

To All International Students Enrolled in "Gakkensai"
学研災ご加入の留学生の皆様へ



International Students offers comprehensive support in the case of unexpected incidents occurring during student life
留学生活中のもしもを総合的にサポートするなら

Comprehensive Insurance for Students Lives Coupled with "Gakkensai"

外国人留学生向け学研災付帯学生生活総合保険

Comprehensive Insurance for Students Lives Coupled with "Gakkensai" For International Students was established to provide support for International Students.

International Students at 1,091 schools nationwide who have adopted "Gakkensai" are eligible for enrollment, and a group discount is available due to the economies of scale achieved through the large number of universities adopting this system.

留学生向け付帯学総は、留学生を応援するために創設いたしました。

学研災を導入している全国 1,091 校の留学生を加入対象としており、本制度採用大学のスケールメリットを活かした団体割引を適用しております。

Indemnity Liability

賠償責任

Injury, illness

ケガ・病気

Rescuer expenses

救援者費用

Death, residual disability

死亡・後遺障害



Scope of
30%
Group Discount

団体割引 30% 適用

- Please complete the payment before the requested effective date.
In case of a late payment, compensation will start from the following day of the payment date.
- ご希望の始期日前日までに入金してください。入金が遅れた場合、入金の翌日から補償開始となります。

We Offer Broad Support for Your Student Life!

学生生活を幅広くサポートします！

* Please refer to the separate document entitled "Overview of Compensation" for information on the main cases subject to insurance payment and main cases not subject to insurance payment.

※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については、別紙「補償の概要等」をご確認ください。

1 Personal compensation responsibility When the student riding a bicycle and bumping into passers-by, injures them.

個人賠償責任 自転車で行中、通行人にぶつかってケガをさせたとき。

If a student accidentally injures another person or damages the property of another person within Japan or abroad, or if a student borrows or is entrusted with an item (entrustable goods) ^{(*)1} which is then broken, stolen etc. within Japan or abroad, we will cover the insurance payout if the student is legally liable for damages. Only with domestic incidents involving personal liability, out-of-court settlement negotiations shall be conducted by Tokio Marine & Nichido Fire Insurance as a rule. (Excludes cases in which lawsuits are filed in courts outside the country, etc.)

- (*)1 Mobile phones, bicycles, contact lenses, glasses etc. are not considered to be entrustable goods.
- * Students are also eligible for compensation while taking part in internships or while working part time. However, students are not eligible for compensation in the case of incidents occurring while carrying out other duties.
- * Compensation shall not be paid in the case of incidents involving automobiles or motorcycles (including motorized bicycles).
- * "Out-of-court settlement negotiation service" is a service provided by the insurance company, in which they conduct negotiations, private settlements, mediation, or file lawsuits on behalf of the insured person based on an agreement with him/her if a claim is made against the insured student for damages involving an incident.
- 国内外で学生本人が偶然な事故により他人にケガをさせたり、他人の物を壊してしまったときや、国内で他人から借りた物や預かったもの（受託品）^{(*)1}を国内外で壊したり盗まれてしまったとき等、法律上の損害賠償責任を負った場合に保険金をお支払いします。個人賠償責任については国内での事故に限り、示談交渉は原則として東京海上日動が行います。（訴訟が国外の裁判所に提起された場合等を除きます。）
- (*)1 携帯電話、自転車、コンタクトレンズ、眼鏡等は、受託品に含まれません。
- ※インターネット上やアルバイトの職務の遂行に起因する事故は補償対象外となります。
- ※自動車およびバイク（原動機付自転車を含む）での事故は補償対象外となります。
- ※「示談交渉サービス」とは、被保険者である学生が、事故にかかわる損害賠償の請求を受けた場合に、被保険者の同意を得て、保険会社が被保険者のために、折衝、示談または調停もしくは訴訟の手続きを行うサービス。

With Out-of-court Settlement Negotiation Service!
示談交渉サービス付き！



2 Death・Physical impediment When faced with unlikely emergencies, or when residual disabilities are involved.

死亡・後遺障害 万が一のときや後遺障害が残ったとき。

Insurance payments shall be made if the student in question suffers death or incurs residual disability as a result of a sudden and unexpected external incident occurring either domestically or overseas. (However, incidents occurring during the regular curriculum, during extra-curricular activities (club activities) authorized by the school, or in school facilities (excluding dormitories) are not covered by this insurance, but by "Gakkensai".)

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

国内外で学生本人が急激かつ偶然な外来の事故で死亡または後遺障害を被った場合に保険金をお支払いします。（ただし、正課中、学校行事中、学校が認めた課外活動（クラブ活動）中、学校施設内（寄宿舎を除く）の事故は本保険の補償対象ではなく、学研災の補償対象となります。）

地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。



3 Medical treatment expenses ^{(*)1} ^{(*)2} When the student in question is hospitalized or visits the hospital as a result of injury or illness.

