

~To live reliable and satisfied study abroad life~

**For departures in 2023**

# Study Abroad Insurance Coupled with PAS\* "futai kaigaku"

\*PAS : Personal Accident Insurance for Students Pursuing Education and Research  
("gakkensai")

**45.6%**  
**Discount**

This system was founded to support the students who study abroad , and has the discount by scale merit.



Insurance provider : Tokio Marine & Nichido Fire Insurance Co.,Ltd.

# Outline of Compensation

period of insurance

## Injury, Sickness, etc

less than 31 days

and

more than 32 days

### Medical & Rescuer's Expenses

#### Injury

when you were hospitalized for injury



#### Illness

when you were hospitalized for illness



#### Rescues

your family rush to where you are when you were hospitalized for more than 3 days



※Separately, there is a special contract in preparation for the worsening of chronic

#### Injury Death

#### Sickness Death

#### Injury Permanent Disability

aftereffect of an accident

#### Dental disease

when you paid dental treatment expenses

\* You may be required to buy insurance for dental coverage from the university which you study abroad.

## Baggage

less than 31 days

and

more than 32 days

### Baggage

when your belongings were stolen or damaged



## Liability

less than 31 days

more than 32 days

### Liability

when you injured other people or broke others belongings

### Liability for Students



## The Other Expenses

less than 31 days

and

more than 32 days

### Flight Delay Expenses

when the aircraft delayed for more than 6 hours

### Baggage Delay Expenses

when airline company does not transport your baggage on time



### Schedule Change Expenses

when you return to Japan due to sudden circumstances

# Application Procedures

## Method 1: Application by web credit card payment (until 18 days before departure)

- ① Read the QR code on the upper right and access the application page.
- ② Select "Application by credit card payment on the web" and proceed to "Application form".
- ③ Please fill in all the required information on the "application form" and send it.



\*In the case of a lump-sum application by the program staff,  
the procedures ① to are not necessary for the student himself/herself.  
If you are unsure, please check with your program representative.

- ④ We will send the URL for the procedure to the registered e-mail address.
- ⑤ Please confirm and add your registration details from the procedure URL,  
and finally pay the insurance premium by credit card.
- ⑥ After confirming the completion of the procedure, we will send you an insurance card by e-mail.

## Method 2: Application using a payment slip (within 17 days before departure)

- ① Read the QR code on the upper right and access the application page.
- ② Select "Application by payment handling slip and proceed to the "Application Form".
- ③ Please fill in all the required information on the "application form" and send it.

\*In the case of a lump-sum application by the program staff,  
the procedures ① to are not necessary for the student himself/herself.  
If you are unsure, please check with your program representative.

- ④ We will send a "payment handling slip" to your registered address.
- ⑤ Use the "payment handling slip" and remit insurance premiums from a nearby post office or post office's ATM.  
\*Some ATMs may not be available
- ⑥ After completing the remittance, please attach an image of the receipt part of the payment handling slip used (an image of the usage statement if using an ATM) and contact the following contact address to inform us of the completion of the remittance.
- ⑦ After confirming the completion of the procedure, we will send you an insurance card by e-mail.

Email: [Kaigaku.Kyushu@tnpgrp.jp](mailto:Kaigaku.Kyushu@tnpgrp.jp)  
(Tokio Marine & Nichido Partners Kyushu Co.,Ltd.)

