

To all of students.

Yen 20 million coverage course with or without special coverage against injuries while commuting to school and in transit between school facilities

## GUIDE TO PERSONAL ACCIDENT INSURANCE FOR STUDENTS PURSUING EDUCATION AND RESEARCH

This university is a member of the universities supporting "Personal Accident Insurance for Students Pursuing Education and Research" and is ready to accept their application for the insurance.

### Outline of This Insurance

#### 1. Scope of activities covered under this insurance:

(1) Cases where a student suffers a physical injury as a result of a sudden and fortuitous accident of an external origin while he or she is engaged in educational and research activities at this university,

##### 1) During curricular activities:

Periods during which the insured is attending lectures, laboratory work, experiments, seminars, or practicums (hereinafter referred to collectively as "classes"), including:

- a. periods during which the insured is working on a graduation thesis or a doctor's or master's thesis under an instructor's guidance except when the insured is engaged in these activities at his or her private residence;
- b. periods during which the insured is making preparations for or a follow-up of classes under an instructor's guidance, or the insured is engaged in research activities in a classroom, university library, reference room, or language laboratory.

##### 2) During school events:

Periods during which the insured is participating in any kind of school events as part of educational activities, including ceremonies for entrance, orientation or commencement conducted by the university.

##### 3) On school premises for reasons other than those in 1) or 2) above:

Periods during which the insured is staying at facilities owned, used or managed by the university for educational purposes, except when he or she is at a dormitory, or is in a place prohibited by the university or is on school premises during hours prohibited by the university or is engaged in activities prohibited by the university.

##### 4) While being engaged in extracurricular activities (club activities) off school facilities with notice to the school:

Periods during which the insured is participating in cultural or athletic activities in accordance with the university rules and regulations and under the supervision of a student group approved by the university, except when he or she is engaged in mountain-climbing, hang-gliding, or other dangerous types of sports.

(2) The insured sustains a physical injury while commuting to school or in transit between school facilities.

(Note) This special coverage is applicable only when it is added to the original policy subject to an additional premium. The words "commuting to school" and "in transit between school facilities" shall mean:

##### 1) commuting to school

Periods during which the insured travels back and forth between his or her residence and school facilities by a logical route and means (excluding means prohibited by the university) for the purpose of participating in university classes, school events and extracurricular activities (club activities) of the university.

##### 2) in transit between school facilities

Periods during which the insured is in transit by a logical route and means (excluding means prohibited by the university) between school facilities owned, used or managed by the university for educational and research purposes, as well as between locations where classes, school events or extracurricular activities are conducted, for the purpose of participating in university classes, school events and extracurricular activities (club activities) of the university.

#### 2. Students covered under this insurance

Students covered under this insurance are restricted to those currently registered in graduate schools, universities and junior colleges.

#### 3. Period of insurance

Please note that the period of insurance differs according to the month of admission into a school.

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

\* In cases where an application with the prescribed amount of premium is not made by the day before the commencement date of insurance, from 0:00 a.m. of the day after the.

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

\* For participation exceeding 1 year, until 12 p.m., September 30 of the year in which the period of insurance ends.

#### 4. Application for this insurance

Students apply for participation to the university with the prescribed amount of premium by the day before the commencement date of insurance.

#### 5. Types and amounts of claims

Indemnity for loss of life:

Indemnity for loss of life shown in the table will be paid in the event the insured dies within 180 days of an accident.

Indemnity for physical disability

The amount of claim shown in the table will be paid according to the severity of each case in the event that the insured suffers a physical disability within 180 days of an accident.

Indemnity for medical expenses

Medical expenses shown in the table will be paid in the event that, because of an injury sustained, the insured finds it difficult to lead an ordinary life and receives treatment by a doctor of medicine, for a period until he or she is able to return to a normal life.

Additional indemnity for hospitalization

The amount of Yen 4,000 per day will be paid, in addition the above-mentioned medical expenses, for a period of 180 days in total in the event that the insured is hospitalized at a hospital or clinic at the instructions of a doctor of medicine.

