



Disclosure Statement

[Contract Overview, Description of Information Calling for Attention]

重要事項説明書 [契約概要・注意喚起情報のご説明]

This contains important information which must be understood prior to enrollment. Be sure to read until the end.

* If the insured persons are family members and so on, explain this content to all insured persons.

* If you have any questions or concerns, please contact the contact information on the brochure, etc.

ご加入前に必ずご理解いただきたい大切な情報を記載しています。必ず最後までお読みください。

※ご家族等を保険の対象となる方とする場合には、本内容を保険の対象となる方全員にご説明ください。

※ご不明な点や疑問点がありましたら、パンフレット等記載のお問い合わせ先までご連絡ください。

[Description of Marks] [マークのご説明]

Overview of Contract

Information required to ensure an understanding of the content of insurance products

契約概要

保険商品の内容をご理解いただくための事項

Information calling for attention

Items to which particular attention is required when enrolling, such as items which may be disadvantageous to the customer

注意喚起情報

ご加入に際してお客様にとって不利益になる事項等、特にご注意いただきたい事項

I Points to be checked prior to enrollment

1. Product structure

This insurance is a group insurance contract between Japan Educational Exchanges and Services (JEES) as a contractor and students of Supporting Member Schools of JEES as the insured. Generally under this contract, JEES has the right to request the issuance of insurance policies, and to surrender insurance contracts when necessary. Explanations about the group that can be a contractor, the basic coverage, and the special rider contracts which can be added by the insured's request, are provided in the brochures and related documents. This insurance requires the insured to be a member of a group. For explanation on who is authorized to be covered, please review the brochures. If any individual who does not fit the scope of an authorized individual is enrolled in the insurance, there is a good chance such enrollment may be cancelled.

2. Overview of basic coverage and main special provisions

Please refer to the pamphlet and so on for information on the "Main cases subject to insurance payment" and "Main cases not subject to insurance payment" involving basic coverage, as well as for an overview of the main special provisions.

3. Caution relating to overlapping coverage

If the following special provisions are contracted, there may be cases in which coverage overlaps if the insured person or their family concludes a separate insurance contract *1 with similar coverage. If coverage overlaps, coverage is provided for applicable incidents by either contract, however, there may be cases in which one of the contracts does not pay out. Check the difference in coverage content and insurance amounts, and consider whether special provisions and so on are required *2.

- Personal liability coverage special provision
- Tenant liability coverage special provision
- Special provision for movable property for residential living
- Special provision for coverage of rescuer expenses, etc.
- Medical expense coverage special provision

*1 This includes special provisions set for insurance contracts other than Comprehensive Life Insurance (Comprehensive Child Coverage), and insurance contracts with other than Tokio Marine & Nichido Fire Insurance.

*2 Please be aware that if set for one contract only, coverage may no longer be available at times in the future such as when the insurance contract is terminated, or when the insured person is no longer covered by insurance for reasons such as a change in living status such as cohabitation to separation,

4. Setting the Insurance Amount, etc.

The insurance amount, etc. can be selected from the pre-established option types. As for the explanation on the different types available, please review the brochures and related documents. Please select your insurance amount after taking into account the information from the Public Insurance System such as the High-cost Medical Expense Benefits, Workers' Accident Insurance System, and others. For the information about the Public Insurance System, please review the Financial Services Agency's homepage. (<https://www.fsa.go.jp/ordinary/insurance-portal.html>)

5. Insurance period and start and end of coverage

Refer to the pamphlet and so on for details on the insurance period and start and end of coverage for the contract in which

ご加入前におけるご確認事項

you are enrolled. Depending on the type of insurance, when enrolling in a new contract, there are periods during which insurance payments are not made. Please refer to the pamphlet and so on for details.

6. Mechanism for determining insurance premiums and payment method, etc.

(1) Mechanism for determining insurance premiums

Insurance premiums are determined based on the type and so on of the insurance being enrolled in. Please refer to the pamphlet and so on for details of insurance premiums.

(2) Insurance premium payment methods

Please refer to the pamphlet and so on for details of payment methods.

7. Maturity refunds, policyholder dividends

There are no maturity refunds or policyholder dividends with this insurance.

1 商品の仕組み

この保険は、(公財)日本国際教育支援協会をご契約者とし、(公財)日本国際教育支援協会賛助会員学校に在籍する学生を保険の対象となる方とする団体契約です。保険証券を請求する権利、保険契約を解約する権利等は原則としてご契約者が有します。ご契約者となる団体や基本となる補償、ご加入者のお申出により任意にご加入いただける特約等はパンフレット等に記載のとあります。

この保険は、ご加入者が団体の構成員等であることを加入条件としています。ご加入いただける保険の対象となる方ご本人の範囲等につきましては、パンフレット等をご確認ください。ご加入いただける保険の対象となる方ご本人の範囲に該当しない方がご加入された場合、ご加入を取消させていただくことがあります。

2 基本となる補償および主な特約の概要等

基本となる補償の“保険金をお支払いする主な場合”、“保険金をお支払いしない主な場合”や主な特約の概要等につきましては、パンフレット等をご確認ください。

3 補償の重複に関するご注意

以下の特約をご契約される場合で、保険の対象となる方またはそのご家族が、補償内容が同様の保険契約*1を他にご契約されているときには、補償が重複することがあります。補償が重複すると、対象となる事故について、どちらのご契約からでも補償されますが、いずれか一方のご契約からは保険金が支払われない場合があります。補償内容の差異や保険金額をご確認のうえで、特約の要否をご検討ください*2。