## Outline of Study Abroad Insurance

	Main cases of paying insurance money	Insurance benefit	Exclusions
Injury Death 傷害死亡	When the insured dies of injury within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay the full Injury Death Benefit to the beneficiary.	<ul style="list-style-type: none"> <li>-Willful act of Policy Holder or the Insured.</li> <li>-Willful act of Beneficiary.</li> <li>-War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot.</li> <li>-Ionising radiation and radioactive contamination.</li> </ul>
Injury Permanent Disability 傷害後遺障害	When there is an aftereffect within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay 3%~100% of the Injury Permanent Disability benefit based on the level of the aftereffect.	<ul style="list-style-type: none"> <li>-Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license.</li> <li>-Injury by brain disease, mental or nervous illness, pregnancy, childbirth, and miscarriage.</li> <li>-Injury you incur before/after the travel.</li> <li>-Cervical syndrome (whiplash syndrome) or, back pain without objective symptom.</li> </ul>
Sickness Death 疾病死亡	<ul style="list-style-type: none"> <li>① In the event of Insured's death due to an illness when traveling abroad.</li> <li>② In the event of Insured's death, within 30 days from returning home with a medical treatment taken within 72 hours from returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.)</li> <li>③ In the event of Insured's death, within 30 days from returning home due to an infectious disease which the Insured was infected when travelling abroad.</li> </ul>	We will pay the full Sickness Death benefit to the Beneficiary (Insured's heir by legal right).	<ul style="list-style-type: none"> <li>-Willful act of Policy Holder or the Insured.</li> <li>-Willful act of Beneficiary.</li> <li>-War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot.</li> <li>-Ionising radiation and radioactive contamination.</li> <li>-Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license.</li> <li>-Pregnancy, childbirth, miscarriage and illness as a result of these three.</li> <li>-Injury you incur before/after the travel.</li> <li>-Dental disease.</li> </ul>
Medical & Rescuer's Expenses 治療救援費用	<ul style="list-style-type: none"> <li>●Injury Medical Expenses</li> <li>When the insured receives medical treatment due to injury of the accident when traveling abroad.</li> </ul>	We will pay up to the following amount for which we consider appropriate as the necessary and reasonable costs sustained as a result of illness or injury. Limiting to costs which occurred within 180 days from the day of the accident or the day when the medical treatment began.	<ul style="list-style-type: none"> <li>-Willful act of Policy Holder or the Insured.</li> <li>-Willful act of Beneficiary.</li> <li>-War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot.</li> <li>-Ionising radiation and radioactive contamination.</li> <li>-Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license.</li> <li>-Pregnancy, childbirth, miscarriage and illness as a result of these three.</li> <li>-Dental disease.</li> <li>-Illness you incur before the travel.</li> </ul>
	<ul style="list-style-type: none"> <li>●Sickness Medical Expenses</li> <li>① When the insured receives medical treatment due to an illness which incurred within 72 hours after returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.)</li> <li>② When the insured receives medical treatment within 30 days from returning home, for an infectious disease which incurred during the travel.</li> </ul>	<ul style="list-style-type: none"> <li>① Medical expenses (Consultation fees and hospitalization fees)</li> <li>② Translator expenses and his/her transportation fees</li> <li>③ Repair fees of artificial arm and artificial leg (Injury only)</li> <li>④ a - International communication expenses, such as International phone charge etc. b - Expenses for purchasing necessary belongings. (Limiting b to ¥50,000 per illness/injury. ¥200,000 per illness/injury for a + b)</li> <li>⑤ Transportation and accommodation expenses necessary to return to the original travel plan, or to return home directly.</li> <li>⑥ Medical certificate expenses required for making a claim.</li> <li>⑦ Disinfection cost when ordered by the official department.</li> </ul>	etc.
	<ul style="list-style-type: none"> <li>●Rescuer's Expenses</li> <li>① In the event of Insured's death within 180 days from the day of the accident. Or more than three days hospitalization.</li> <li>② In the event of Insured's death due to an illness, while traveling abroad.</li> <li>③ In the event of Insured's death due to an illness, within 30 days from returning home. Or more than three days hospitalization.</li> <li>④ When the aircraft/ship under boarding meets an accident.</li> <li>⑤ When the life of Insured cannot be confirmed due to an accident, or when an urgent search and the need of rescue operation is confirmed by the official body such as the police.</li> </ul>	As rescuer's expenses indemnity, the expenses necessary incurred by the policyholder, the insured or relatives of the insured	<ul style="list-style-type: none"> <li>① Search and rescue expenses</li> <li>② Transportation expenses including air fare (up to three of those who rescue it. )</li> <li>③ Hotel room charge (about three of those who rescue it and one person until the 14th)</li> <li>④ Miscellaneous expenses and passage procedure expenses (up to ¥200,000)</li> <li>⑤ Repatriation remains expenses</li> <li>⑥ Postmortem treatment expenses (up to ¥1,000,000)</li> </ul>
Dental Disease 歯科治療費	When the insured receives dental treatment due to the directly dental disease which incurred after 12 A.M. of the next day when the 15-day waiting period provided in the insurance policy is passed from insurance start date.	We will pay 80% of dental treatment expenses up to ¥300,000 for the duration of the insurance.	<ul style="list-style-type: none"> <li>-Willful act of Policy Holder or the Insured.</li> <li>-Willful act of Beneficiary.</li> <li>-War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot.</li> <li>- Ionising radiation and radioactive contamination.</li> <li>-Willful, self inflicted injury, unlawful act.</li> <li>- Examination without dental treatment.</li> </ul>

