

# Comprehensive Insurance for Student lives Coupled with "Gakkensai" (Comprehensive Life Insurance (Comprehensive Child Coverage)) <Overview of Compensation> 学研災付帯学総 (総合生活保険 (こども総合補償)) <補償の概要等>

The overview of coverage provides an overview of the policy terms. Depending on the type of insurance in which the student is enrolled, there may be cases where insurance payments are not made. Please refer to the pamphlet and so on for details of enrollment types. If 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 shall pay the sum equivalent to the amount that would be paid when there was no such impact.

Please ask the inquiry contact listed in the pamphlet and so on for details.

補償の概要等は約款の概要をご紹介します。ご加入いただくタイプによっては保険金お支払いの対象とならない場合があります。ご加入のタイプの詳細については、パンフレット等をご確認ください。保険金支払の対象となっていない身体に生じた障害の影響等によって、保険金を支払うべきケガの程度が重大となった場合は、東京海上日動 (以下「弊社」といいます。) は、その影響がなかったときに相当する金額をお支払いします。詳細は、パンフレット等記載のお問い合わせ先までお問い合わせください。

		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
Basic Special Provisions for Injury Coverage (Note 1) 傷害補償基本特約 (注1)	Death Insurance Payments 死亡保険金	If death occurs within 180 days from the date of the incident, including that day ▶ Death and residual disability insurance payments shall be made in full. * For each incident, if a residual disability insurance payment has already been made, payment shall be made after first subtracting the sum already paid from the death and residual disability insurance payment.  事故の日からその日を含めて180日以内に死亡された場合 ▶死亡・後遺障害保険金額の全額をお支払いします。 ※1事故について、既に支払われた後遺障害保険金がある場合は、死亡・後遺障害保険金額から既に支払われた金額を差し引いた額をお支払いします。	<ul style="list-style-type: none"> <li>• Injuries caused by the insured person intentionally, or as a result of gross negligence</li> <li>• 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)</li> <li>• Injuries caused by the insured person due to fighting, suicidal behavior, or criminal behavior</li> <li>• Injuries caused while driving without a license, while using narcotics and so on, or while under the influence of alcohol</li> <li>• Injuries caused as the result of a brain disorder, illness, or insanity</li> <li>• Injuries caused as the result of pregnancy, childbirth, premature childbirth, or miscarriage</li> <li>• Injuries caused as the result of medical procedures such as surgery (excludes cases involving treatment of injuries for which insurance payments are made)</li> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• Injuries such as whiplash or backache with no objective medical finding, etc.</li> <li>• 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</li> <li>• 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)</li> <li>• 保険の対象となる方の闘争行為、自殺行為または犯罪行為によって生じたケガ</li> <li>• 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場合に生じたケガ</li> <li>• 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</li> <li>• 妊娠、出産、早産または流産によって生じたケガ</li> <li>• 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</li> <li>• ピッケル等の登山用具を使用する山岳登山、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</li> <li>• 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職業に従事している間に生じた事故によって被ったケガ</li> <li>• 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</li> <li>• むちうち症や腰痛等で、医学的他覚所見のないもの 等</li> </ul>
	Residual Disability Insurance Payments 後遺障害保険金	If residual body disability occurs within 180 days from the date of the incident, including that day ▶ Between 4% and 100% of the death and residual disability insurance payment shall be made based on the extent of the residual disability. * The sum paid for death and residual disability insurance payments per incident shall be the maximum amount paid.  事故の日からその日を含めて180日以内に身体に後遺障害が生じた場合 ▶後遺障害の程度に応じて死亡・後遺障害保険金額の4%~100%をお支払いします。 ※1事故について死亡・後遺障害保険金額が限度となります。	
	Hospitalization Insurance Payments 入院保険金	If treatment by a physician and so on is necessary, and the student in question is hospitalized within 180 days from the date of the incident, including that day ▶ A sum multiplied by the number of days spent in hospital (actual number of days) shall be paid for the daily hospitalization insurance payment. However, payment cannot be made for hospitalization occurred after 180 days from the date of the incident, including that day. Furthermore, the "number of days of hospitalization" subject to payment is limited to 180 days per incident. * No subsequent payments can be made for other injuries suffered during the period in which hospitalization insurance payments are made.  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日以内に入院された場合 ▶入院保険金日額に入院した日数 (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日を経過した後の入院に対してはお支払いできません。また、支払対象となる「入院した日数」は、1事故について180日を限度とします。 ※入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入院保険金は重複してはお支払いできません。	

