

# Comprehensive Renter's Insurance for international students "Ryuhosyo"

System to protect you against liability for accident and to mitigate the economic burden on joint sureties (\*1) for rental contract

In Japan, you need a joint surety (\*1) to rent an apartment. Ryuhosyo is a system for international students where a school staff member acts as the joint surety (\*1).

(\*1) Joint surety...If a lessee (\*2) does not pay the rent, the joint surety pays the rent to the lessor (\*3) on behalf of the lessee. If the joint surety paid, the lessee (\*2) must reimburse the joint surety.

(\*2) In this system, the lessee refers to the international student who is the insured person.

(\*3) The lessor refers to the landlord, management company, etc.

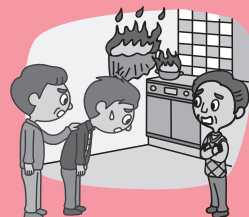
## 1. Coverage

This system is comprised of Overseas Travel Insurance (① Personal Liability Insurance for International Students and ② Insurance for a Disability Resulting from an Accident) and the Guarantors' Protection Fund (③ Guarantor Protection). For detailed information on coverage, please check "Overseas Travel Insurance (Summary of Coverage)" and "Guarantors' Protection Fund (Summary of Coverage)" (page 5).

### ① Personal Liability Insurance for International Students



I collided with a pedestrian and caused them injury



Accidentally I set my apartment on fire...

If an international student causes injury to another person or damage to another person's property due to "an accident in daily life" or "an accident while using an accommodation or residential facilities for studying abroad" and is held liable to pay indemnity, this insurance will pay the insurance claim.

**(Note) For damage caused to rooms, the coverage will be limited to cases where the damage is due to fire, explosion, rupture and/or water leakage.**

### ② Insurance for a Disability Resulting from an Accident



I crashed into a tree while skiing, and caused a lasting injury...



If an international student's injury from "a traffic accident or any other accident while playing sports" and develop a disability within 180 days since the accident including the date of the accident, this insurance will pay the insurance claim according to the grade of the disability.

**(Note) This does not apply to regular injuries with no lasting disabilities.**

### ③ Guarantor Protection

If the guarantor pays rent, restoration costs, general service fees, etc. on behalf of the lessee, this fund will pay indemnity to the guarantor.

**(Note) Applicable only in cases where the rental agreement is cancelled and the accommodation is handed over within the period of indemnity.**

(Note) Overseas Travel Insurance is an insurance where a comprehensive contract is concluded between Japan Educational Exchanges and Services, and Tokio Marine & Nichido Fire Insurance Co., Ltd.

(Note) Guarantors' Protection Fund is managed by Japan Educational Exchanges and Services.

## 2. Parties Entitled to Indemnity

○ Overseas Travel Insurance (Personal Liability Insurance for International Students and Insurance for a Disability Resulting from an Accident): **International students**

Those who are enrolled in or confirmed to enroll into a university, junior college, technical college, special course at a professional training college (vocational school) or Japanese language institution (approved by the Minister of Justice in Japan) in Japan that participate in Ryuhosyo, and, in principle, those who have the residency status of “Student”.

○ Guarantors’ Compensation Fund (Guarantor Protection): **Guarantors acting as joint sureties for rental contracts**

Agencies or individuals that act as a joint surety when an international student moves into a private apartment

- ① Schools such as universities and Japanese language institutions, and their faculty members (director of International Student Center, manager of international student department, etc.)
- ② International exchange associations, centers, etc. in the school area.

## 3. Period of Indemnity

The period of indemnity is either one or two years depending on the international student’s duration of stay.

However, if a student is already enrolled into Ryuhosyo and completes the enrolling procedures by the end of the original coverage period, the period of indemnity can be extended by six months.

	Indemnity Start Date (Inception Date)	Indemnity End Date (Termination Date) (*6)
<New Enrollment>	<ul style="list-style-type: none"> <li>• The day after the date completing enrollment procedures (*4)</li> <li>• The day the rental contract begins</li> </ul>	Until 12PM of the day before the date corresponding to the inception date
<Extended Enrollment>	From 0AM of the day after the termination of the original period of indemnity (*5)	

(\*4) The day after the date when the international student makes the wire transfer of the premium (insurance fees etc.) to the Japan Educational Exchanges and Services and when the school issues the student’s enrollment record.