- 個人賠償責任補償特約
- 借家人賠償責任補償特約
- 住宅内生活用動産特約
- 救援者費用等補償特約
- 医療費用補償特約

*1 総合生活保険（こども総合補償）以外の保険契約にセットされる特約や東京海上日動（以下、「弊社」といいます。）以外の保険契約を含みます。

*2 1契約のみにセットする場合、将来、そのご契約を解約したときや、同居から別居への変更等により保険の対象となる方が補償の対象外になったとき等は、補償がなくなることがありますので、ご注意ください。

4 保険金額等の設定

この保険の保険金額等はあらかじめ定められたタイプの中からお選びいただけます。タイプについての詳細はパンフレット等をご確認ください。保険金額等の設定は、高額療養費制度や労災保険制度等の公的保険制度を踏まえご検討ください。公的保険制度の概要につきましては、金融庁のホームページ（<https://www.fsa.go.jp/ordinary/insurance-portal.html>）等をご確認ください。

3. Termination of contract at the request of the insured person

In the comprehensive life insurance (child insurance), there is a system in place, which allows for those having been insured to cancel the insurance, if they request it. For further information about the system and procedure, please contact the contact information stated on the brochure, etc. We hope you can explain this content to all those who have been insured.

4. When the maturity date is reached

[If renewal is restricted following end of insurance period]

- Depending on the insurance payment claim status and age of the insured person and so on, there may be times when future renewals are refused, or underwriting conditions are restricted.
- If revisions are made by Tokio Marine & Nichido Fire Insurance to the standard policy terms, special provisions, or system and so on pertaining to insurance underwriting, the content on the renewal date shall apply for coverage following renewal. As a result, there may be cases in which the coverage content and so on following renewal is changed, or in which renewal is not possible.

1 通知義務等

[通知事項]

加入依頼書等に☆のマークが付された事項（通知事項）に内容の変更が生じた場合には、遅滞なくパンフレット等記載のお問い合わせ先までご連絡ください。ご連絡がない場合は、お支払いする保険金が削減されることがあります。なお、通知事項はお引受けする商品ごとに異なり、お引受けする商品によっては、☆のマークが付された事項が通知事項にあたらない場合もあります。お引受けする商品ごとの通知事項は、前記「II-1 告知義務【告知事項・通知事項一覧】」をご参照ください。

[その他ご連絡いただきたい事項]

- すべての商品共通

ご加入者の住所等を変更した場合は、遅滞なくパンフレット等記載のお問い合わせ先までご連絡ください。

- 借家人賠償責任補償特約

保険の対象となる方の住所を変更する場合には、あらかじめパンフレット等記載のお問い合わせ先までご連絡ください。

【ご加入後の変更】

ご加入後、ご加入内容変更や脱退を行う際には変更日・脱退日よりも前にご連絡ください。また、保険期間中に、本保険契約の加入対象者でなくなつた場合には、脱退の手続きをいただく必要がありますが、保険期間の終了時までは補償を継続することが可能なケースがありますので、パンフレット等記載のお問い合わせ先までご連絡ください。

ご加入内容変更をいただいた場合には、念のため、パンフレット等記載のお問い合わせ先の担当者に、その旨をお伝えいただきますようお願いいたします。

2 解約されるとき

ご加入を解約される場合は、パンフレット等記載のお問い合わせ先までご連絡ください。

- ご加入内容および解約の条件によっては、弊社所定の計算方法で保険料を返還、または未払保険料を請求^{*}することができます。返還または請求する保険料の額は、保険料の払込方法や解約理由により異なります。
- 返還する保険料があっても、原則として払込みいただいた保険料から既経過期間^{*}に対して「月割」で算出した保険料を差し引いた額よりも少くなります。
- 満期日を待たずに解約し、新たにご加入される場合、補償内容や保険料が変更となります。各種サービスを受けられなくなることがあります。

*1 解約日以降に請求することができます。

*2 始期日からその日を含めて解約日までの、既に経過した期間をいいます。

3 保険の対象となる方からのお申出による解約

総合生活保険（こども総合補償）においては、保険の対象となる方からのお申出により、その保険の対象となる方に係る補償を解約できる制度があります。制度および手続きの詳細については、パンフレット等記載のお問い合わせ先までご連絡ください。また、本内容については、保険の対象となる方全員にご説明くださいますようお願い申し上げます。

4 満期を迎えるとき

[保険期間終了後、更新を制限させていただく場合]

- 保険金請求状況や年齢等によっては、次回以降の更新をお断りしたり、引受条件を制限させていただくことがあります。
- 弊社が普通保険約款、特約または保険引受に関する制度等を改定した場合には、更新後の補償については更新日における内容が適用されます。この結果、更新後の補償内容等が変更されることや更新できないことがあります。

IV Other points of notice その他ご留意いただきたいこと

1. Personal information handling

Please check the <Information on the Handling of Personal Information> posted on the back of the payment handling slip or on the web site for enrollment.

- In order to prevent the purposeful causing of incidents involving fraudulent accident insurance contracts to multiple nonlife insurance companies and so on, and to ensure that insurance payments are made appropriately, promptly, and reliably, insurance companies verify the status of insurance contracts involving the same insured person or same incident, and the status of insurance payment claims against information registered with The General Insurance Association of Japan. Please note that this information shall not be used for purposes other than the above.