治療費用^{(*)1}^{(*)2} 学生本人が、ケガや病気で入院または通院したとき。

If the student in question visits the hospital or is hospitalized for 1 day or longer as a result of injury or illness suffered domestically, insurance payments shall be made to cover the cost of co-payments^{(*)3} for health insurance and so on. (hospital visits for dental treatment, hospital visits and admission for mental disorder, or hemorrhoid treatment, fissure of the anus, etc. are excluded) Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

- (*)1 The coverage period for the insurance proceeds for medical expense starts on the first day of hospitalization until the last day of the month where 60 days have elapsed.
- Date of the first visit: in the case of April 15, 2023
- After 60 days elapse: June 13, 2023
- Last day of month where 60 days have elapsed: June 30, 2023
- Coverage period for treatment is from April 15, 2023 - June 30, 2023
- (*)2 Any illnesses or injuries that existed before the start of the insurance term will not be covered. (However, there will be coverage and insurance payouts for any hospitalization and/or doctor's visit that takes place two years after the start of the insurance term (or one year if the duration of the insurance term is one year or less and if it had been renewed).)
- (*)3 Please refer to the "Liability Overview, etc." for details about the amount you will have to bear.
- 国内で学生本人がケガや病気で1日以上通院または入院した場合、健康保険等の自己負担分^{(*)3}を保険金としてお支払いします。（歯科疾病治療のための通院、精神障害による入院、痔核、裂肛等による入院は除く。）地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。
- (*)1 治療費用保険金のお支払対象期間は、通院または入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となります。
- 初診日：2023/4/15のケース
- 60日を経過した日：2023/6/13
- 60日を経過した日の属する月の末日：2023/6/30
- 2023/4/15 ~ 2023/6/30の治療が支払対象
- (*)2 保険期間の開始時に発症した病気、発生した傷害は対象になりません。（ただし、保険期間の開始日より2年（保険期間が1年以下の場合かつそれを更新した場合は「1年」）を経過した後開始した入院または通院については、保険金お支払いの対象となります。）
- (*)3 自己負担分の詳細については、<補償の概要等>をご参照ください。

Students shall be compensated for expenses borne by the patient at the counter of medical institutions.

医療機関の窓口で自己負担した費用を補償します。

自己負担金	円	費
3	4,380	4,
全額	消費税等	償
額	円	

Recommended Points
おすすめポイント

Insurance coverage starts from the 1st day of attending a hospital.

通院1日から補償



4 Rescuer expenses, etc. When a guardian comes rushing to the hospital following student hospitalization.

救援者費用等 学生が入院し、保護者が駆けつけたとき。

If you are a student at a domestic or foreign school within the coverage period, and got injured outside of your residence, or if you fell sick and was hospitalized for three days or more, or if the airplane or ship you were on got into an accident, the transportation, accommodation, and rescue expenses will be paid.

国内外で学生本人が保険期間中に住宅外において被ったケガ、または病気にかかり継続して3日以上入院したり、搭乗している航空機や船舶が遭難した場合等に、交通費や宿泊料、捜索救助費用等をお支払いします。



5 Hospitalization Insurance Payments ^{(*)1}, Surgery Insurance Payments ^{(*)2}, Hospital Visit Insurance Payments ^{(*)3}

When the student in question is hospitalized or visits the hospital as a result of injury.

入院保険^{(*)1}・手術保険^{(*)2}・通院保険^{(*)3} 学生本人が、ケガで入院または通院したとき。

Daily insurance payments shall be made for each day of hospitalization or hospital visit if the student in question suffers an injury outside the control of the school, and is subsequently hospitalized or requires a visit to the hospital. Furthermore, insurance payments shall also be made for any surgeries involved.

Injuries resulting from earthquakes, volcanic eruptions, or tsunamis caused by these are also covered.

- (*)1 Payment cannot be made for hospitalization occurring after 180 days from the date of the incident. Furthermore, the limit is 180 days per incident.
- (*)2 Payments are limited to surgeries performed within 180 days from the date of the incident. Furthermore, payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.
- (*)3 Payment cannot be made for hospital visits occurring after 180 days from the date of the incident. Furthermore, the limit is 90 days per incident.
- 学校管理下外で学生本人がケガをされ、入院、通院された場合に、入院・通院1日につき保険金日額をお支払いします。また、手術を受けられた場合も保険金をお支払いします。
- 地震もしくは噴火またはこれらによる津波によるケガも補償対象となります。
- (*)1 事故の日から180日を経過した後の入院に対してはお支払はできません。また、1事故について180日を限度とします。
- (*)2 事故の日から180日以内に受けた手術に限りです。また、傷の処置や抜歯等お支払いの対象外の手術があります。
- (*)3 事故の日から180日を経過した後の通院に対してはお支払はできません。また、1事故について90日を限度とします。