(\*5) This is limited to cases where an international student is already enrolled in Ryuhosyo and has completed the enrollment processes for extension before the termination of the previous period of indemnity.

(\*6) In principle, the insurance ends when the “student” status of residence period ends, if the international student is no longer enrolled in the school due to graduation or dropping out, or if the guarantor’s protection is no longer necessary. In this case, please complete contract cancellation procedures.

<Example>

Period of Indemnity	Indemnity Start Date	Indemnity End Date
1 year	March 1st, 2023, 0AM	February 29th, 2024, 12PM
2 years	March 1st, 2023, 0AM	February 28th, 2025, 12PM
6 months	March 1st, 2023, 0AM	August 31st, 2023, 12PM

(Note) Please choose the period of indemnity in accordance with the remaining time of your visa. By re-enrolling, the coverage can be extended for one or two years.

- If the remaining time on your visa is one year or less.....Enroll for 1 year
- If the remaining time on your visa is more than a year .....① Enroll for 1 year and renew for 6 months  
Or  
② Enroll for 2 years

## 4. Premiums and Other Expenses

Period of Indemnity	1 year	2 years	6 months (extension) <sup>(*8)</sup>
Premiums and Other Expenses <sup>(*7)</sup>	4,000 yen	8,000 yen	2,000 yen

(\*7) Premiums and other expenses are the total sum of the premium for Overseas Travel Insurance (Personal Liability for International Students and Disability Resulting from an Accident) and the enrollment fees for the Guarantors' Protection Fund.

(\*8) Only existing enrollees can choose this option.

## 5. Insured amount / Indemnity

Coverage	Covered Person	Insured amount / Indemnity (Limit)
① Liability Insurance for International Students	International student	Up to 50 million yen per accident <sup>(*9)</sup>
② Insurance for a Disability Resulting from an Accident		Up to 2.4 million yen <sup>(*10)</sup>
③ Guarantor Protection	Guarantor	Up to 300,000 yen <sup>(*11)</sup>

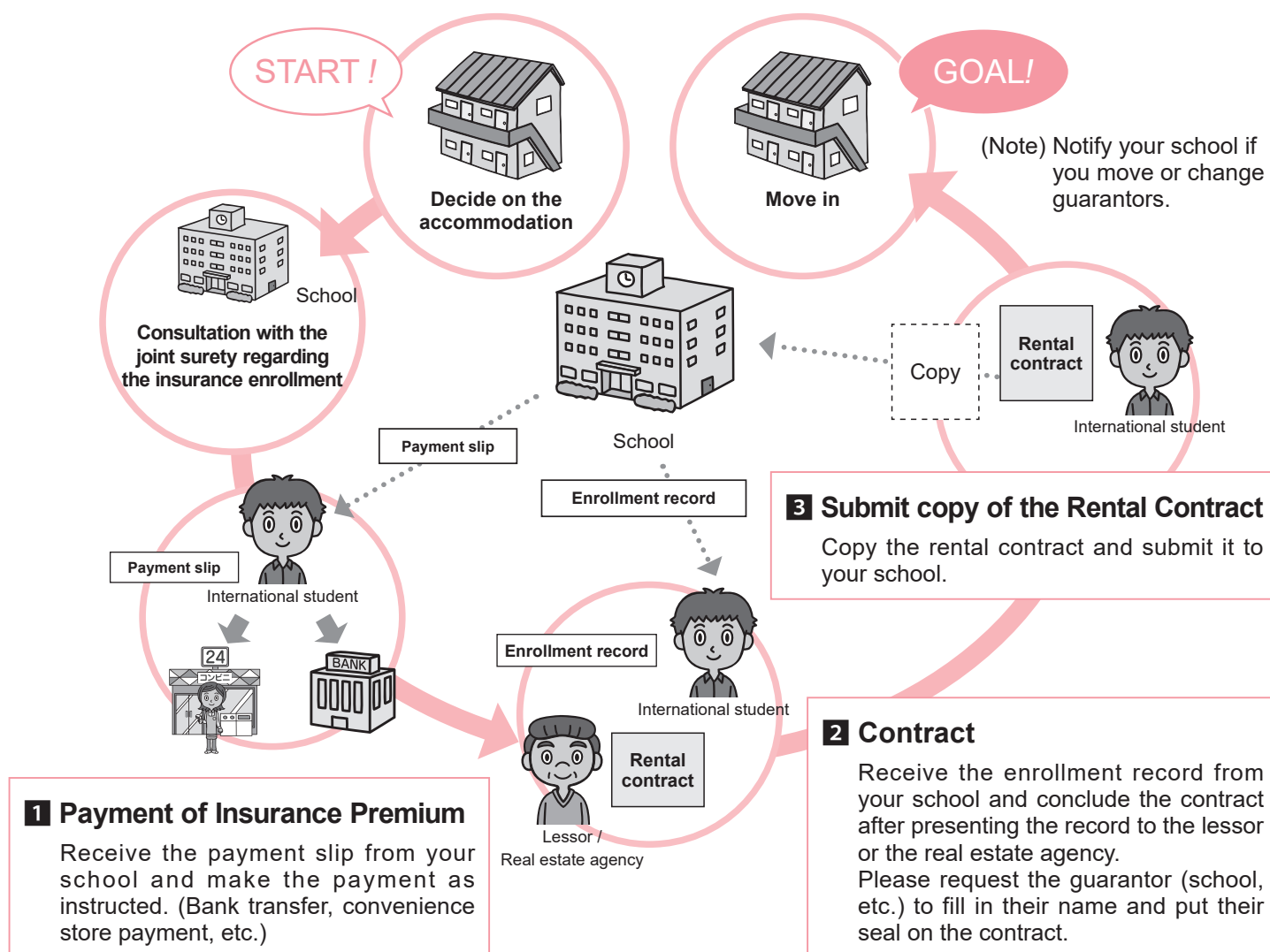
(\*9) Limit of the payment per accident. The deductible (amount to be paid by the insured) is 0 yen.