(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 大学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、大学等が禁じた時間もしくは場所にいる間または大学等が禁じた行為を行っている場合を除きます。
- ③ 学校施設外で大学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性性、偶然性、外来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
傷害補償基本特約 (注一) Basic Special Provisions for Injury Coverage (Note 1)	手術医療給付 Surgery Insurance Payments	<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 (applicable advanced medical care will vary during the insurance periods).</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します。)</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"> <li>• Injuries caused by the insured person intentionally, or as a result of gross negligence</li> <li>• 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)</li> <li>• Injuries caused by the insured person due to fighting, suicidal behavior, or criminal behavior</li> <li>• Injuries caused while driving without a license, while using narcotics and so on, or while under the influence of alcohol</li> <li>• Injuries caused as the result of a brain disorder, illness, or insanity</li> <li>• Injuries caused as the result of pregnancy, childbirth, premature childbirth, or miscarriage</li> <li>• Injuries caused as the result of medical procedures such as surgery (excludes cases involving treatment of injuries for which insurance payments are made)</li> <li>• 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</li> <li>• 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</li> <li>• 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</li> <li>• Injuries such as whiplash or backache with no objective medical finding,</li> </ul> <p>etc.</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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)</li> <li>• 保険の対象となる方の闘争行為、自殺行為または犯罪行為によって生じたケガ</li> <li>• 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場合に生じたケガ</li> <li>• 脳疾患、疾病または心臓喪失およびこれらによって生じたケガ</li> <li>• 妊娠、出産、早産または流産によって生じたケガ</li> <li>• 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</li> <li>• ビッケル等の登山用具を使用する山岳登山、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</li> <li>• 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職業に従事している間に生じた事故によって被ったケガ</li> <li>• 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</li> <li>• むちうち症や腰痛等で、医学的他覚所見のないもの</li> </ul> <p>等</p>
	通院医療給付 Hospital Visit Insurance Payments	<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 no hospital visits are made, the number of days that a cast and so on *1 is worn constantly as part of a physician's treatment for a bone fracture and so on in a specified area of the body shall also be included in the "number of days of hospital visits."</p> <p>*1 This refers to a cast, plaster splint, bivalve cast, splint, or similar means of bone fracture treatment, and does not include splints for securing the cervical spine, cervical collars, neck corsets, clavicle fixing bands, breast fixing bands, rib fixing bands, flexible corsets, supporters, or other easily attachable and removable means of treatment.</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の骨折等のためにギプス等 *1 を常時装着した日数についても、「通院した日数」に含まれます。</p> <p>*1 ギプス、ギプスシーネ、ギプスシャーレ、シーネその他これらに類するもの (をいい、頸椎固定用シーネ、頸椎カラー、頸部のコルセット、鎖骨固定帯、胸部固定帯、肋骨固定帯、軟性コルセット、サポーター、テーピングその他着脱が容易なものは除きます。</p>	<p>characteristics, such as occupational diseases or tennis shoulder.</p> <p>*3 A special provision on coverage for bacterial food poisoning and so on is provided automatically.</p> <p>(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。</p> <p>*1 学校の管理下とは、次に掲げる間をいいます。</p> <ol style="list-style-type: none"> <li>① 大学等の正課中および学校行事に参加している間</li> <li>② 学校の施設 (寄宿舎を除きます。) 内にいる間。ただし、大学等が禁じた時間もしくは場所にいる間または大学等が禁じた行為を行っている場合を除きます。</li> <li>③ 学校施設外で大学等に届け出た課外活動を行っている間</li> </ol> <p>*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性性、偶然性、外来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。</p> <p>*3 細菌性食中毒等補償特約が自動セットされます。</p>