Enrollment Type ご加入タイプ

		A Type (*1)	B Type	C Type
Insurance Amount 保険金額	1 Personal compensation responsibility ^(*2) 個人賠償責任 ^(*2)	Limited to 100 million yen per incident both domestically and overseas 1 事故 国内：1 億円 国外：1 億円 限度		
	2 Death・Physical impediment ^(*3) 死亡・後遺障害 ^(*3) injury ケガ	1,000,000 yen	1,000,000 yen	1,000,000 yen
	3 Medical treatment expenses ^(*4) 治療費用 ^(*4) injury ケガ Medical treatment expenses ^(*4) 治療費用 ^(*4) illness 病気	Out-of-pocket medical expenses 治療費用実費	Not covered	Not covered
	4 Rescuer expenses, etc. 救援者費用等	3,000,000 yen	3,000,000 yen	3,000,000 yen
5 Injury flat-rates ^(*3) 傷害定額 ^(*3) (Daily amount for hospitalization ^(*5)) (入院日額 ^(*5)) (Daily amount for hospital visits) (通院日額)		Not covered	Not covered	Daily amount for hospitalization: 5,000 yen daily amount for hospital visits: 3,000 yen

Insurance premium (lump sum up until graduation) 保険料 (卒業までの一括料)	Insurance period 保険期間				
	1 month	1ヶ月	—	460 yen	2,240 yen
	2 months	2ヶ月	—	660 yen	3,170 yen
	3 months	3ヶ月	—	840 yen	4,060 yen
	4 months	4ヶ月	6,330 yen	1,030 yen	—
	5 months	5ヶ月	7,480 yen	1,210 yen	—
	6 months	6ヶ月	8,060 yen	1,310 yen	—
	7 months	7ヶ月	8,630 yen	1,400 yen	—
	8 months	8ヶ月	9,200 yen	1,490 yen	—
	9 months	9ヶ月	9,780 yen	1,590 yen	—
	10 months	10ヶ月	10,360 yen	1,680 yen	—
	11 months	11ヶ月	10,930 yen	1,770 yen	—
	1 year	1年間	11,500 yen	1,860 yen	—
	2 years	2年間	20,130 yen	3,260 yen	—
	3 years	3年間	28,780 yen	4,680 yen	—
	4 years	4年間	37,410 yen	6,080 yen	—
	5 years	5年間	46,030 yen	7,470 yen	—
	6 years	6年間	51,780 yen	8,400 yen	—

(*1) Enrollment is possible only for those enrolled in health insurance. (For those students whose period of stay is within 3 months and who have not enrolled in health insurance, please select from type B, C.)

(*2) Payments for damage to data stored on information devices is limited to 5 million yen per incident.

(*3) Incidents occurred during educational research activities are not covered by this insurance, but by "Gakkensai".

(*4) The applicable payment period is from the initial day of the hospital visit or hospitalization up to the end of the month 60 days after including the initial day.

(*5) The amount paid for surgery insurance payments 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. Payment shall not be made for certain surgeries such as treatment for wounds or tooth extractions.

A discount rate of [30%] is applied to the above insurance premiums if the number of insured people throughout the entire country is 10,000 or more.

The insurance period extends from 0:00 on the first day to 16:00 on the final day of insurance coverage.

Example) In the case of 6 year insurance period: 0:00 on April 1, 2023 to 16:00 on April 1, 2029
Insurance premiums are in monthly units. Even if study abroad is terminated part of the way through a month, the final day of insurance coverage shall be the "1st" of each month.

Example 1) If the period of study abroad is from April 1 to May 31, the insurance period shall be "April 1 to June 1," and require "2 months" of insurance premiums.

Example 2) If the period of study abroad is from April 15 to May 31, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.

Example 3) If the period of study abroad is from April 15 to May 15, the insurance period shall be "April 15 to June 1," and require "2 months" of insurance premiums.

Please inquire individually if the period of study abroad exceeds 1 year, and the insurance period is other than the above.

The enrollment types listed in this pamphlet are intended for those applicable to occupation grade A (students, etc. not engaged in continuous employment.)

Those engaged in continuous employment in the following applicable occupations are subject to occupation grade B, to which a different insurance premium applies. Ensure to notify the contact indicated. (Even if becoming applicable after having enrolled, please notify us without delay.)

"Automobile drivers," "construction workers," "agriculture and forestry workers," "fishing industry workers," "mine, quarry workers," "wood, bamboo, grass, vine product manufacturing workers" (the above 6 occupations)

(*1) 健康保険加入者のみご加入できます。(滞在期間3ヶ月以内で健康保険未加入の方は、B・Cタイプからお選びください。)

(*2) 情報機器内のデータ損壊は1事故 500万円限度となります。

(*3) 教育研究活動中の事故は、本保険の補償対象ではなく、学研災の補償対象となります。

(*4) お支払対象期間は通院または入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となります。

(*5) 手術保険金のお支払い額は、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)となります。傷の処置や抜歯等お支払いの対象外の手術があります。

上記保険料は、全国の保険の対象となる方の人数が10,000人以上の場合の割引率[30%]が適用されています。保険期間は、始期日の午前0時より、保険終期日の午後4時までとなります。