(\*10) Limit of the payment through the period of indemnity. There is no limit for the number of accidents.

(\*11) For those students whose lease begins on or after April 1st, 2022, and for those whose compensation period after continued enrollment begins on or after April 1st, 2022, the total amount of ① unpaid rent up to 3 months, and ② restoration costs up to 100,000 yen, will be compensated in the range not exceeding 300,000 yen.

## 6. Application

The application procedure for this system generally follows the course below.



## Matters that Require Attention when Enrolling

### ① Please check the requirements for application before enrollment (Duty of Disclosure).

When enrolling, please check carefully that there are no mistakes on the entries for the application procedures. If any of the information is untrue or unfair, the insurance contract may be cancelled and you may not be able to receive any compensation.

Furthermore, in the following cases we may not be able to pay any compensation. For any questions, please contact Japan Educational Exchanges and Services or the insurance company.

- If you engage in mountain climbing using an ice axes or other mountaineering tools, lugging, bobsledding, skeleton sledding, skydiving, hang gliding, boarding ultralight aviation (motor hang gliders, micro-light aircrafts, ultra-light aircrafts etc., excluding parachute ultra-light aviation such as paraplanes), riding a gyro plane, or participating in any other dangerous sports activities similar to these during the period of indemnity.
- If you pilot an aircraft during the period of indemnity (except if piloting an airplane is performed as part of your job)
- If you participate in competitions, test drives, and/or free drives on sports grounds in a passenger vehicle such as automobiles during the period of indemnity
- If you engage in dangerous work during the period of indemnity (for example, professional boxing, professional wrestling, etc.)

### ② Please note the following.

- When applying for the insurance, you may be requested to present your passport.
- The request to extend the insurance period may not be accepted if the

reason for the request is the extension of your stay in Japan

### ③ This insurance is not available for those who have no plans to return to their country or those who are permanent residents of Japan.

For this reason, please note that you may be requested to make a statement about your residence status when signing an insurance contract or requesting an insurance claim.