Note 1

A claim for a physical disability which has been already paid will be deducted from the insured amount for loss of life and physical disability.

Note 2

An indemnity for loss of life will be paid in cases where both an indemnity for loss of life and a claim for a physical disability become payable.

Scope of coverage	Indemnity for loss of life	Indemnity for physical disability	Indemnity for medical expenses	Additional indemnity for hospitalization
During regular curricular activities or school events	20,000,000 yen	900,000 yen - 30,000,000 yen	Medical treatment for four days or more: 6,000 yen - 300,000 yen	4,000 yen per day
During periods when in school facilities for any reasons other than the above	10,000,000 yen	450,000 yen - 15,000,000 yen	Medical treatment for fourteen days or more: 30,000 yen - 300,000 yen	4,000 yen per day
While being engaged in extracurricular activities (club activities) off school facilities with notice to the school	10,000,000 yen	450,000 yen - 15,000,000 yen	Medical treatment for fourteen days or more: 30,000 yen - 300,000 yen	4,000 yen per day
While commuting to school	10,000,000 yen	450,000 yen - 15,000,000 yen	Medical treatment for seven days or more: 15,000 yen - 300,000 yen	4,000 yen per day
While in transit between school facilities	10,000,000 yen	450,000 yen - 15,000,000 yen	Medical treatment for seven days or more: 15,000 yen - 300,000 yen	4,000 yen per day

## 6. Insurance premiums and periods of coverage

(The period of insurance shall be the length of time required for each student to finish his or her study at school.)

The amounts in parentheses indicate the insurance premium for special coverage while commuting to school and during transit between school facilities. When this coverage is included, the amounts in parentheses above are added to the basic premiums.

\* The amount of premium shall be calculated on an annual basis for participation halfway through the period of insurance.

Periods of coverage	Insurance premiums for each category				
	Daytime class: Liberal Arts	Daytime class: Science and Engineering/ Physical Education	Evening class: Liberal Arts	Evening class: Science and Engineering/ Physical Education	Correspondence class
1 year	650 yen (300 yen)	900 yen (300 yen)	100 yen (300 yen)	200 yen (300 yen)	100 yen (40 yen)
2 years	1,200 yen (500 yen)	1,600 yen (500 yen)	200 yen (500 yen)	350 yen (500 yen)	
3 years	1,800 yen (700 yen)	2,350 yen (700 yen)	300 yen (700 yen)	500 yen (700 yen)	
4 years	2,300 yen (900 yen)	3,000 yen (900 yen)	400 yen (900 yen)	600 yen (900 yen)	
5 years	2,800 yen (1,100 yen)	3,600 yen (1,100 yen)	500 yen (1,100 yen)	750 yen (1,100 yen)	
6 years		4,150 yen (1,250 yen)			

## 7. Main cases where claims are not payable

Any injury arising from the following causes:

A willful act of the policyholder, insured or person entitled to a claim, a violent or suicidal act of the insured, driving without a license or under the influence of alcohol by the insured, an illness, brain disease or insanity of the insured, pregnancy, childbirth or miscarriage or surgical operations of the insured (except for treatment of an injury covered under this insurance), an earthquake, volcanic eruption or tsunami (except when the insured is engaged in the observation of these natural phenomena), war, civil war, insurrection, an accident due to the hazardous nature of nuclear fuel substances (except when the insured is engaged in research or experiment using nuclear fuel substances, substances contaminated by nuclear fuel substances or equipment using those substances), nuclear radiation or nuclear contamination (except when the insured is engaged in research or experiment using a radiation or radioactivity producing device), whiplash or lower-back pain without objective symptoms of the insured, mountain climbing (using ice-axes and other tools for mountain climbing), luge, bobsledding, hang-gliding, skydiving and other dangerous sports done as extracurricular activities, races or trial runs (including practices) as extracurricular activities on other than public roads using vehicles like automobiles.

Also excluded are accidents which do not satisfy the conditions of being sudden, fortuitous or extraneous such as acute alcoholism and injuries aggravating with the passage of time.