例) 6年間の場合 2023年4月1日午前0時より 2029年4月1日午後4時まで6年間
保険料は1ヶ月単位となっております。月の途中で留学が終了される場合でも、保険終期は毎月「1日」となります。

例1) 留学期間が、4月1日～5月31日の場合、保険期間は「4月1日～6月1日」で「2ヶ月」の保険料となります。

例2) 留学期間が、4月15日～5月31日の場合、保険期間は「4月15日～6月1日」で「2ヶ月」の保険料となります。

例3) 留学期間が、4月15日～5月15日の場合、保険期間は「4月15日～6月1日」で「2ヶ月」の保険料となります。

1年間を超える場合で、上記以外の保険期間となる場合には、個別にお問合せください。

本パンフレット記載のご加入タイプは、職種別Aに該当する方(継続的に職業に従事していない学生等)用です。以下に該当する職業に継続的に従事している方は職種別Bとなり保険料が異なります。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、遅滞なくご連絡くださるようお願いいたします。)

【自動車運転者】「建設作業員」【農林業作業員】【漁業作業員】【採鉱・採石作業員】【木・竹・草・つる製品製造作業員】(以上6職種)

Enrollment Method ご加入方法

From School Entrance to Graduation, the Procedure is Required Only Once! Giving you peace of mind until graduation!

入学から卒業まで、手続きは1回だけ！卒業まで安心！

1 Choose the desired coverage from the pamphlet.

パンフレットより希望の補償内容を選び。

The insurance period cannot be selected. Payments are made in a lump sum lasting up until graduation. 保険期間は選べません。卒業までの一括払いです。

2 Confirm the insurance premium, and enter the required items in the enclosed "Payment Handling Slip."

保険料を確認し、同封の「払込取扱票」に必要事項を記入する。

Please fill out carefully and in as much detail as possible, without leaving out any information. A "payment handling slip" will also serve as an application request form. Please fill this out in accordance with the example provided. 漏れの無いよう、できるだけ丁寧に細字でご記入ください。 「払込取扱票」は加入依頼書を兼ねております。必ず記入例に従ってご記入ください。

3 Please transfer insurance premium payments from Japan Post Bank or the post office.

ゆうちょ銀行または郵便局から保険料を振込む。

The application will be complete after completing the payment transfer procedure. **Note that the person making the transfer is required to cover any transfer fees.** 振込手続きをもってお申込みは完了します。 **なお、振込手数料は振込人負担です。**

加入手続き完了

4 An enrollment certificate shall be sent out approximately 2 months after completing the enrollment procedure.

加入手続き後、2ヶ月後を目途に加入者証をお届け。

Please rest assured that compensation shall be paid for incidents occurred after the coverage start date even if your enrollment certificate has not arrived. Please store your receipt in a safe place until your enrollment certificate has arrived. * Your enrollment certificate shall be sent to the address in Japan indicated on the "Payment Handling Slip." 加入者証が未着であっても補償開始日以降の事故については補償されますのでご安心ください。加入者証到着までは受領証を保管してください。 * 加入者証は「払込取扱票」に記載の日本国内の住所へ送付します。

Claim Handling Procedure Following Incidents 事故の際のご対応について

- 2022年9月作成 22-T02483

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 ご加入前におけるご確認事項

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 ● 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 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おりです。

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きます。

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、特約等の要否をご検討ください*2。

●個人賠償責任補償特約 ●救済費用等補償特約 ●医療費用補償特約

*1 総合生活保険（子ども総合補償）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くこととなります。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。

5 保険期間および補償の開始・終了時期

ご加入の保険契約の保険期間および補償の開始・終了時期については、パンフレット等をご確認ください。保険の種類によっては、新規ご加入の場合、保険金お支払いの対象とならない期間がありますので、詳しくはパンフレット等にてご確認ください。

6 保険料の決定の仕組みと払込方法等

(1) 保険料の決定の仕組み

保険料はご加入いただくタイプ等によって決定されます。保険料につい

ては、パンフレット等をご確認ください。

(2) 保険料の払込方法

払込方法については、パンフレット等をご確認ください。

7 満期返れい金・契約者配当金

この保険には満期返れい金・契約者配当金はありません。

II Precautions when enrolling ご加入時におけるご注意事項

1. Disclosure obligation

Items on the enrollment request form and so on with a ★ or ☆ mark next to them are important items (disclosure items) required for enrollment, and therefore must be filled in accurately (the right to receive disclosure lies with the agent of Tokio Marine & Nichido Fire Insurance). If the entered content differs from the actual facts, or if the actual facts are not entered for disclosure items, enrollment may be canceled, preventing insurance payments from being made.

* A ☆ mark is indicated next to disclosure items and notification items. Please refer to "III-1 Notification obligation, etc." later in this document for details on notification items. Similarly, if making changes to the enrollment information following enrollment in the form of additional coverage, the following items must be disclosed when the changes are made.