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	Main cases of paying insurance money	Insurance benefit	Exclusions
Baggage 携行品損害	For the loss or damage to the property insured hereunder caused by accident, which occurred when travelling abroad.	We will pay up to ¥100,000 or ¥300,000 per personal possessions. The benefit will be paid to either the minimum amount of repair fees or the price of the time.	Damage caused by, -Willful act of Policy Holder or the Insured. -War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. -Ionising radiation and radioactive contamination. -Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. -Loss or leaving behind. -Loss or leaving behind under the charge of the accommodation. -Simple damage to the appearance of any of the items insured hereunder (including fouling, abrasion, or peeled paint) that does not affect the function thereof.  etc.
Liability 個人賠償責任	When the Insured is legally liable for injury and damage to others caused by accident when travelling abroad.	We will pay up to the maximum amount of the Student Liability benefit per accident.	Damage caused by, -Willful act of Policy Holder or the Insured -War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. -Ionising radiation and radioactive contamination.  Damage incurred by the following. -Liability directly emanating from business pursuits of the Insured. -Liability emanating from ownership, custody, control, or use of aircraft, watercraft, vehicle or firearms. -Liability emanating from any items entrusted to the Insured. -Liability to the relative of the Insured.  etc.
Liability for Students 留學生賠償責任	When the Insured is legally liable for injury and damage to others caused by accident arising from any ownership, use, or control of Insured's any accommodation facility such as a hotel or a residential building.	We will pay up to the maximum amount of the Student Liability benefit per accident.	etc.
Flight Delay Expenses 航空機遅延	① If the aircraft which the Insured is travelling is, a - delayed for more than 6 hours. b - cancelled. c - cancelled due to adverse weather. d - unable to board due to an error incurred by the flight reservation operator. e - unable to reach the destination due to the change in the place of landing with no replacement aircraft within 6 hours. ② If the aircraft which the Insured is travelling is delayed for more than 6 hours and was unable to board the connecting flight with no replacement aircraft within 6 hours.	We will pay the highest of the payment amount, if you covered by the insurance bears the expenses corresponding to the following a to c per accident. a - Accommodation fees (up to ¥30,000) b - Transportation fees or Cancellation fees of planned services at the Insured's travel destination (up to ¥10,000) c - Cost of meal (up to ¥5,000)  *Except for cancellation fees at the destination, the case of ①, the point of departure (if you changed the landing site, landing location), and the case of ②, transit point.  *Claims are generally accepted only in Japan and paid in Japanese yen. Be sure to take the proof of accidents.	-Willful act of Policy Holder or the Insured. -Willful act of Beneficiary. -War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. -Ionising radiation and radioactive contamination. Radioactive, explosive or other hazardous nature of nuclear fuel materials or properties contaminated by nuclear fuel materials, or any accident arising from such nature. -Earthquake and volcanic eruptions, and tsunami stemming therefrom.  etc.
Baggage Delay Expenses 航空機寄託手荷物	When the insured boards on an aircraft as a passenger and arrives at the scheduled destination (within 6 hours), the insured's personal effects that the insured carries on his or her "course of travel" and at the time of boarding the aircraft has deposited onto the care of the airline company for transport are not transported to the scheduled destination.	We will pay ¥30,000 (flat rate) per accident.  *Claims are generally accepted only in Japan and paid in Japanese yen. Be sure to take the proof of accidents.	