## Examples of the cases in which claims were paid

### 1. During educational or research activities

#### (1) During regular curricular activities:

- In a basketball game, a player died of cerebral contusion after having collided violently with another. (Payment of Yen 20,000,000)
- The breakage of a glass tube stuffed with a cork caused a cut in the right thumb. (Payment of Yen 30,000)
- In a ski camp of a seminar, a student fell while sliding and fractured both knees. (Payment of Yen 318,000)

#### (2) During school events:

- In a campus festival, a gas cooker in a booth burst causing burns on a student's face and hands (Payment of Yen 32,000)
- When chairs were arranged for the purposes of orientation for freshmen, a student's left little finger was caught and fractured. (Payment of Yen 15,000)

#### (3) On school premises for reasons other than those in (1) and (2) above

- A student fell on the ground, suffering a skull fracture on the back of the head, a paralysis on the left side of the face and difficulty in hearing of the left ear. (Payment of Yen 2,700,000)
- In a soccer game, a student twisted his foot and suffered a detached fracture at the left ankle. (Payment of Yen 50,000)

#### (4) In extracurricular activities (club activities) off school facilities with notice to the school

- In a preliminary to a long-distance relay race, a student died from heatstroke. (Payment of Yen 10,000,000)
- In a water polo practice, a leg of a student hit the right eye of another causing the detachment of the retina in the right eye. (Payment of Yen 234,000)
- In the performance of a new gymnastic club, a student failed in landing after a somersault and suffered a contusion on the head. (Payment of Yen 414,000)

## 2. Special coverage against injuries while commuting to school or in transit between school facilities

### (1) While commuting to school

- A student was run over by a vehicle which ran up onto the pavement and died from an injury to the upper spinal cord. (Payment of Yen 10,000,000)
- A student on a motorcycle collided with an oncoming vehicle at a crossing and became unconscious because of brain contusion (Payment of Yen 15,000,000)
- In walking down stairs at a railway station, a student stumbled and sprained the left knee joint. (Payment of Yen 50,000)

### (2) In transit between school facilities

- After an experiment in the Department of Agriculture, a student on a motorcycle toppled on the ground on his way back to the Department of Engineering, and fractured the forearm. (Payment of Yen 90,000)

### <Points of attention at the time of your participation>

Please make sure that all your entries are correct. Any wrong statement may lead you to lose your right to claims.

### <Nullity of the insurance contract>

The insurance contract will become null and void when there exist the following facts at the time of participating in this insurance:

- There was a fraud concerning the contract on the part of the policyholder, insured (person(s) covered under this insurance) or person entitled to claims (including their representatives).
- The policyholder, insured (person(s) covered under this insurance) or person entitled to claims was aware of the occurrence of an accident or the occurrence of the cause of the accident.

### <Points to be kept in mind after your participation>

After your participation in this insurance, please inform the counter in charge (the students section, welfare section, insurance center, etc.) of the occurrence of any of the following:

- Change in the faculty or subjects of study
- Withdrawal from school
- Absence from school for 1 year and more in total during the period of insurance

### <For your attention on the occurrence of a claim>

On the occurrence of an accident covered under this insurance, you are requested to inform the counter in charge of this university/college immediately of the date, location and situation of the accident, as well as the severity of an injury, and inform also the school insurance counter of Tokio Marine & Nichido Fire Insurance Co., Ltd. by sending it an accident notice available at the university/college. Please be careful because a failure to notify the university/college of the accident within 30 days of its occurrence may result in the non-payment of any claim.

### <Designation of the beneficiary of the loss of life indemnity>

The loss of life indemnity will be paid to the legal heir of the deceased.

**This Personal Accident Insurance for Students Pursuing Education and Research is a contract of coinsurance entered into between the Japan Educational Exchanges and Services and the following insurance companies, Tokio Marine & Nichido Fire Insurance Co., Ltd. acting for and on behalf of the other insurance companies. Each coinsuring company bears obligations under the contract, not jointly but severally, in accordance with its share determined at the time of acceptance. For details of the shares, please refer to the Japan Educational Exchanges and Services:**

**Aioi Insurance  
Nissey Dowa General**

**Sonpo Japan  
Nipponkoa Insurance**

**Tokio Marine Nichido (lead company)  
Mitsui Sumitomo Insurance**

This PAS coupled with liability insurance is a group contract issued to Japan Educational Exchanges and Services (JEES), the policyholder, for account of students enrolled in the university and colleges which are the supporting members of JEES as the insured.