[List of disclosure items and notification items]

☆: Disclosure items and notification items

- Job or duties, etc. if the insured person in question is engaged in work *1
- Public healthcare insurance system in which the insured person in question is enrolled *2

★: Disclosure items

- Date of birth of the insured person in question
- Content of any other insurance contracts, etc. *3 that have been concluded

*1 Includes cases where taking a new occupation, or quitting an existing one.

*2 Both disclosure items and notification items (☆) are required only if the medical expense coverage special provision has been set.

*3 This refers to a concluded insurance contract or mutual aid contract other than this contract for which the payment responsibility is entirely or partially the same as this contract. If another insurance contract and so on has been concluded, there may be cases, depending on the content of the other contract, in which Tokio Marine & Nichido Fire Insurance is unable to undertake the insurance.

2. Cooling off

There is no cooling off period for the enrolled insurance.

3. Death beneficiary

If designating a particular person as the death beneficiary of Comprehensive Life Insurance (Comprehensive Child Coverage), always obtain the consent of the insured person (if no one is designated, the death benefit shall be paid to the legal heir.)

Enrollment will be invalid if enrolling without obtaining consent. If designating a particular person as the death beneficiary, please discuss enrollment in this insurance with the family and so on of the insured person.

If wishing to designate the death beneficiary, please notify the inquiry contact listed in the pamphlet and so on.

1 告知義務

加入依頼書等に★や☆のマークが付された事項は、ご加入に関する重要な事項（告知事項）ですので、正確に記載してください（弊社の代理店には、告知受領権があります。）。お答えいただいた内容が事実と異なる場合や告知事項について事実を記載しない場合は、ご加入を解除し、保険金をお支払いできないことがあります。

※告知事項かつ通知事項には☆のマークが付されています。通知事項については後記「III-1 通知義務等」をご参照ください。また、ご加入後に加入内容変更として補償を追加する場合も同様に、変更時点での下記事項が告知事項となります。

[告知事項・通知事項一覧]

☆: 告知事項かつ通知事項

- 保険の対象となる方ご本人がお仕事に従事している場合、その職業・職務等*1

- 保険の対象となる方ご本人が加入する公的医療保険制度*2

★: 告知事項

- 保険の対象となる方ご本人の生年月日

- 他の保険契約等*3を締結されている場合には、その内容

*1 新たに職業に就いた場合や就いていた職業をやめた場合を含みます。

*2 医療費用補償特約をセットいただいた場合のみ告知事項かつ通知事項（☆）となります。

*3 この保険以外にご契約されている、この保険と全部または一部について支払責任が同一である保険契約や共済契約のことです。他の保険契約等がある場合、そのご契約の内容によっては、弊社にて保険のお引受けができない場合があります。

2 クーリングオフ

ご加入される保険は、クーリングオフの対象外です。

3 死亡保険金受取人

総合生活保険（こども総合補償）において、死亡保険金受取人を特定の方に指定する場合は、必ず保険の対象となる方の同意を得てください（指定がない場合、死亡保険金は法定相続人にお支払いします。）。同意のないままにご加入をされた場合、ご加入は無効となります。

死亡保険金受取人を特定の方に指定する場合は、保険の対象となる方のご家族等に対し、この保険へのご加入についてご説明くださいますようお願い申し上げます。

死亡保険金受取人の指定を希望される場合は、お手数ですが、パンフレット等記載のお問い合わせ先までお申し出ください。

III Precautions following enrollment ご加入後におけるご注意事項

1. Notification obligation, etc.

[Notification items]

If changes are made to the content of items with a ☆ mark next to them (notification items) in the enrollment request form and so on, please notify the inquiry contact listed in the pamphlet and so on without delay. The insurance payment made may be reduced if no contact is made. Please note that notification items differ for each product purchased, and that depending on the product, there may be cases in which items with a ☆ mark next to them do not apply to notification items. Refer to the above-mentioned "II-1. Disclosure obligation [List of disclosure items and notification items]" for details of notification items for each product purchased.

[Other items for which notification is required]

- Common to all products

If making a change to the address and so on of the enrollee, please notify the inquiry contact listed in the pamphlet and so on without delay.

[Changes following enrollment]

After joining, if you would like to modify the content or cancel, please contact us before the modification / cancellation date. During the coverage period, if you no longer become eligible for this insurance coverage, you will have to go through the cancellation procedure. However, there are cases where it may be possible to continue the coverage until the end of the insurance period, so please contact the contact information provided on the brochure, etc.

If receiving an insurance payment claim within 1 month of a change to the enrollment information, for the sake of caution, please notify the person in charge listed in the pamphlet and so

on.

2. When canceling the insurance contract

If canceling enrollment, please notify the inquiry contact listed in the pamphlet and so on.

・ Depending on the enrollment information and contract termination conditions, insurance premiums may be returned, or unpaid insurance premiums may be billed *1 using Tokio Marine & Nichido Fire Insurance's prescribed calculation method. The sum for the insurance premium being returned or billed will differ depending on the insurance premium payment method and reason for termination of contract.