2. Contract terminations due to enrollment cancellation, invalidation, or important reason

- If designating a person other than the heir - at - law as the death beneficiary of Comprehensive Life Insurance (Comprehensive Child Coverage) when the insured person is other than the enrollee, enrollment shall be invalid without the consent of the insured person.
- If acknowledged that the contracting party, insured person, or insurance payment beneficiary is affiliated with a gang or falls under any other antisocial forces, Tokio Marine & Nichido Fire Insurance reserves the right to cancel enrollment.
- Enrollment may be canceled, invalidated, or terminated based on other reasons, policy terms, and so on.

3. Special measures for extension in the Enrollment Procedure

If you are not able to complete the enrollment procedure due to a natural disaster or the spread of infectious disease, you may be able to take advantage of special measures for extension in "procedure for enrollment of contract renewal" and "payment of the first insurance premium."

* For more information on special measures available, please contact << Point of contact >>.

4. Handling following insurance company failure

- In cases such as where the business of the insurance underwriter fails, there may be cases in which insurance payments, refunds and so on are frozen for a certain period of time, or the sum involved is reduced.
- If the business of the insurance underwriter fails, this insurance shall be subject to coverage by the "Non-life Insurance Policyholders Protection Corporation of Japan," and insurance payments and refunds shall be as shown in the following table for each type of coverage.

Insurance period	Handling in cases such as business failure
Within 1 year	Coverage shall be provided up to 80% as a rule (100% for insurance payments relating to insurance incidents occurring up to 3 months following the stoppage of payment by the failed insurance company).
Over 1 year	Coverage shall be provided up to 90% as a rule. However, coverage may be less than 90% if there are any changes to the assumed interest rate and so on following failure.

5. Other precautions relating to enrollment

- The agent for Tokio Marine & Nichido Fire Insurance shall perform a proxy service including tasks such as concluding insurance contracts and managing contracts based on a consignment contract concluded with Tokio Marine & Nichido Fire Insurance. Consequently, contracts validly settled with the agent for Tokio Marine & Nichido Fire Insurance shall be contracts concluded directly with Tokio Marine & Nichido Fire Insurance.
- It is important to check the enrollment information on the enrollee slip. When the enrollee slip arrives, make sure that the enrollment information is as intended. Furthermore, please store material such as the pamphlet and enrollment request form containing enrollment information until the enrollee slip has arrived. Please ask the inquiry contact listed in the pamphlet if there is anything about which you are unsure. Please note that the pamphlet and so on contains information important for enrollment, and therefore after reading through, it should be stored together with the enrollee slip until the end of the insurance period.
- If the insurance contract is a co-insurance contract, each insurance underwriter holds sole responsibility, without any collaboration with other companies, for insurance contracts based on the respective underwriting shares. Furthermore, the managing insurance company acts as proxy and agent for other insurance underwriters. Please refer to the reverse side of the pamphlet for details on insurance underwriters.

6. When an incident occurs

- Please notify the inquiry contact listed in the pamphlet and so on immediately if an incident occurs.
- With respect to the personal liability coverage special provision, out-of-court settlement negotiations involving incidents in which the student in question is liable must be conducted while consulting with Tokio Marine & Nichido Fire Insurance.

The purpose of these check items is to verify that the enrolled insurance product matches the wishes of the customer, and that all important items necessary for enrollment have been entered correctly in order to ensure use of the insurance with peace of mind in the event of an incident. Please kindly check each of the following questions one more time. If you have any questions, etc. during your confirmation, please contact the contact information on the brochure etc.

本確認事項は、万一の事故の際に安心して保険をご利用いただけるよう、ご加入いただく保険商品がお客様のご希望に合致した内容であること、ご加入をいただく上で特に重要な事項を正しくご記入をいただいていること等を確認させていただくためのものです。お手数ですが以下の各質問事項について再度ご確認いただきますようお願い申し上げます。

なお、ご確認にあたりご不明な点等がございましたら、パンフレット等記載のお問い合わせ先までご連絡ください。

1. Please check the pamphlet and Disclosure Statement to ensure that the insurance product matches the wishes of the customer on the following points.

Please review the enrollment details once more in the event that wishes are not met.

- Main cases in which insurance payments are made
- Insurance period
- Insurance amount, deductible (co-payment)
- Insurance premium, insurance premium payment method
- Person covered by insurance

2. Please check the following points regarding the items in the insurance subscription form, etc. Please correct the form if it is incomplete or contain errors. Regarding the following points, if there are errors in your current insurance contents, please contact the contact information on the brochure, etc.

- Did you enter the correct information in the "Date of birth" field in the enrollment request form and so on?
- If your child (insured person) is engaged in continuous employment in a part-time job and so on, have you verified that he/she does not apply to "Those subject to occupation grade B" outlined below?

Please note that the insurance premium will differ if applicable to "Those subject to occupation grade B." If this is the case, be sure to notify the inquiry contact. (Even if becoming applicable after having enrolled, please notify us without delay.)

(*) Examples of occupations applicable to each category (occupation grade A or B) are as follows.