(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 大学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、大学等が禁じた時間もしくは場所にいる間または大学等が禁じた行為を行っている場合を除きます。
- ③ 学校施設外で大学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性性、偶然性、外来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
<p style="writing-mode: vertical-rl; text-orientation: upright;">Medical expense coverage special provision (Note 2) + Special provision pertaining to lack of waiting period setting (for medical expense coverage)</p> <p style="writing-mode: vertical-rl; text-orientation: upright;">医療費用補償特約(注2) + 待機期間の不明瞭な特約(医療費用補償用)</p> <p style="writing-mode: vertical-rl; text-orientation: upright;">Medical Expense Insurance Payments 医療費用保険金</p>	<p>If the insured person is hospitalized or visits the hospital domestically during the insurance period due to illness or injury</p> <p>▶ The co-payment *1 borne by the insured person shall be paid. However, if hospitalization *2 or a hospital visit *3 is required for an identical illness or injury (including illness or injury pertaining to medically important aspect of body), payments shall be limited to the sum borne by the insured person for hospitalization or hospital visits up to the end of the month 60 days after and including the initial day.</p> <p>* Charges for medicine paid at pharmacies (not inside hospitals) dispensed based on a physician's prescription are also subject to payment.</p> <p>* If insurance payments or mutual aid payments are made through other insurance contracts or mutual aid contracts, the insurance payment may be deducted.</p> <p>* There may be cases in which coverage overlaps if the insured person or their family concludes a separate insurance contract with similar coverage. Please check the details of coverage sufficiently at the time of enrollment.</p> <p>* If any of the following benefits and so on are involved, these sums shall be deducted from the sum borne by the insured person.</p> <ul style="list-style-type: none"> <li>● High-cost medical expenses required to be paid in accordance with laws and ordinances stipulated by the public healthcare insurance system</li> <li>● Benefits (so-called "fringe benefits" *4) provided within the scope of a sum equivalent to the co-payment made by the insured person in accordance with regulations stated in laws and ordinances stipulated by the public healthcare insurance system</li> <li>● Compensation for damages paid by a third party for co-payments borne by the insured person</li> <li>● Other benefits provided to compensate for damages suffered by the insured person (excluding insurance payments equivalent to insurance payments for medical expenses paid through other insurance contracts or mutual aid contracts)</li> </ul> <p>*1 This refers to public healthcare insurance system co-payments, expenses equivalent to those co-payments, or standard amount borne for meals or standard amount borne for living care out of those expenses required for meals or living care while hospitalized.</p> <p>*2 If readmitted to hospital from the day after 180 days from the discharge date, including that day, the readmittance shall be regarded as being different from the previous hospitalization.</p> <p>*3 If visiting a hospital again from the day after 180 days from the previous hospital visit, including that day, the latter visit shall be regarded as being different from the previous visit.</p> <p>*4 Fringe benefits are additional benefits paid to those students who have made co-payments within the scope of these payments as stipulated in the regulations and so on of the health insurance society and various mutual aid associations and so on.</p> <p>保険の対象となる方が病気やケガによって保険期間中に国内で入院または通院した場合</p> <p>▶ 保険の対象となる方が負担した一部負担金*1をお支払いします。ただし、同一の病気やケガ(医学上重要な関係がある病気やケガを含みます。)による入院*2または通院*3について、入院または通院を開始した日からその日を含めて60日を経過した日の属する月の末日までの入院または通院により負担した額に限り、</p> <p>※医師の処方箋に基づき、薬局(いわゆる院外薬局)で支払った薬代についてもお支払いの対象となります。</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ることがあります。</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>※次のいずれかの給付等がある場合は、その額を保険の対象となる方が負担した額から差し引くものとします。