・ Even if insurance premiums are being returned, as a rule, the returned sum shall be less than the amount obtained by deducting the insurance premium calculated on a "monthly basis" for the elapsed portion of the policy duration *2 from the insurance premium already paid.

・ If terminating the insurance contract and enrolling anew without waiting for the maturity date, there may be cases in which coverage and insurance premiums change, and where services are no longer available.

*1 Bills for insurance premiums may be received after the day on which the contract is terminated.

*2 This refers to the period that has already elapsed up to the contract termination date from the start date, including that day.

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り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。

[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った場合には、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てから1か月以内に保険金請求のご連絡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^{*1}することがあります。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^{*2}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なくなります。
- ・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ったり、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あります。

^{*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 enrollement.

- 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.
- 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 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.

- In order to claim insurance payments, it may be necessary to submit the following documents or evidence in addition to documents stipulated in the policy terms.
 - ・ Documents such as proof of personal seal registration, certified copy of resident register, or copy of family register in order to verify the legitimacy of the insured person or insurance payment beneficiary
 - ・ Medical certificate, receipt, or medical bill and so on issued by a physician other than the insurance person offering evidence of the extent of the injury or illness as stipulated by Tokio Marine & Nichido Fire Insurance, as well as treatment details, treatment period and so on (There may be cases in which the submission of a medical certificate issued by a physician specified by Tokio Marine & Nichido Fire Insurance, or sample and so on for medical examination is required.)
 - ・ Document such as itemized payment statement indicating insurance payment details for another insurance contract and so on used to calculate the insurance payment to be made by Tokio Marine & Nichido Fire Insurance
 - ・ Document which can be used to verify sums paid by high-cost medical care benefit systems
 - ・ Document which can be used to verify fringe benefit payments
 - ・ Written consent form used to verify the items necessary for Tokio Marine & Nichido Fire Insurance to make insurance payments
- In case an insured person or a recipient of the insurance benefit cannot claim the benefit for some reason and there is no insured person who appointed to receive the benefit or a proxy of the recipient, the spouse*1 or relatives within third-degree (they all together should be called as [family member] herein) of the insured person or recipient of the benefit may claim the insurance as proxy of the insured person or recipient when they fulfil our certain conditions. Please explain it to the family member.
 - *1 only legal spouse.
- Please be aware that a statute of limitations (3 years) applies to the right to claim insurance payments.
- If the insured person and so on acquires the right to claim damages or losses or acquires other claim as a result of damages, and Tokio Marine & Nichido Fire Insurance makes insurance payments to cover the damage, all or part of the claim shall transfer to Tokio Marine & Nichido Fire Insurance.
- With respect to the personal liability coverage special provision, the insured person is able to claim for liability insurance payments and so on in the following cases, with the exception of expense insurance payments.
 1. If the insured person has already settled with the other party for damages
 2. If able to confirm that the other party has consented to an insurance payment to the insured person
 3. If an insurance payment is made by Tokio Marine & Nichido Fire Insurance directly to the other party under the instruction of the insured person

1 個人情報の取扱い

△ 払込取扱票裏面もしくはweb加入サイトに掲載の＜個人情報の取扱いに関するご案内＞をご確認ください。

- 損害保険会社等の間では、傷害保険等について不正契約における事故招致の発生を未然に防ぐとともに、保険金の適正かつ迅速・確実な支払を確保するため、契約締結および事故発生の際、同一の保険の対象となる方または同一事故に係る保険契約の状況や保険金請求の状況について一般社団法人日本損害保険協会に登録された契約情報等により確認を行っております。これらの確認内容は、上記目的以外には用いません。

2 ご加入の取消し・無効・重大事由による解除について

- 総合生活保険（こども総合補償）で、ご加入者以外の方を保険の対象となる方とするとご加入について死亡保険金受取人を法定相続人以外の方に指定する場合において、その保険の対象となる方の同意を得なかった場合、ご加入は無効になります。
- ご契約者、保険の対象となる方または保険金の受取人が、暴力団関係者その他の反社会的勢力に該当すると認められた場合には、弊社はご加入を解除することができます。
- その他、約款等に基づき、ご加入が取消し・無効・解除となる場合があります。

3 ご加入手続き等の猶予に関する特別措置について

自然災害や感染症拡大の影響によりご加入手続き等を行うことが困難な場合に、「更新契約のご加入手続き」および「保険料相当額の払込み」に関して一定の猶予期間を設ける特別措置をご利用いただける場合があります。

※ご利用いただける特別措置の詳細につきましては、《お問い合わせ先》までご連絡ください。

4 保険会社破綻時の取扱い等

- 引受保険会社の経営が破綻した場合等には、保険金、返れい金等の支払いが一定期間凍結されたり、金額が削減されることがあります。
- 引受保険会社の経営が破綻した場合には、この保険は「損害保険契約者保護機構」の補償対象となり、保険金、返れい金等は、補償内容ごとに下表のとおりとなります。