○ Those subject to occupation grade A:

Those not applicable to occupation grade B below

○ Those subject to occupation grade B:

Those engaged in one of the following six types of continuous part-time employment

"Automobile drivers," "construction workers," "agriculture and forestry workers," "fishing industry workers," "mine, quarry workers," "wood, bamboo, grass, vine product manufacturing workers"

- Did you declare correctly in the "Other insurance contracts, etc." field of the enrollment request form?

3. Did you check the content of the Disclosure Statement?

In particular, please check "Main cases not subject to insurance payment," "Disclosure obligation, notification obligation, etc.," and "Caution relating to overlapping coverage *1."

*1 For example, if contracted for the personal liability coverage special provision, there may be times where the scope of coverage overlaps, such as when another similar contract has been concluded.

1. 保険商品が以下の点でお客様のご希望に合致した内容となっていることをパンフレット・重要事項説明書でご確認ください。万一、ご希望に合致しない場合はご加入内容を再度ご検討ください。

- 保険金をお支払いする主な場合
- 保険期間
- 保険金額、免責金額（自己負担額）
- 保険料・保険料払込方法
- 保険の対象となる方

2. 加入依頼書等の記入事項等につき、以下の点をご確認ください。万一、記入漏れ、記入誤りがある場合は、加入依頼書等を訂正してください。また、下記事項に関し、現在のご加入内容について誤りがありましたら、パンフレット等に記載されている問い合わせ先までご連絡ください。

- 加入依頼書等の「生年月日」欄は正しくご記入いただいているか？
- お子様（保険の対象となる方）がアルバイト等に継続的に従事される場合は、下記「職種級別Bに該当する方」に該当しないことをご確認いただきましたか？

なお、「職種級別Bに該当する方」に該当した場合は保険料が異なりますので、必ずお問い合わせ先までご連絡ください。（ご加入後に該当することとなった場合も、遅滞なくご連絡いただきますようお願いします。）

(*) 各区分（職種級別AまたはB）に該当する職業例は下記のとおりです。

○職種級別Aに該当する方：
下記の職種級別Bに該当しない方

○職種級別Bに該当する方：
アルバイト等で、継続的に以下の6業種のいずれかに従事される方
「自動車運転者」、「建設作業者」、「農林業作業者」、「漁業作業者」、
「採鉱・採石作業者」、「木・竹・草・つる製品製造作業者」

- 加入依頼書の「他の保険契約等」欄は正しく告知いただいているか？

3. 重要事項説明書の内容についてご確認いただけましたか？

特に「保険金をお支払いしない主な場合」、「告知義務・通知義務等」、「補償の重複に関するご注意*1」についてご確認ください。

*1 例えば、個人賠償責任補償特約をご契約される場合で、他に同種のご契約をされているとき等、補償範囲が重複することがあります。

2022年11月作成 22-T03578

Tokio Marine & Nichido Fire Insurance Co., Ltd. 東京海上日動火災保険株式会社

Please notify the inquiry contact listed in the pamphlet and so on of any opinions, or ask for advice with regard to the content of the insurance. 保険の内容に関するご意見・ご相談等はパンフレット等記載のお問い合わせ先にて承ります。

The General Insurance Association of Japan
General insurance Counseling and ADR Center (designated dispute resolution organization)
一般社団法人 日本損害保険協会
そんぽADRセンター（指定紛争解決機関）

Tokio Marine & Nichido Fire Insurance has concluded a Basic Contract for Implementation of Dispute Resolution Procedures with The General Insurance Association of Japan, a designated dispute resolution organization, designated by the FSA Commissioner in accordance with Insurance Business Act.

If unable to resolve issues with Tokio Marine & Nichido Fire Insurance, claims for resolution may be filed with The General Insurance Association of Japan.

Please check The General Insurance Association of Japan website for details. (<https://www.sonpo.or.jp/>)

弊社は、保険業法に基づく金融庁長官の指定を受けた指定紛争解決機関である一般社団法人日本損害保険協会と手続実施基本契約を締結しています。

弊社との間で問題を解決できない場合には、同協会に解決の申し立てを行うことができます。

詳しくは、同協会のホームページをご確認ください。（<http://www.sonpo.or.jp/>）

 0570-022808 <Fee required for telephone calls 通話料有料>
Dial 03-4332-5241 from IP phones.

Business hours: 09:15 to 17:00 on weekdays
(Holidays: Saturdays, Sundays, national holidays, New Year holidays)
IP電話からは03-4332-5241をご利用ください。

受付時間：平日 午前9時15分～午後5時
(土・日・祝日・年末年始はお休みとさせていただきます。)

Main cases not subject to insurance payment	Main cases subject to insurance payment
<p>There may be coverage provided in the policy terms. Details of the insurance coverage will be reviewed in writing if the insured is entitled to receive treatment.</p> <p>The extent of the injury for which insurance payments should be made becomes serious due to the impact and so on of bodily injuries not subject to insurance payments. Tokio Marine & Nichido Fire Insurance & Nichido Fire Insurance shall pay the sum equivalent to the amount that would be paid when there was no such impact.</p> <p>For further details, please contact to the contact information provided on the pamphlet etc.</p> <p>Insurance coverage is required to pay for medical expenses. In addition, it can be used for hospitalization fees, medical equipment fees, and other expenses.</p> <p>Major cases not subject to insurance payment</p>	<p>Major cases subject to insurance payment</p>