## Outline of Study Abroad Insurance

	Main cases of paying insurance money	Insurance benefit	Exclusions
Schedule Change Expenses 旅行変更費用	<p>If you cancel your trip and return to Japan while traveling abroad for the following reasons.</p> <p>① Death or Critical condition when the insured, his companion, thier spouse or their relative within 3rd degree has dead or is in critical conditions.</p> <p>② Hospitalization (1) When the insured is hospitalized due to an injury or illness directly. (2) If the insured's spouse or a relative within the second degree of kinship is hospitalized for 14 days or more continuously due to injury or illness.</p> <p>③ Distress If the aircraft or ship on which the insured is on board goes missing or is in distress, or if the insured goes missing uses while climbing like using equipment such as ice ax or crampons.</p> <p>④ Rescue When it is confirmed by a public institution such as the police that an urgent search and rescue activity is required for the insured due to a sudden and accidental outpatient accident.</p> <p>⑤ Fire, etc When the building where the insured lives or the household goods housed in it suffers damage of 1 million yen or more due to fire, wind disaster, flood disaster, etc.</p> <p>⑥ Trial When the insured appears in the court as a witness or an evaluator due to be called by the court.</p> <p>⑦ Earthquake, terrorist acts, etc If any of the following reasons occur at the destination of the insured, etc. • War, civil war, riots or acts of terrorism, etc. • Accidents or fires in transportation / accommodation facilities, etc. • Issuance of evacuation advisories, etc. to travel destinations</p> <p>⑧ Infectious diseases, etc When an order from a Japanese or foreign government office, immigration control in a foreign country, or quarantine due to an infectious disease is issued to the insured.</p> <p>⑨ Evacuation order When an evacuation order based on the Disaster Countermeasures Basic Law is issued by a public institution to the insured.</p>	<p>The following expenses actually spent by the insured, or thier legal heirs will be paid to the bearer of the expenses up to the Schedule Change Expenses insurance amount (¥300,000).</p> <p>● Return fee to Japan during the travel</p> <p>① In the case of a planned trip (Schedule Change Expenses Insurance amount) x (number of days after returning to Japan) / (number of days of travel schedule) = insurance money</p> <p>② For non-planned trips The following expenses paid for returning to Japan • Cancellation fees, penalties, travel business handling fees, and other expenses paid to travel agencies in the name of • Expenses paid for travel procedures such as visa fees and vaccination fees etc</p>	<p>(1) For example, due to the following reasons, the expenses incurred due to any of (1) to (5) in the "main cases of paying insurance money" on the left. -Willful act of Policy Holder or the Insured. -Willful act of Beneficiary. -War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. -Earthquakes, eruptions or tsunamis caused by these in Japan -Irradiation, radioactive contamination</p> <p>② Hospitalization for the following reasons -Whiplash, low back pain and other symptoms without medical objective findings Pregnancy, childbirth, premature birth, miscarriage or illnesses and infertility caused by these -Dental disease</p> <p>③ Death / critical or hospitalization due to the following reasons -Mountain climbing using climbing equipment such as ice ax and crampons, aircraft maneuvering outside of work, bobsleigh, skydiving, hang gliding boarding, dangerous exercise such as competition and trial driving using riding equipment such as automobiles etc.</p>
Medical & Rescuer's Expenses For Chronic Diseases 応急治療救護費用	<p>■ Treatment cost part During overseas travel due to illness (pregnancy, childbirth, premature birth, miscarriage or illness caused by these, infertility and dental disease) for which you have been treated by a doctor before starting overseas travel. If you receive treatment from a doctor due to a sudden worsening of symptoms*1</p> <p>■ Relief cost part During overseas travel due to illness (pregnancy, childbirth, premature birth, miscarriage or illness caused by these, infertility and dental disease) for which you have been treated by a doctor before starting overseas travel. If you are hospitalized for 3 or more consecutive days*2 due to a sudden worsening of symptoms*1</p> <p>*1 What is a sudden worsening of symptoms? It refers to changes in symptoms that may occur during overseas travel that the insured person cannot predict in advance and that cannot be avoided even with the precautions that should be taken according to socially accepted norms.