance for Internships, Professional Qualification Activities, etc. **Igakubai (Course C):** Liability Insurance for Medical Students Pursuing Study and Research

Compensation

Students (the insured) will be covered up to the limit of payment against damages for which, during the period of this insurance, they may be held legally liable to pay in Japan or abroad for causing injuries to a third party or damaging any property belonging to a third party, etc. during their curricular activities, school events, extracurricular activities (Note 2), or commuting to and from them.

(Note 2) "Extracurricular activities" refer to the **internship or volunteer activities carried out for internship or volunteer purposes by student groups in the school approved by the school** in accordance with the formalities prescribed by the school. **Therefore, any accidents during other club activities outside of this scope will not be covered.** However, coverage shall be provided for acts that occur while the insured is in transit between the residence and a facility that is the location for an activity, by reasonable route(s) and methods, when participating in club activities (excluding activities, etc. prohibited by the school) aligned to regular curriculum or school activities on the same day.

Students covered under this insurance Period of insurance

Students eligible for this insurance are restricted to those currently enrolled in graduate schools, universities, junior colleges or technical colleges that are supporting members of Japan Educational Exchanges and Services among the universities and other educational institutions stipulated in the School Education Law etc. and **who are insured by "Gakkensai"** (Note 3).
(Note 3) Gakkensai is the Japanese abbreviation of the Personal Accident Insurance for Students Pursuing Education and Research.

- **Students admitted in April:**
From 0:00 a.m., April 1 to 12 p.m., March 31 of the following year.
- **Students admitted in September:**
From 0:00 a.m., September 1 to 12 p.m., August 31 of the following year.
- **Students admitted in October:**
From 0:00 a.m., October 1 to 12 p.m., September 30 of the following year.
- * When enrolled for one (1) year. For multi-year insurance contracts, the insurance is effective until the end of the academic year in which the insurance ends.
- * The above applies to optional enrollment (decided by the student). If the student does not pay the premium by the day before the insurance period begins, the insurance period shall be from midnight the day after the premium is paid until the end of the period. For joint enrollment of all students, please refer to page 4.

Enrollment details

Follow instructions as given by your school (Note 1), as enrollment procedures and the courses available differ at each school (Note 1).

This university/college offers the Liability Insurance Coupled with Personal Accident Insurance for Students Pursuing Education and Research provided by Japan Educational Exchanges and Services (JEES). This insurance provides enrollees with coverage for accidents occurring during educational and research activities while at university/college. For further information, please read the "Handbook for Enrollment" of this insurance available on the JEES website.