- (1) While participating in the school curriculum or school events at the university, etc.,
a student of the control of the school refers to the following times.
During the period of the control, it is when the insured person is not at the university.
- (2) While in school facilities (excluding dormitories) However, this behavior during times, while in locations, or while engaged in extracurricular activities during times, while the university and so on.
- (3) While engaged in extra-curricular activities of which the university and so on has been outside the school facilities

(Note 1) Insurance payments shall be made if injuries *2 are suffered as a result of sudden and unexpected external incidents other than those under the

	Main cases subject to insurance payment 保険金をお支払いする主な場合	Main cases not subject to insurance payment 保険金をお支払いしない主な場合
Surgery Insurance Payments 手術保険金	<p>If undergoing prescribed surgery applicable to surgery *1 or advanced medical care *2 listed as subject to surgery fee calculation with medical treatment fee list based on the public healthcare insurance system for the purpose of treatment</p> <p>► The amount paid shall be either 5 times (for surgeries performed at times other than while hospitalized) or 10 times (for surgeries performed while hospitalized) the daily hospitalization insurance payment. For each incident, however, payments are limited to a single surgery performed within 180 days from the date of the incident, including that day. *3</p> <p>*1 Payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.</p> <p>*2 "Advanced medical care" refers to advanced medical care (restricted to treatment carried out at hospitals or clinics and so on complying with standards for facilities stipulated by the Minister of Health, Labour and Welfare for each type of advanced medical care) stipulated by the Minister of Health, Labour and Welfare of those treatments under evaluation stipulated by the public healthcare insurance system (see Minister of Health, Labour and Welfare website for details). Please note that as of the day on which treatment is received, treatments subject to public healthcare insurance system benefits are not regarded as advanced medical care (There is a possibility that the advanced medical care covered during the insurance period may change.).</p> <p>*3 The amount paid for injuries per incident shall be 10 times the daily hospitalization insurance payment only if undergoing surgery both while hospitalized and while not hospitalized.</p> <p>治療を目的として、公的医療保険制度に基づく医科診療報酬点数表により手術料の算定対象として列挙されている手術*1または先進医療*2に該当する所定の手術を受けられた場合</p> <p>► 入院保険金日額の10倍（入院中の手術）または5倍（入院中以外の手術）の額をお支払いします。ただし、1事故について事故の日からその日を含めて180日以内に受けた手術1回に限ります。*3</p> <p>*1 傷の処置や抜歯等お支払いの対象外の手術があります。</p> <p>*2 「先進医療」とは、公的医療保険制度に定められる評価療養のうち、厚生労働大臣が定める先進医療（先進医療ごとに厚生労働大臣が定める施設基準に適合する病院または診療所等において行われるものに限ります。）をいいます（詳細については厚生労働省のホームページをご参照ください。）なお、療養を受けた日現在、公的医療保険制度の給付対象になっている療養は先進医療とはみなされません（保険期間中に対象となる先進医療は変動する可能性があります。）</p> <p>*3 1事故に基づくケガに対して入院中と入院中以外の両方の手術を受けた場合には、入院保険金日額の10倍の額のみお支払いします。</p>	<ul style="list-style-type: none"> Injuries caused by the insured person intentionally, or as a result of gross negligence Injuries caused by the insurance payment beneficiary intentionally, or as a result of gross negligence (portion of sum that should be received by that person) Injuries caused by the insured person due to fighting, suicidal behavior, or criminal behavior Injuries caused by unlicensed driving or drunk driving Injuries caused as the result of a brain disorder, illness, or insanity Injuries caused as the result of pregnancy, childbirth, premature childbirth, or miscarriage Injuries caused as the result of medical procedures such as surgery (excludes cases involving treatment of injuries for which insurance payments are made) Injuries caused as the result of incidents occurred while mountain climbing using mountaineering equipment such as an ice ax, or while engaged in dangerous sports such as hang gliding Injuries caused as the result of incidents occurred while following dangerous professions such as competitive motorcycle and motor racing, cycle racing, fierce animal handling, and professional boxing Injuries caused as the result of incidents occurred while engaged in competition involving riding equipment for automobiles, etc., test driving, and free driving at sports grounds Injuries such as whiplash or backache with no objective medical finding, <p>etc.</p> <ul style="list-style-type: none"> 保険の対象となる方の故意または重大な過失によって生じたケガ 保険金の受取人の故意または重大な過失によって生じたケガ（その方が受け取るべき金額部分） 保険の対象となる方の競争行為、自殺行為または犯罪行為によって生じたケガ 無免許運転、酒気帯び運転をしている場合に生じたケガ 脳疾患、疾病または心神喪失およびこれらによって生じたケガ 妊娠、出産、早産または流産によって生じたケガ 外科的手術等の医療処置（保険金が支払われるケガを治療する場合を除きます。）によって生じたケガ ピッケル等の登山用具を使用する山岳登はん、ハンググライダー搭乗等の危険な運動等を行っている間に生じた事故によって被ったケガ オートバイ・自動車競争選手、自転車競争選手、猛獣取扱者、プロボクサー等の危険な競業に從事している間に生じた事故によって被ったケガ 自動車等の乗用具による競技、試運転、競技場でのフリー走行等を行っている間に生じた事故によって被ったケガ むちうち症や腰痛等で、医学的他覚所見のないもの <p>等</p>
Basic Special Provisions for Injury Coverage (Note 1) 傷害補償基本特約（注一）	<p>If treatment by a physician and so on is necessary, and the student in question requires hospital visits (including house calls) within 180 days from the date of the incident, including that day</p> <p>► A sum multiplied by the number of days on which hospital visits were made (actual number of days) shall be paid for the daily hospital visit insurance payment. However, payment cannot be made for hospital visits occurred after 180 days from the date of the incident, including that day. Furthermore, the "number of days of hospital visits" subject to payment is limited to 90 days per incident.</p> <p>* Payments which overlap with hospitalization insurance payments cannot be made. Furthermore, no subsequent payments shall be made for other injuries suffered during the period in which hospital visit insurance payments are made.</p> <p>* Even if you do not physically visit the hospital, the number of days you wear a cast *1 as a result of being treated by a doctor will be included as "number of hospital visitation days."</p> <p>*1 Plaster cast, plaster slab, bivalve cast, plaster splint fixator, external fixator, PTB cast, PTB brace, splint, etc. and halo vest.</p> <p>医師等の治療を必要とし、事故の日からその日を含めて180日以内に通院（往診を含みます。）された場合</p> <p>► 通院保険金日額に通院した日数（実日数）を乗じた額をお支払いします。ただし、事故の日からその日を含めて180日を経過した後の通院に対してはお支払いできません。また、支払対象となる「通院した日数」は、1事故について90日を限度とします。</p> <p>※入院保険金と重複してはお支払いできません。また、通院保険金が支払われる期間中、さらに別のケガをされても通院保険金は重複してはお支払いできません。</p> <p>※通院しない場合であっても、医師等の治療により所定の部位にギブス等*1を常時装着した日数についても、「通院した日数」に含みます。</p> <p>*1 ギブス・キャスト、ギブシーネ、ギブシヤーレ、副子・シーネ・スプリント固定、創外固定器、PTBキャスト、PTBブレース、線副子等およびハローベストをいいます。</p>	
Hospital Visit Insurance Payments 通院保険金		