</p> <ul style="list-style-type: none"> <li>● 公的医療保険制度を定める法令により支払われるべき高額療養費</li> <li>● 公的医療保険制度を定める法令の規定により、一部負担金を支払った保険の対象となる方に対して、その支払った一部負担金に相当する額の範囲内で行われるべき給付(いわゆる「附加給付」*4)</li> <li>● 保険の対象となる方が負担した一部負担金について第三者により支払われた損害賠償金</li> <li>● 保険の対象となる方が被った損害を補てんするために行われたその他の給付(他の保険契約または共済契約により支払われた治療費用保険金に相当する保険金を除きます。)</li> </ul> <p>*1 公的医療保険制度における一部負担金、一部負担金に相当する費用、入院時の食事療養または生活療養に要した費用のうち食事療養標準負担額または生活療養標準負担額をいいます。</p> <p>*2 退院後、その日を含めて180日を経過した日の翌日以降に再入院した場合は、再入院は前の入院と異なるものとみなします。</p> <p>*3 通院日からその日を含めて180日を経過した日の翌日以降に再度通院した場合は、後の通院は前の通院と異なるものとみなします。</p> <p>*4 附加給付とは健康保険組合、各種共済組合等がその規約等で定めるところにより、一部負担金を支払った者に対し、その額の範囲内で支給する上乗せ給付をいいます。</p>	<ul style="list-style-type: none"> <li>• Hospitalization or hospital visits for illness or injury caused by the insured person intentionally, or as a result of gross negligence</li> <li>• Hospitalization or hospital visits for illness or injury caused by the insurance payment beneficiary intentionally, or as a result of gross negligence (portion of sum that should be received by that person)</li> <li>• Hospitalization or hospital visits for illness or injury caused due to fighting, suicidal behavior, or criminal behavior involving the insured person</li> <li>• Hospitalization or hospital visits for illness or injury caused while driving without a license, while using narcotics and so on, or while under the influence of alcohol</li> <li>• Hospitalization or hospital visits for psychotic disorders, mental retardation, personality disorders, or mental disorders such as alcohol or drug dependence suffered by the insured person</li> <li>• Hospitalization or hospital visits for illness or injury suffered by the insured person due to the use of substances such as narcotics, marijuana, opium, stimulants, or solvent</li> <li>• Hospitalization or hospital visits for congenital diseases</li> <li>• Hospitalization or hospital visits for pregnancy or childbirth</li> <li>• Hospitalization or hospital visits for hemorrhoids, anal fissures, or anal fistulas</li> <li>• Hospitalization or hospital visits for illness or injury 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</li> <li>• Hospitalization or hospital visits for illness or injury 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</li> <li>• Hospital visits for dental disease treatment</li> <li>• Hospitalization or hospital visits for injuries such as whiplash or backache with no objective medical finding</li> <li>• Hospitalization or hospital visits for existing illness or injury suffered at the insurance starting point of the initial insurance contract from which this contract continued (referred to as initial year contract) *1</li> </ul> <p>etc.</p> <p>*1 Insurance payments shall be made for hospitalization or hospital visits which begin 1 year (2 years for contracts whose insurance period exceeds 1 year) from the insurance start date of the initial year contract even for existing illness or injury suffered at the insurance starting point of the initial year contract.</p> <ul style="list-style-type: none"> <li>• 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病気やケガによる入院または通院</li> <li>• 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病気やケガによる入院または通院(その方が受け取るべき金額部分)</li> <li>• 保険の対象となる方の闘争行為、自殺行為または犯罪行為によって生じた病気やケガによる入院または通院</li> <li>• 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場合に生じた病気やケガによる入院または通院</li> <li>• 保険の対象となる方が被った精神病性障害、知的障害、人格障害、アルコール依存および薬物依存等の精神障害を原因として生じた入院または通院</li> <li>• 麻薬、大麻、あへん、覚せい剤、シンナー等の使用によって生じた病気やケガによる入院または通院</li> <li>• 先天性疾患による入院または通院</li> <li>• 妊娠または出産による入院または通院</li> <li>• 痔核、裂肛または痔瘻による入院または通院</li> <li>• ビッケル等の登山用具を使用する山岳登山、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による入院または通院</li> <li>• 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による入院または通院</li> <li>• 歯科疾病の治療のための通院</li> <li>• むちうち症や腰痛等で、医学的他所見のないものによる入院または通院</li> <li>• この契約が継続されてきた最初の保険契約(初年度契約といえます。)の保険始期時点で、既に被っている病気やケガによる入院または通院*1</li> </ul> <p>等</p> <p>*1 初年度契約の保険始期時点で、既に被っている病気やケガについても、初年度契約の保険始期日から1年(保険期間が1年を超えるご契約の場合は、2年となります。)を経過した後開始した入院または通院については、保険金のお支払いの対象とします。</p>

(Note 2) Free form special provisions (for medical expense coverage) have been established for insurance payments for hospitalization charges and for advanced medical care.