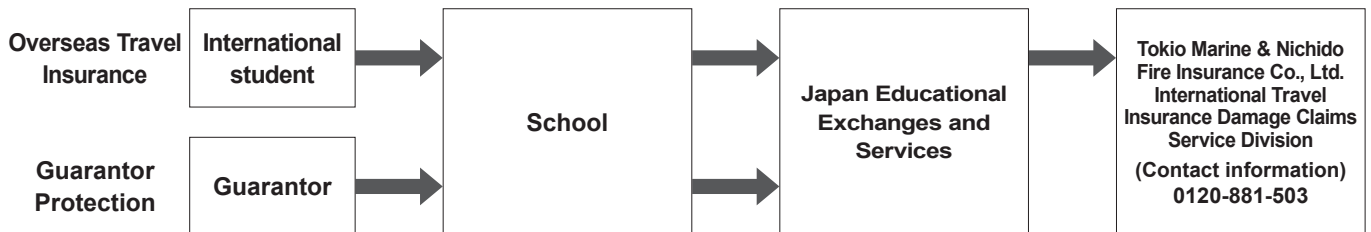
### ④ In the event of the insolvency of the insurance company:

If the insurance company becomes insolvent, the payment of claims, repayment, etc. may be suspended for a certain time of period, or the amounts may be reduced. In such an event, the insurance will come under "Non-life Insurance Policy-holders Protection Corporation of Japan" and the insured will be compensated, in principle, up to 80% of the claims and repayment (100% for claims related to covered accidents that occurred no later than three months following the suspension of the payment by the insolvent insurance company).

### ⑤ Verification of the content of contract and of accident reports:

In order to prevent the occurrence of accidents with fraudulent contracts regarding accident insurance and to ensure the appropriate quick and secure payment of claims, the insurance companies make it a rule to verify the information registered in the General Insurance Association of Japan, when a contract is signed or when an accident occurs, regarding the insured, the insurance contract conditions relating to the accident, and the circumstances where the claim is requested. The obtained information will not be used for any other purposes. If you have any questions, please refer to the insurance company.

## When in an Accident



## ! In Case of an Accident

### ① Notify of the accident:

If an accident occurs, please notify your school of the date and time, location and the circumstances of the accident, and the name of the injured. The school should contact Japan Educational Exchanges and Services within 30 days since the day of the accident.

### ② In case of a liability accident: There is no "out-of-court settlement service"

where the insurance company and the injured person can settle out of court. Accordingly, please note that if an accident occurs and there is liability for compensation, based on the advise of the insurance company's supervising department, the insured (the one covered by the insurance) him or herself must enter into out of court settlement negotiations with the victim. Please note that if an amicable settlement is concluded without the approval of the insurance company, the full or partial amount of the settlement money may not be payable.

(Request)

In order for students to not feel burdened by having to communicate in Japanese, we request that schools become contact points for Japan Educational Exchanges and Services and insurance companies.

## Notes for After Enrolling

### ① Duty of Notice:

(The obligation to notify the insurance company if there are any changes in the contents of the contract after enrollment): After enrolling, if the following things occur in the contract contents, you must notify your school, Japan Educational Exchanges and Services, or the insurance company. Please note that if there is no notice, the insurance money may be reduced.

- If you become engaged in dangerous work during the period of indemnity (For example: professional boxing, professional wrestling, etc.)

### ② If you wish to cancel the contract because you leave school or Japan, please notify your school or Japan Educational Exchanges and Services. The insurance fees for the rest of the period may be refundable.

## Others

This pamphlet introduces information about Overseas Travel Insurance and the Guarantors' Protection Fund. Upon enrolling in Overseas Travel Insurance, please read the "Disclosure Statement". If you have any questions, please contact the policy holder or the insurance companies listed on page 8.

Overseas Travel Insurance is a comprehensive agreement regarding overseas travel with Japan Educational Exchanges and Services as the insurance contractor, and the insured are those international students who study in one of the schools cooperating with Japan Educational Exchanges and Services and who are enrolled in the Guarantors' Protection Fund. Japan Educational Exchanges and Services holds the rights to request insurance policies and to cancel insurance contracts, among others.

## <Examples of accidents where Overseas Travel Insurance claims were paid> (payment amount)

- The water hose of a washing machine became loose and leaked water, causing water damage to neighboring apartments, etc (6.77 million yen)
- While riding a bicycle, the insured collided with someone and caused them injury (6.01 million yen)
- A bottle of soy sauce placed in the window of an apartment fell out the window and damaged a car in the parking lot (2.17 million yen)
- An accidental fire while cooking caused fire damage to an apartment and communal area (1.95 million yen)
- While riding a bicycle, the insured failed to stop at an intersection and struck a motorcycle, causing injury (1.04 million yen)
- Mimicking sumo wrestling with another student caused damage to a classroom wall (28,000 yen)
- Water pipes froze and were damaged (14,000 yen)