(Note 1) Insurance payments shall be made if injuries *2 are suffered as a result of sudden and unexpected external incidents other than those under the control of the school *1 at which the insured person is enrolled.

*1 Under the control of the school refers to the following times.

- (1) While participating in the regular curriculum or school events at the university, etc.
- (2) While in school facilities (excluding dormitories) However, this excludes during times, while in locations, or while engaged in behavior prohibited by the university and so on.
- (3) While engaged in extra-curricular activities of which the university and so on has been notified outside the school facilities

*2 Injuries include acute poisoning caused by toxic gas or toxic materials, bacterial food poisoning, and viral food poisoning *3. Please be aware that insurance payments are not made for cases that are sudden, unexpected, or extraneous in nature, or exhibit none of these

characteristics, such as occupational diseases or tennis shoulder.

*3 A special provision on coverage for bacterial food poisoning and so on is provided automatically.

(注1) 保険の対象となる方が在籍する学校の管理下 *1 外の急激かつ偶然な外来の事故によりケガ *2 をした場合に保険金をお支払いします。

*1 学校の管理下とは、次に掲げる間をいいます。

①学校等の正課中および学校行事に参加している間

②学校の施設（寄宿舎を除きます。）内にいる間、ただし、学校等が禁じた時間もしくは場所にいる間または学校等が禁じた行為を行っている場合を除きます。

③学校施設外で学校等に届け出た課外活動を行っている間

*2 ケガには、有毒ガスまたは有毒物質による急性中毒、細菌性食中毒およびウイルス性食中毒 *3 を含みます。なお、職業病、テニス肩のような急激性、偶然性、外來性のいずれかまたはすべてを欠くケースについては、保険金お支払いの対象となりませんのでご注意ください。