(注2) 入院諸費用保険金および先進医療費用保険金不担保特約(医療費用補償用)がセットされています。

	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
Personal liability coverage special provision + Coverage special provision for person in question only + Special provision pertaining to partial changes to personal liability coverage special provision 個人賠償責任補償特約+本人のみ補償特約+個人賠償責任補償特約の一部変更に関する特約	<p>If legally liable for damages when others are injured, or the possessions (including information stored on information devices, etc.) *1 of others are damaged following incident such as the those below either domestically or overseas</p> <ul style="list-style-type: none"> <li>● Unexpected incidents ascribed to the daily life of the insured person in question</li> <li>● Unexpected incidents ascribed to the ownership, use, or management of place of residence used for habitation of the insured person</li> <li>▶ For each incident, insurance payments made shall be limited to the insurance amount *2.</li> </ul> <p>* In the case of domestic incidents only (this does not include cases in which lawsuits are filed in court outside the country, etc.) out-of-court settlement negotiations shall be conducted by Tokio Marine &amp; Nichido Fire Insurance as a rule.</p> <p>* Please be aware that in cases such as when unable to obtain the consent of the other party, or if no liability for damages lies with the insured person in direct negotiations with Tokio Marine &amp; Nichido Fire Insurance, Tokio Marine &amp; Nichido Fire Insurance will be unable to conduct out-of-court settlement negotiations with the other party.</p> <p>* If insurance payments or mutual aid payments are made through other insurance contracts or mutual aid contracts, the insurance payment may be deducted.</p> <p>* There may be cases in which insurance payments other than those listed are made for various expenses incurred following incidents.</p> <p>* There may be cases in which coverage overlaps if the insured person or their family concludes a separate insurance contract with similar coverage. Please check the details of coverage sufficiently at the time of enrollment.</p> <p>*1 If household belongings (goods on consignment) entrusted to the insured person domestically are damaged or stolen while being stored in a residence, or while being temporarily managed outside a residence, either domestically or overseas, insurance payments shall be made to cover the cost of damages (sum for which liable) even in cases where legally liable for damages to those with a legitimate right for the goods on consignment. However, the cost of damages shall be limited to the equivalent of the current market value *3. (Liability coverage clause pertaining to goods on consignment) Please note that coverage is not provided for the following.  <ul style="list-style-type: none"> <li>・ Vehicles (including golf carts) ・ Bicycles, boats and ships, etc. ・ Surfboards, radio controlled models, etc. ・ Mobile phones, etc. ・ Contact lenses, glasses, etc. ・ Commercial paper and other securities, etc. ・ Credit cards and manuscripts, design specifications, account books, etc. ・ Equipment, household goods and merchandise, products, etc. ・ Living creatures such as animals or plants ・ Commuter tickets, currency, etc. ・ Precious metals, precious stones, art objects, etc.</li> </ul> </p> <p>*2 Payment for liability for damages ascribed to damage to information recorded on information devices and so on shall be limited to 5 million yen.</p> <p>*3 This refers to the resultant sum calculated by deducting the amount consumed through use from the amount required to purchase a new identical item.</p> <p>* With respect to personal liability, the guardian of the student in question, other legally obligated supervisor, or representative obligated supervisor is also included in those covered by insurance (for representative obligated supervisors, coverage is limited to incidents involving the student in question.)</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"> <li>● 保険の対象となる方ご本人の日常生活に起因する偶然な事故</li> <li>● 保険の対象となる方ご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</li> </ul> <p>▶ 1事故について保険金額*2を限度に保険金をお支払いします。</p> <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等には、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ることがあります。</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"> <li>・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 ・貴金属、宝石、美術品等</li> </ul> </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>※個人賠償責任については、ご本人の親権者、その他の法定の監督義務者および代理監督義務者も保険の対象となる方に含まれます（代理監督義務者については、ご本人に関する事故に限りません。）