</p> <p>*2 If it crosses midnight, it will be counted as two days. Precautions common to the treatment cost portion and the relief cost portion</p> <p>* The maximum amount of insurance claims to be paid is 3,000,000 yen per illness, including the total of the treatment cost and the relief cost. However, if the insured amount for treatment/rescue expenses is less than 3,000,000 yen, the insured amount for treatment/rescue expenses shall be the limit.</p> <p>*Limited to expenses incurred within 30 days including the date of the start of medical treatment by a doctor during overseas travel. In addition, expenses incurred after returning to the residence (including the hospital or clinic in the final destination country where the insured person was hospitalized) will not be covered.</p> <p>*For details on applicable expenses and damage amounts, please refer to the "Overseas Travel Insurance Standard Terms and Conditions and Special Contracts".</p>	<p>■ Treatment cost part Out of the medical expenses, etc. actually paid, the amount that is recognized as appropriate in socially accepted terms and that is equivalent to the expenses normally borne for the onset of an equivalent disease</p> <p>■ Relief cost part The following expenses actually incurred by the policyholder, the insured person, or the insured person's relatives*3 are recognized as reasonable under socially accepted standards and are associated with the onset of an equivalent disease. Amount equivalent to expenses normally borne</p> <p>for example Transportation expenses such as round-trip airfare to the site of rescuers (up to 3 rescuers) Room charges for rescuers' accommodations (for 3 rescuers and up to 14 days per rescuer)</p> <p>*3 Refers to blood relatives within the sixth degree, spouse*4, or relatives by affinity within the third degree.</p> <p>*4 Including those who have not registered their marriage but are in fact in the same situation as in a marital relationship, and those who have the same sex on the family register but are in a state that does not differ from a marital relationship (hereinafter (limited to cases where it can be confirmed in writing, etc. that all the requirements of (1) Having intent to marry*5 (2) Living together as a married couple by living together</p> <p>*5 If the gender on the family register is the same, it refers to the intention to continue a relationship like husband and wife in the future (different from engagement).</p>	<p>for example, • When treatment is started after the end of overseas travel • When traveling for the purpose of treatment or symptom relief • When it was decided to receive treatment by a doctor at a hospital or clinic at the destination country before the start of the overseas trip (including cases where an appointment for a medical examination or an arrangement for hospitalization was made).</p> <p>• The following expenses that were planned to be incurred during the overseas trip: for example • Expenses related to continuous use of dialysis, artificial limbs, artificial heart valves, pacemakers, artificial anus, wheelchairs and other equipment • Expenses related to continued use of insulin injections and other drugs • Expenses for physiotherapy such as spa therapy, hot air bath, etc. • Expenses for massage, massage, shiatsu, acupuncture, moxibustion, judo treatment, chiropractic or manipulative treatment - Expenses for exercise therapy, rehabilitation, and other similar physical therapy • Expenses related to organ transplantation, etc. and similar surgeries, etc. • Expenses related to the fitting and adjustment of eyeglasses, contact lenses or hearing aids, or costs related to myopia correction surgery or other procedures aimed at restoring vision • Expenses related to hair transplantation, cosmetic plastic surgery, etc. • Expenses related to infertility treatment and other pregnancy promotion management</p>

Please acknowledge that the payment procedure will be made in Japan in Japanese Yen.