*3 細菌性食中毒等補償特約が自動セットされます。

	Main cases subject to insurance payment 保険金をお支払いする主な場合	Main cases not subject to insurance payment 保険金をお支払いしない主な場合
個人賠償責任補償特約 + 個人賠償責任補償特約の一部変更に関する特約 (B) + 本人のみ補償特約 (B) + 受託品等不担保特約	<p>Personal liability compensation special agreement + Special agreement for partial change of personal liability compensation agreement (B) + Unsecured special agreement</p> <p>Be it within Japan or abroad, legally responsibility is to be held and thus reparations are to be paid out in such instances, including damage or injury caused to another party and/or their property (which comprises digital property i.e. information stored on appliances)*1, as outlined below:</p> <ul style="list-style-type: none"> ● Accidents met with unexpectedly by insured students in their everyday lives <ul style="list-style-type: none"> * Unexpected accidents which occur in insured students' day-to-day lives, where said students' legal guardian(s) – including those having otherwise been legally designated as their supervisor and/or as their representative supervisor – have been previously made to bear legal responsibility, are also included. ● Unexpected accidents arising from the ownership, usage or management of a housing used by the insured student for his/her own residency <ul style="list-style-type: none"> * The student is responsible for any accidental damage caused by the ownership, usage, or management of the housing he or she uses for residence, personal liability insurance includes cases in which the student's parent, other legal custodian or other person responsible for legal supervision and vicarious supervision of the student is liable (for vicarious supervisors, only accidents related to the student himself/herself are covered). ► The amount to be paid out for one accident*2 will limited to the maximum value stated in your insurance contract. * In principle, settlements are to be negotiated by Tokio Marine only for those accidents having occurred in Japan (cases where a lawsuit has been filed in a court outside Japan are an exception). * Should the other party fail to agree to enter directly into negotiations with Tokio Marine, or should the insured party not be liable for damages, then please note that negotiations with the other party will not be possible. * Should any insurance and/or mutual aid money be paid out by another insurance policy and/or mutual aid contract, the amount of insurance money to be paid out by Tokio Marine may decrease. * In addition to those insurance benefits listed above, there are cases where various insurance amounts are to be paid to cover necessary expenditures incurred at the time of the accident. * If the insured person or their family have other insurance policies with similar coverage, this coverage may well overlap and thus be duplicated. Please be sure to check your coverage details thoroughly before enrolling. <p>*1 Compensation for the damage and/or theft of household property (goods) entrusted to an insured person in Japan – while being stored in their house and/or temporarily managed elsewhere in Japan or overseas; even if the insured person is liable for damages to a person with legitimate right to the entrusted goods – will be paid out equal to the amount in damages (the amount of liability for damages) incurred. However, the amount in damages incurred will be limited to their monetary value*3 (liability coverage clause for entrusted goods). The following items are not covered: <ul style="list-style-type: none"> - Automobiles (including golf carts), bicycles, boats/ships; - Surfboards, radio-controlled models; - Cell phones; - Contact lenses, glasses; - Drafts, bills, stocks and bonds; - Credit cards, manuscripts, designs, ledgers; - Items of equipment, fixtures, merchandise, manufactured products; - Animals, plants and other living things; - Tickets, various currencies; - Precious metals, jewels, works of art etc. </p> <p>*2 Liability for damages caused to digital information stored on electrical appliances has a maximum payout of 5 million yen.</p> <p>*3 Amount estimated by subtracting the cost of wear and tear after use from the cost of a new version of the same item.</p> <p>国内外において以下のような事故により、他人にケガ等をさせたり、他人の財物（情報機器等に記録された情報を含みます。）*1を壊して法律上の損害賠償責任を負う場合</p> <ul style="list-style-type: none"> ● 保険の対象となる学生本人の日常生活に起因する偶然な事故 <ul style="list-style-type: none"> ※学生本人の日常生活に起因する偶然な事故に關し、個人賠償責任の保険の対象となる方については、学生本人の親権者、その他の法定の監督義務者および代理監督義務者が賠償責任を負った場合も含みます。 ● 保険の対象となる学生本人が居住に使用する住宅の所有、使用または管理に起因する偶然な事故 <ul style="list-style-type: none"> ※学生本人が居住に使用する住宅の所有・使用・管理に起因する偶然な事故に關し、個人賠償責任の保険の対象となる方については学生本人の親権者、その他の法定の監督義務者および代理監督義務者が賠償責任を負った場合も含みます（代理監督義務者については、学生本人に関する事項に限ります）。 ► 1 事故について保険金額*2を限度に保険金をお支払いたします。 <p>※国内での事故（訴訟が国外の裁判所に提起された場合等を除きます。）に限り、示談交渉は原則として弊社が行います。</p> <p>※弊社との直接折衝について相手方の同意が得られない場合や保険の対象となる方に損害賠償責任がない場合には、弊社は相手方との示談交渉はできませんのでご注意ください。</p> <p>※他の保険契約または共済契約から保険金または共済金が支払われた場合には、保険金が差し引かれことがあります。</p> <p>※記載している保険金以外に事故時に発生する様々な費用について保険金をお支払いする場合があります。</p> <p>※保険の対象となる方またはそのご家族が、補償内容が同様の保険契約を他にご契約されているときには、補償が重複することがあります。ご加入にあたっては補償内容を十分ご確認ください。</p> <p>*1 保険の対象となる方が国内で受託した家財（受託品）が、国内外での住宅内に保管または一時的に住宅外で管理されている間に損壊・盗取されたことにより、受託品について正当な権利を有する方に対して法律上の損害賠償責任を負う場合についても、損害額（損害賠償責任の額）について保険金をお支払いたします。ただし、損害額は時価額*3を限度とします。（受託品に係る賠償責任補償条項）なお、以下のものは補償の対象となりません。 <ul style="list-style-type: none"> - 自動車（ゴルフ・カートを含みます。）・自転車、船舶等 - サーフボード、ラジコン模型等 - 携帯電話等 - コンタクトレンズ、眼鏡等 - 手形その他の有価証券等 - クレジットカードや稿本、設計書、帳簿等 - 設備・什器や商品・製品等 - 動物、植物等の生物 - 乗車券、通貨等 - 貨幣、宝石、美術品等 </p> <p>*2 情報機器等に記録された情報の損壊に起因する損害賠償責任については、500万円が支払限度額となります。</p> <p>*3 同じものを新たに購入するのに必要な金額から使用による消耗分を控除して算出した金額をいいます。</p>	<p>Damage caused intentionally by the contracting party or insured person (liability coverage clause pertaining to goods on consignment also applies to relatives living together.)</p> <p>Damage sustained as a result of earthquakes, volcanic eruptions, or tsunamis caused by these</p> <p>Damage sustained by the insured person due to liability for damages (liability for damages involving work *1) directly ascribed to carrying out duties (excludes part time work and internships)</p> <p>Damage sustained by the insured person due to liability for damages to the insured person or relatives living together</p> <p>Damage sustained by the insured person due to liability for damages added as a result of a special agreement with a third party</p> <p>Damage sustained by the insured person due to liability for damages to the owner due to damage to borrowed possessions (liability coverage clause pertaining to goods on consignment allows for payment.)</p> <p>Damage sustained by the insured person due to liability for damages ascribed to insanity</p> <p>Damage sustained by the insured person due to liability for damages ascribed to the ownership, use, or management of planes, ships, vehicles *2, *3 or small arms (excluding air guns)</p> <p><Liability coverage clause pertaining to goods on consignment only></p> <p>Damage sustained by the insured person due to liability for damages ascribed to damage to goods on consignment discovered after goods on consignment are handed over to the consignor</p> <p>Damage sustained by the insured person due to liability for damages (profit decline, etc.) ascribed to goods on consignment being unusable</p> <p>Damage sustained as a result of fighting, suicidal behavior, or criminal behavior involving the insured person</p> <p>Damage sustained as a result of accident while driving without a license, while using narcotics and so on, or while under the influence of alcohol</p> <p>Damage ascribed to the exercise of public power by the country or public body involving seizure, expropriation, confiscation, destruction, etc.</p> <p>Damage ascribed to loss of normal characteristics or performance of goods on consignment</p> <p>Damage ascribed to natural consumption, rusting, or mold, etc.</p> <p>Damage associated with loss or drop in functionality of item covered by insurance as a result of mere exterior damage such as scratches, scrapes, or paint peeling</p> <p>Damage ascribed to mistakes when carrying out machining, repairs, or inspections of goods on consignment, or technical blundering</p> <p>Damage ascribed to electrical or mechanical incidents</p> <p>Damage ascribed to misplacement or loss of goods on consignment (includes theft following misplacement or loss)</p> <p>etc.</p> <p>*1 If the insured person is other than someone engaged in golf competition or coaching work, liability for damages due to incidents occurred during golf practice, competition, or coaching *4 is excluded.</p> <p>*2 This excludes golf carts inside the grounds of golf courses, however, damage and so on to actual golf carts being driven is not eligible for compensation.</p> <p>*3 With regards to the liability coverage clause pertaining to goods on consignment, insurance payments shall be made to cover damage sustained by the insured person due to liability for damages ascribed to the ownership, use, or management of vehicles.</p> <p>*4 This includes behavior such as changing clothes, taking breaks, eating meals, or bathing and so on associated with golf practice, competition, or coaching normally enjoyed on golf course or driving range sites.</p> <p>ご契約または保険の対象となる方（受託品に係る賠償責任補償条項については、その同居の親族も含みます。）等の故意によって生じた損害</p> <p>地震・噴火またはこれらによる津波によって生じた損害</p> <p>職務（アルバイトおよびインターンシップを除きます。）の遂行に直接起因する損害</p> <p>賠償責任（仕事上の損害賠償責任*1）によって保険の対象となる方が被る損害</p> <p>保険の対象となる方およびその同居の親族に対する損害賠償責任によって保険の対象となる方が被る損害</p> <p>第三者との間の特別な約定により加重された損害賠償責任によって保険の対象となる方が被る損害</p> <p>借りた財物を壊したことによる、その持ち主に対する損害賠償責任によって保険の対象となる方が被る損害（受託品に係る賠償責任補償条項についてはお支払いの対象となります。）</p> <p>心神喪失に起因する損害賠償責任によって保険の対象となる方が被る損害</p> <p>航空機、船舶、車両*2 *3または銃器（空気銃を除きます。）の所有、使用または管理に起因する損害賠償責任によって保険の対象となる方が被る損害</p> <p><受託品に係る賠償責任補償条項のみ></p> <p>受託品が委託者に引き渡された後に発見された受託品の損壊に起因する損害賠償責任によって保険の対象となる方が被る損害</p> <p>受託品を使用不能にしたことに起因する損害賠償責任（収益減少等）によって保険の対象となる方が被る損害</p> <p>保険の対象となる方の競争行為、自殺行為または犯罪行為による損害</p> <p>無免許運転、麻薬等を使用しての運転、酒気帯び運転をしている間に生じた事故による損害</p> <p>差し押え、収用、没収、破壊等または公共団体の公権力の行使に起因する損害</p> <p>受託品が通常有する性質や性能を欠いていることに起因して生じた損害</p> <p>自然の消耗またはさび・かび等による損害</p> <p>すり傷、かき傷、塗料の剥がれ落ち等の単なる外観上の損傷であってその保険の対象が有する機能の喪失または低下を伴わない損害</p> <p>受託品に対する加工や修理・点検等の作業上の過失または技術の拙劣に起因する損害</p> <p>電気的または機械的事故に起因する損害</p> <p>受託品の置き忘れまたは紛失（置き忘れまたは紛失後の盗難を含みます。）に起因する損害</p> <p>*1 保険の対象となる方がゴルフの競技または指導を職業としている方以外の場合、ゴルフの練習、競技または指導*4中に生じた事故による損害賠償責任は除きます。</p> <p>*2 ゴルフ場構内におけるゴルフ・カートを除きますが、運転するゴルフ・カート自体の損壊等は、補償の対象となりません。</p> <p>*3 受託品に係る賠償責任補償条項については車両の所有、使用または管理に起因する損害賠償責任によって保険の対象となる方が被る損害は、お支払いの対象となります。</p> <p>*4 ゴルフの練習、競技または指導に付随してゴルフ場、ゴルフ練習場敷地内で通常行われる更衣、休憩、食事または入浴等の行為を含みます。</p>