。</p>	<ul style="list-style-type: none"> <li>・ Damage caused intentionally by the contracting party or insured person (liability coverage clause pertaining to goods on consignment also applies to relatives living together.)</li> <li>・ Damage sustained as a result of earthquakes, volcanic eruptions, or tsunamis caused by these</li> <li>・ 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)</li> <li>・ Damage sustained by the insured person due to liability for damages to the insured person or relatives living together</li> <li>・ Damage sustained by the insured person due to liability for damages added as a result of a special agreement with a third party</li> <li>・ 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.)</li> <li>・ Damage sustained by the insured person due to liability for damages ascribed to insanity</li> <li>・ 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)</li> </ul> <p>&lt;Liability coverage clause pertaining to goods on consignment only&gt;</p> <ul style="list-style-type: none"> <li>・ 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</li> <li>・ Damage sustained by the insured person due to liability for damages (profit decline, etc.) ascribed to goods on consignment being unusable</li> <li>・ Damage sustained as a result of fighting, suicidal behavior, or criminal behavior involving the insured person</li> <li>・ 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</li> <li>・ Damage ascribed to the exercise of public power by the country or public body involving seizure, expropriation, confiscation, destruction, etc.</li> <li>・ Damage ascribed to loss of normal characteristics or performance of goods on consignment</li> <li>・ Damage ascribed to natural consumption, rusting, or mold, etc.</li> <li>・ 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</li> <li>・ Damage ascribed to mistakes when carrying out machining, repairs, or inspections of goods on consignment, or technical blundering</li> <li>・ Damage ascribed to electrical or mechanical incidents</li> <li>・ Damage ascribed to misplacement or loss of goods on consignment (includes theft following misplacement or loss)</li> </ul> <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> <ul style="list-style-type: none"> <li>・ ご契約者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</li> <li>・ 地震・噴火またはこれらによる津波によって生じた損害</li> <li>・ 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</li> <li>・ 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</li> <li>・ 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</li> <li>・ 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せん。）</li> <li>・ 心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</li> <li>・ 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</li> </ul> <p>&lt;受託品に係る賠償責任補償条項のみ&gt;</p> <ul style="list-style-type: none"> <li>・ 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</li> <li>・ 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</li> <li>・ 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</li> <li>・ 無免許運転、麻薬等を使用した運転、酒気帯び運転をしている間に生じた事故による損害</li> <li>・ 差し押え、取用、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</li> <li>・ 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</li> <li>・ 自然の消耗またはさび・かび等による損害</li> <li>・ 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</li> <li>・ 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</li> <li>・ 電氣的または機械的事故に起因する損害</li> <li>・ 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</li> </ul> <p>等</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>

	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
<p style="writing-mode: vertical-rl; text-orientation: upright;">救護者費用等補償特約 + 救護者費用等補償特約の一部変更に関する特約 + 疾病追加補償特約 (救護者費用等補償費用)</p> <p style="writing-mode: vertical-rl; text-orientation: upright;">Special agreement for rescue expense compensation + Special agreement regarding the partial modification of the agreement + Special agreement for additional medical expense compensation. (rescue compensation expense)</p>	<p>If the incident listed below occurred at home or abroad during the insurance coverage period, and the insured person or a family member incurred expenses related to search, travel or accomodation for going to the site.