保険期間	経営破綻した場合等のお取扱い
1年以内	原則として80%（破綻保険会社の支払停止から3か月間が経過するまでに発生した保険事故に係る保険金については100%）まで補償されます。
1年超	原則として90%まで補償されます。ただし、破綻後に予定利率等の変更が行われた場合には、90%を下回ることがあります。

5 その他ご加入に関するご注意事項

- 弊社代理店は弊社との委託契約に基づき、保険契約の締結・契約の管理業務等の代理業務を行っております。したがって、弊社代理店と有効に成立したご契約については弊社と直接締結されたものとなります。 △
- 加入者票はご加入内容を確認する大切なものです。加入者票が到着しましたら、ご意向どおりのご加入内容になっているかどうかをご確認ください。また、加入者票が到着するまでの間、パンフレット等および加入依頼書控等、ご加入内容がわかるものを保管いただきますようお願いいたします。ご不明な点がございましたら、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。なお、パンフレット等にはご加入上の大切なことが記載されていますので、ご一読のうえ、加入者票とともに保険期間の終了時まで保管してご利用ください。
- ご契約が共同保険契約である場合、各引受保険会社はそれぞれの引受割合に応じ、連帯することなく単独別個に保険契約上の責任を負います。また、幹事保険会社が他の引受保険会社の代理・代行を行います。引受保険会社については、パンフレット裏面をご確認ください。

6 事故が起こったとき

- 事故が発生した場合には、直ちに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。
- 個人賠償責任補償特約において、賠償事故にかかわる示談交渉は、必ず弊社とご相談いただきながらおすすめてください。
- 保険金のご請求にあたっては、約款に定める書類のほか、以下の書類または証拠をご提出いただく場合があります。
 - ・ 印鑑登録証明書、住民票または戸籍謄本等の保険の対象となる方、保険金の受取人であることを確認するための書類
 - ・ 弊社の定める傷害もしくは疾病の程度、治療内容および治療期間等を証明する保険の対象となる方以外の医師の診断書、領収書および診療報酬明細書等（弊社の指定した医師による診断書その他医学的検査の対象となった標本等の提出を求める場合があります。）
 - ・ 他の保険契約等の保険金支払内容を記載した支払内訳書等、弊社が支払うべき保険金の額を算出するための書類
 - ・ 高額療養費制度による給付額が確認できる書類
 - ・ 附加給付の支給額が確認できる書類
 - ・ 弊社が保険金を支払うために必要な事項の確認を行うための同意書
- 保険の対象となる方または保険金の受取人に保険金を請求できない事情があり、保険金の支払いを受けるべき保険の対象となる方または保険金の受取人の代理人がいない場合は、保険の対象となる方または保険金の受取人の配偶者*1または3親等内の親族（あわせて「ご家族」といいます。）のうち弊社所定の条件を満たす方が、保険の対象となる方または保険金の受取人の代理人として保険金を請求できる場合があります。本内容については、ご家族の皆様にご説明くださいますようお願い申し上げます。
 - *1 法律上の配偶者に限ります。
- 保険金請求権には時効（3年）がありますのでご注意ください。
- 損害が生じたことにより保険の対象となる方等が損害賠償請求権その他の債権を取得した場合で、弊社がその損害に対して保険金を支払ったときは、その債権の全部または一部は弊社に移転します。
- 個人賠償責任補償特約において、保険の対象となる方が賠償責任保険金等をご請求できるのは、費用保険金を除き、以下の場合に限られます。
 1. 保険の対象となる方が相手方に対して既に損害賠償としての弁済を行っている場合
 2. 相手方が保険の対象となる方への保険金支払を承諾していることを確認できる場合
 3. 保険の対象となる方の指図に基づき、弊社から相手方に対して直接、保険金を支払う場合

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くださいませ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確認ください。

- ☐ 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ますか？

☐ 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くださいませましたか？

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いたします。)

(*) 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ますか？

3. 重要事項説明書の内容についてご確認くださいませましたか？ 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9月作成 22-T02485

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。(<https://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。)



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.

For further details, please contact to the contact information provided on the pamphlet, etc.

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ご連絡ください。

		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">• 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, etc.
	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。	<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闘争行為、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• 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• 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 等
	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せ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 学校等の正課中および学校行事に参加している間
② 学校等の施設（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、デ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
Basic Special Provisions for Injury Coverage (Note 1) 傷害補償基本特約（注一）	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闘争行為、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 • 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 • 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>
	Hospital Visit Insurance Payments 通院保険金	<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せ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」に含みます。</p> <p>*1 ギプス・キャスト、ギプスシーネ、ギプスシャーレ、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>	