The right to request the insurance policy, the right to cancel the insurance contract, etc. rest with JEES.

This guide provides a summary of the Personal Accident Insurance for Students Pursuing Education and Research. Details are given in the insurance clauses kept at the desk in charge of the university. Please address all your inquiries, if any, to the desk (Students Section, Welfare Section, Insurance Center, etc.). After participation in the insurance, please read "Manual for Personal Accident Insurance for Students Pursuing Education and Research"

In the event that the underwriting insurance company should become insolvent, etc., the payment of benefits, refunds, etc. may be frozen for a certain period or the amount of payment may be reduced. In the case of insolvency, depending on classes of insurance, the insolvent company may become under the protection of the Non-Life Insurance Policyholders' Protection Corporation of Japan in accordance with the Insurance Business Law, and benefits and refunds may be compensated up to certain percentages. The percentages of compensation by the Corporation in April, 2006 and later will be as follows:

- Cases of the period of insurance being one (1) year: , in principle, 80% (or 100% in respect of insured events occurring within three (3) months of the suspension of payment of an insolvent insurance company)
- Cases of the period of insurance being more than one (1) year: , in principle, 90% (or below 90% when the provisional rates of interest, on which the computation of premiums, etc. is based, at the time of the company's insolvency have always exceeded the standard rates prescribed by the competent minister for the past five (5) years.)

### <Treatment of private information>

The Japan Educational Exchange and Services (JEES), the policyholder of this insurance, will use private information concerning the names, students' numbers, payments dates, etc. of students participating in this insurance for the purpose of effecting insurance contracts between JEES and Tokio Marine & Nichido Fire Insurance Co., Ltd. (Tokio Marine Nichido, the lead underwriting company.) Tokio Marine Nichido may provide these items of private information for the companies entrusted with this business, for the purposes of underwriting decisions, maintenance and performance of duties under the contracts, supply of services incidental to the contracts, as well as to the extent considered necessary to attain the aims of using private information concerning the contracts. These items of information will be given in the lists of participants prepared by their universities or colleges which JEES submits to Tokio Marine Nichido.

Should you find it difficult to agree to the above, you are requested to so inform JEES immediately. (Your agreement to the above is conditional on your participation in this insurance. For fuller details of the treatment of private information under this insurance, please visit the following home pages:

JEES : <http://www.jees.or.jp>

Tokio Marine Nichido : <http://www.tokiomarine-nichido.co.jp>

#### <The policyholder>

〒 153-8503

Japan Educational and Services  
4-5-9, Komaba, Meguro-ku, Tokyo  
Tel. : 03(5454)5275 (direct)

#### <Lead underwriting insurance company>

Section 1, Government Sector Dept. II  
Tokio Marine & Nichido Fire Insurance Co., Ltd.  
〒 100-0004  
11th Fl, Otemachi First Square West  
1-5-1, Otemachi, Chiyoda-ku, Tokyo  
Tel. : 03(5223)2607

**<Explanation of Important Points (Explanation of the Contract Summary and Points of Attention)>**  
**For students participating in this insurance (Please make sure to read this..)**

**Explanation of the contract summary and points of attention.**

- The contract summary gives particularly important information for understanding the content of this product of insurance. You are requested to read it carefully before participating in it.
- The points of attention contain matters which may be disadvantageous to participating students and also other matters which are very important to them at the time of participation. Please be sure to read them carefully before participating in this insurance..
- This document does not contain all information about this insurance. Its full details are given in the insurance clauses mentioned in "Guide to Personal Accident Insurance for Students Pursuing Education and Research and Guide to PAS coupled with Liability Insurance". For anything unclear to you, please refer to the Japan Educational Exchanges and Services or Tokio Marine & Nichido Fire Insurance Co., Ltd.

