

Insurance effective  
as of April 1, 2022

[Death benefits coverage of up to 20 million yen]  
(optional enrollment for additional coverage)

# Insurance for injuries from accidents

Academic  
Year 2022

## Guide to "Gakkensai" ("Gakkensai" is the abbreviation of the Personal Accident Insurance for Student Pursuing Education and Research)

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.

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.

## Types of Insurance Money Payout

### 1 For accidents occurring during educational and research activities

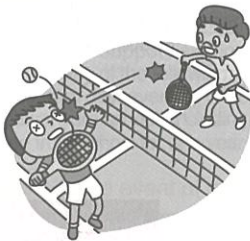
Also covers  
heatstroke  
and food  
poisoning!

① You burn yourself  
on a Bunsen burner  
during an experiment

② A tent breaks at  
a refreshment stand  
during a school festival  
and you get bruised

③ You trip on the  
stairs at your school  
and break a bone

④ You get a black eye  
in a tennis tournament  
held at another school



During educational and research activities...  
refers to times during which you are taking  
classes, participating in school events, etc.  
See below for details!



Gakkensai Character:  
Sai-chan

#### 1 During regular curricular activities

During lectures, experiments, training, seminars, and practical training courses (including schooling for correspondence education students) and research activities under the supervision of an educator <sup>(Note 1)</sup>.

#### 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 school.

#### 3 While in the premises of a school facility during times other than 1, 2, or 4

During periods when the insured is in school facilities owned, used or managed by the school for education <sup>(Note 2)</sup>.

#### 4 During extracurricular (club) activities

During cultural or athletic activities in accordance with the school rules and regulations and under the supervision of a student group approved by the school <sup>(Note 3)</sup>.

(Note 1) Excludes periods where you are engaged in these activities for personal reasons.  
(Note 2) Excludes periods where you are in the dormitory, activities held in times or places prohibited by the school and conduct prohibited by the school.  
(Note 3) Excludes periods where you are playing dangerous sports outside school facilities, activities held in times or places prohibited by the school and conduct prohibited by the school

### 2 For accidents occurring during the commute to school or while in transit between school facilities <sup>(Note 4)</sup>

#### 1 During the commute to school

While commuting to and from the residence <sup>(Note 5)</sup> and the school facility, etc. by reasonable route(s) and methods <sup>(Note 5)</sup> for the purpose of participating in regular classes, school events and extracurricular (club) activities, etc. of the school.

You hit a bump in  
the road while riding  
your bicycle to  
school causing you  
to fall and dislocate  
your shoulder.

#### 2 In transit between school facilities, etc.

Between two places including school facilities with the same purpose and using the same route and method <sup>(Note 5)</sup> for commuting as those described in ①.

### 3 For accidents occurring during clinical training <sup>(Note 7)</sup>

Measures to prevent  
infectious disease from  
contact infection

Your finger gets pricked  
on a used syringe during  
medical practice.



(Note 4) 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.  
(Note 5) Excludes methods prohibited by the school.  
(Note 6) This includes the place of employment for those who enter the school after passing the entrance exam for adults.  
(Note 7) 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.

## Students covered under this insurance

Students eligible for this insurance are restricted to those currently enrolled in 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.

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

\* 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.

This university/college offers the Personal Accident Insurance for Students Pursuing Education and Research 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.