(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在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	
Medical expense coverage special provision (Note 2) + Special provision pertaining to lack of waiting period setting (for medical expense coverage)	Medical Expense Insurance Payments 医療費用保険金	If the insured person is hospitalized or visits the hospital domestically during the insurance period due to illness or injury ▶ 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. * Charges for medicine paid at pharmacies (not inside hospitals) dispensed based on a physician's prescription are also subject to payment. * If insurance payments or mutual aid payments are made through other insurance contracts or mutual aid contracts, the insurance payment may be deducted. * 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. * If any of the following benefits and so on are involved, these sums shall be deducted from the sum borne by the insured person. ● High-cost medical expenses required to be paid in accordance with laws and ordinances stipulated by the public healthcare insurance system ● 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 ● Compensation for damages paid by a third party for co-payments borne by the insured person ● 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) *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. In the event any subsequent refund should be required, it will be deducted from the copayment. *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. *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. *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.	
		• Hospitalization or hospital visits for illness or injury caused by the insured person intentionally, or as a result of gross negligence • 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) • Hospitalization or hospital visits for illness or injury caused due to fighting, suicidal behavior, or criminal behavior involving the insured person • Hospitalization or hospital visits due to illness or injury caused by unlicensed driving or drunk driving • Hospitalization or hospital visits for psychotic disorders, mental retardation, personality disorders, or mental disorders *1 such as alcohol or drug dependence suffered by the insured person • Hospitalization or hospital visits due to illness or injury caused by the use of narcotics, marijuana, opium, methamphetamine, dangerous drugs, paint thinner, etc. • Hospitalization or hospital visits for congenital diseases *2 • Hospitalization or hospital visits for pregnancy or childbirth. However, this provision does not apply when payment is subject to "payment of medical treatment," etc. • Hospitalization or hospital visits for hemorrhoids, anal fissures, or anal fistulas • 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 • 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 • Hospital visits for dental disease treatment • Hospitalization or hospital visits for injuries such as whiplash or backache with no objective medical finding • 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) *3 etc. *1 This is in compliance with Sections F00 through F99 detailed in the Ministry of Internal Affairs and Communications Notification No. 35 dated February 13, 2015. *2 This is in compliance with Sections Q00 through Q99 detailed in the Ministry of Internal Affairs and Communications Notification No. 35 dated February 13, 2015. *3 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. • 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 • 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） • 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 • 無免許運転、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 • 保険の対象となる方が被った精神障害性障害、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 *1 を原因として生じた入院または通院 • 麻薬、大麻、あへん、覚せい剤、危険ドラッグ、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 • 先天性疾患 *2 による入院または通院 • 妊娠または出産による入院または通院。ただし、「療養の給付」等の支払の対象となる場合は、この規定は適用しません。 • 痔核、裂肛または痔瘻による入院または通院 • 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による入院または通院 • 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 • 歯科疾病の治療のための通院 • 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入院または通院 • 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 *3 等 *1 平成 27 年 2 月 13 日総務省告示第 35 号に定められた分類項目中の分類番号 F00 から F99 に規定された内容に準拠します。 *2 平成 27 年 2 月 13 日総務省告示第 35 号に定められた分類項目中の分類番号 Q00 から Q99 に規定された内容に準拠します。 *3 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。）を経過した後に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。	

(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 compensation special agreement + Special agreement for partial change of personal liability compensation agreement (B) + Unsecured special agreement 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>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* 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* 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:</p> <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>*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※学生本人の日常生活に起因する偶然な事故に関し、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※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関し、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故に限りします)。▶ 1 事故について保険金額＊2を限度に保険金をお支払いします。※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。※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。※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。※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。※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>* 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。</p> <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 ・貴金属、宝石、美術品等 <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>	<ul style="list-style-type: none">・ Damage caused intentionally by the contracting party or insured person (liability coverage clause pertaining to goods on consignment also applies to relatives living together.)・ Damage sustained as a result of earthquakes, volcanic eruptions, or tsunamis caused by these・ 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)・ Damage sustained by the insured person due to liability for damages to the insured person or relatives living together・ Damage sustained by the insured person due to liability for damages added as a result of a special agreement with a third party・ 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.)・ Damage sustained by the insured person due to liability for damages ascribed to insanity・ 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><Liability coverage clause pertaining to goods on consignment only></p> <ul style="list-style-type: none">・ 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・ Damage sustained by the insured person due to liability for damages (profit decline, etc.) ascribed to goods on consignment being unusable・ Damage sustained as a result of fighting, suicidal behavior, or criminal behavior involving the insured person・ 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・ Damage ascribed to the exercise of public power by the country or public body involving seizure, expropriation, confiscation, destruction, etc.・ Damage ascribed to loss of normal characteristics or performance of goods on consignment・ Damage ascribed to natural consumption, rusting, or mold, etc.・ 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・ Damage ascribed to mistakes when carrying out machining, repairs, or inspections of goods on consignment, or technical blundering・ Damage ascribed to electrical or mechanical incidents・ Damage ascribed to misplacement or loss of goods on consignment (includes theft following misplacement or loss) <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</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>・ 心身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> <ul style="list-style-type: none">・ 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・ 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・ 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・ 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・ 差し押え、取用、没収、破壊等国または公共団体の公権力の行使に起因する損害・ 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・ 自然の消耗またはさび・かび等による損害・ 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・ 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・ 電氣的または機械的事故に起因する損害・ 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>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>