**Contract Summary**

**1. Framework of the insurance product and conditions of acceptance**

**(1) Framework of the insurance product**

This is a group insurance contract issued to the Japan Educational Exchanges and Services (JEES), the policyholder, for account of students enrolled in the universities and colleges which are the supporting members of JEES as the insured. The right to request the insurance policy, the right to cancel the insurance contract, etc. rest with JEES.

For the scope of the insured covered under this insurance, etc., please refer to page 1.

**(2) Detail of coverage and period of insurance (period of the insurance contract)**

For ① Main causes for payment of claims (claims payable in main cases where claims are paid), ② Main exclusions (main cases where claims are not payable) and ③ The period of insurance, etc., please refer to pages 1 and 2.

**(3) Conditions of insurance (the insured amount, etc.)**

You are requested to choose the conditions of insurance (the insured amount, etc. ) from among the prearranged types of insurance. For details of such types, please refer to page 2.

**2. Premiums and methods of payment**

The amount of premium depends on the type of insurance chosen. For details of premiums and the methods of payment, please refer to pages 1 and 2.

**3. Maturity refunds and policyholders' dividends**

There is neither maturity refunds nor policyholders' dividends under this insurance.

**Points of Attention**

**1. Duty of notification, etc.**

**(1) Points to be kept in mind after participation**

For details of the duty of notification at the time of the withdrawal from school and the procedure on the occurrence of an accident, etc., please refer to page 3. Please note that a failure to fulfill the duty or follow the procedure may result in the non-payment of claims or the cancellation of the contract.

**(2) Acceptance of a renewal contract**

Depending on claims made, etc. there may be cases where we find it difficult to renew your contract for the next term or where we find it necessary to limit the conditions of insurance.

**2. Commencement of liability**

Our liability commences at 0:00 a.m. of April 1, 2007. Procedures after April 1 will be as follows:

**① Participation of all students**

0:00 a.m. of the day when a resolution of participation is made at the board of professors, etc. if the date of the resolution is after April 1.

**② Optional participation**

0:00 a.m. of the day after the date when the insured students submit applications with the prescribed premiums to the member universities or colleges they belong to if the dates of the applications are after April 1.

**3. Main exclusions (main cases where claims are not payable)**

Please refer to page 2.

**4. Treatment in the case of the insolvency of the insurance company**

In the event that the underwriting insurance company should become insolvent, etc., there might 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.

**5. Coinsurance**

Please refer to page 3.

**6. Treatment of private information**

Please refer to page 3.

**In Case of an Accident**

On the occurrence of an accident covered under this insurance, you are requested to inform the counter in charge of this university/college immediately of the date, location, situation, severity of an injury or damage and send the notice of claim available at the counter to the department concerned of Tokio Marine & Nichido Fire. Please note that in the event of a failure to inform the accident within 30 days of its occurrence, you may lose your right to a claim.

**Tokio Marine & Nichido Fire Insurance Co., Ltd.**

Please address all your complaints and consultation on insurance to:  
Section 1, Government Sector Dept. II  
Tokio Marine & Nichido Fire Insurance Co., Ltd.  
〒 100-8050  
11th Fl., Otemachi First Square West  
1-5-1, Otemachi, Chiyodaku, Tokyo  
Tel: 03-5223-2607

Please contact the following for reports and consultation on accidents:  
Tokio Marine Nichido Fire School Insurance Counter  
**0120-868-066 (toll-free):**  
The business hours are from 9 a.m. to 5 p.m. on weekdays

**The General Insurance Association of Japan**

Please address all your complaints and consultation to:  
In cases where it is difficult to reach an agreement with the insurance company, you may consult with the "General Insurance Consultation Desk" of the General Insurance Association of Japan. In such cases please contact the following:

**0120-107-808 (toll-free)** or  
03-3255-1306 if from cellular phones, car telephones, PHS or satellite phones.  
The business hours are from 9 a.m. to 6 p.m. on weekdays (Closed on Sundays and holidays)

The Association is ready to introduce to you specialists in mediation/arbitration.