</p> <ul style="list-style-type: none"> <li>● If the plane or ship on which the insured person is on board is missing</li> <li>● If unable to confirm the fate of the insured person, or if it is confirmed by public institution that emergency search and rescue activities are required following a sudden and unexpected external incident</li> <li>● If the insured person dies within, or is hospitalized for 3 or more consecutive days within 180 days of the incident, including that day, as a result of injury suffered following a sudden and unexpected external incident outside the place of residence used for habitation of the insured person</li> <li>● When the insured person dies due to illness, or takes ill during the insurance period and is hospitalized for 3 or more consecutive days as a result of illness (however, this is limited to cases in which treatment by a physician begins during the period of liability) etc.</li> </ul> <p>▶ For each incident, insurance payments made shall be limited to the insurance amount.</p> <p>* If insurance payments or mutual aid payments are made through other insurance contracts or mutual aid contracts, the insurance payment may be deducted.</p> <p>* There may be cases in which coverage overlaps if the insured person or their family concludes a separate insurance contract with similar coverage. Please check the details of coverage sufficiently at the time of enrollment.</p> <p>国内外において保険期間中に生じた以下のような事由により、保険の対象となる方またはその親族等が捜索費用や現地へ赴くための交通費・宿泊料等を負担した場合</p> <ul style="list-style-type: none"> <li>● 保険の対象となる方が搭乗している航空機・船舶が行方不明になった場合</li> <li>● 急激かつ偶然な外来の事故により、保険の対象となる方の生死が確認できない場合または緊急の捜索・救助活動を要する状態になったことが公的機関により確認された場合</li> <li>● 保険の対象となる方の居住に使用される住宅外において被った急激かつ偶然な外来の事故によるケガのため、保険の対象となる方が事故の日からその日を含めて180日以内に死亡または継続して3日以上入院した場合</li> <li>● 疾病により死亡、または保険期間中に発病し疾病のため継続して3日以上入院されたとき (ただし、責任期間中に医師の治療を開始していた場合に限りです。) 等</li> </ul> <p>▶ 1 事故について保険金額を限度に保険金をお支払いします。</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ることがあります。</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>	<ul style="list-style-type: none"> <li>• Damage caused by the contracted party or insured person intentionally, or as a result of gross negligence</li> <li>• Damage caused by the insurance payment beneficiary intentionally, or as a result of gross negligence (portion of sum that should be received by that person)</li> <li>• Damage sustained as a result of earthquakes, volcanic eruptions, or tsunamis caused by these</li> <li>• Damage sustained due to fighting, suicidal behavior, or criminal behavior involving the insured person</li> <li>• Damage caused while driving without a license, while using narcotics, or while under the influence of alcohol</li> <li>• Damage caused as the result of a brain disorder, illness, or insanity</li> <li>• Damage caused as the result of pregnancy, childbirth, premature childbirth, or miscarriage</li> <li>• Damage caused as the result of medical procedures such as surgery (excludes cases involving treatment of injuries for which insurance payments are made)</li> <li>• Damage 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</li> <li>• Damage caused as the result of cases such as whiplash or backache for which there is no objective medical finding,</li> <li>• Hospitalization resulting from an illness that was already in place at the start of the first insurance contract (first year contract), which was preceded by this contract.*1 etc.</li> </ul> <p>*1 Regarding an illness already in place at the start of the first year contract, if you are hospitalized one year after the start of the first year contract (two years if the insurance period exceeds one year), insurance payment will be made.</p> <ul style="list-style-type: none"> <li>• ご契約者または保険の対象となる方等の故意または重大な過失によって生じた損害</li> <li>• 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損害 (その方が受け取るべき金額部分)</li> <li>• 地震・噴火またはこれらによる津波によって生じた損害</li> <li>• 保険の対象となる方の闘争行為、自殺行為または犯罪行為によって生じた損害</li> <li>• 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場合に生じた事故によって生じた損害</li> <li>• 脳疾患、疾病または心神喪失によって生じた損害</li> <li>• 妊娠、出産、早産または流産によって生じた損害</li> <li>• 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) によって生じた損害</li> <li>• ピッケル等の登山用具を使用する山岳登山、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生じた損害</li> <li>• むちうち症や腰痛等で、医学的他覚所見のないものによる損害</li> <li>• この契約が継続されてきた最初の保険契約 (初年度契約といえます。) の保険始期時点で、既に被っている病気による入院*1 等</li> </ul> <p>*1 初年度契約の保険始期時点で、既に被っている病気についても、初年度契約の保険始期日から1年 (保険期間が1年を超えるご契約の場合は、2年となります。) を経過した後に開始した入院については、保険金のお支払いの対象とします。</p>

This pamphlet provides an overview of Comprehensive Life Insurance (Comprehensive Child Coverage). Be sure to read the "Disclosure Statement" at the time of enrollment. Please ask the inquiry contact listed in the pamphlet and so on if there is anything about which you are unsure. このパンフレットは総合生活保険 (こども総合補償) の概要をご紹介します。ご加入にあたっては、必ず「重要事項説明書」をよくお読みください。ご不明な点等がある場合には、パンフレット等記載のお問い合わせ先までお問い合わせください。