## Overseas Travel Insurance (Summary of Coverage)

Insurance Type	Cases Where Claims Are Payable	AMounts of Claims Payable	Cases Where Claims Are Not Payable
<b>Liability Insurance for International Students</b>	<p>Due to an unexpected incident occurring while traveling overseas, if the insured is legally liable for damages that cause injury to another person or harm to the property (*13) of another person stemming from an accident arising in daily life or the ownership, use, or management of a residence (*12)</p> <p>(*12) What is a residence? A residence refers to accommodations or residential facilities that the insured uses for studying in Japan or for traveling.</p> <p>(*13) This includes damage (*14) to travel goods, household goods, guest rooms in accommodations, movable property in a guest room in an accommodation (including safe deposit boxes outside guest rooms and guest room keys), residential facilities (including movable property in rooms) that have been directly borrowed by the policyholder or insured from a rental company.</p> <p>(*14) Coverage for residential facilities differs depending on whether damage was caused to a room or outside a room. <u>Damage to a room:</u> Damage caused to the room is covered. However, when a building or an entire apartment unit is being rented, coverage is limited to the following. ① Damage caused to the room due to fire, explosion, or rupture ② Damage caused to the room due to water leakage or leaked water from water discharge or overflowing water; however, damage arising from plumbing equipment is excluded <u>Damage to an area other than a room:</u> Damage due to fire, explosion, rupture, water leakage, or leaked water from water discharge or overflowing water is covered.</p>	<p>Compensation amounts for damages (Note) For every accident, compensation is limited to the insurance payment of the Personal Liability Insurance for International Students.</p> <p>(Note) When you recognize you are liable for damages either in whole or in part, please consult with this insurance company without delay.</p> <p>(Note) An insurance payment may be payable for expenses that are necessary or beneficial to prevent damages from occurring or increasing, as well as for court costs, lawyer's fees, etc. paid out with the agreement of this insurance company.</p> <p>(Note) If the insured is a person without capacity to assume liability, compensation is made to the person with parental authority who is legally liable for damages incurred by the actions of said person who is without capacity to assume liability.</p>	<p>Examples:</p> <ol style="list-style-type: none"> <li>① Wars, use of military force by a foreign country, revolution, political insurrection, civil strife, armed rebellion, and other similar incidents (*15)</li> <li>② Radiation exposure or radioactive pollution</li> <li>③ An intentional act on the part of the policyholder or the insured</li> <li>④ (Work-related) compensation liability associated with performing job duties or part-time work duties</li> <li>⑤ Compensation liability attributable to the possession, use, or management of aircraft, boats (*16), vehicles (*17), or guns (excluding air guns).</li> <li>⑥ Compensation liability related to entrusted items (items included in (*13) are covered)</li> <li>⑦ Compensation liability to family members (*18)</li> </ol> <p>(*15) Acts of terrorism are covered since a partially revised special contract related to exemption from responsibility, such as war risk, is paired with the policy.</p> <p>(*16) Yachts and personal watercraft are covered.</p> <p>(*17) Rental cars are included. In addition, bicycles, golf carts, and snowmobiles, etc. used for leisure purposes are covered.</p> <p>(*18) Family members refers to blood relatives within six degrees of kinship, spouses (*19), or relatives by marriage within three degrees of kinship.</p> <p>(*19) Spouses includes a person with whom there is a de-facto marital relationship, though notification of marriage has not been submitted, and a person whose sex recorded in the family register is the same but in practice has a relationship that does not differ from a marital relationship. (This is limited to instances in which it can be confirmed in writing, etc. that all the following requirements are met. This is different from an engagement.) ① There is marital intention (*20). ② The persons are living together and cohabitating in a manner identical to a married couple.</p> <p>(*20) When the sex of the persons recorded on their family registers is the same, this refers to the intent to continue a relationship identical to a married couple into the future.</p>
<b>Indemnity for a Disability Resulting from an Accident</b>	<p>When a physical impediment arises within 180 days from the day an accident occurs, including the day of the accident, due to an injury sustained from a sudden and unexpected accident caused by an external force while traveling overseas</p>	<p>4%–100% of compensation for a physical impediment resulting from an accident (according to the degree of disability) (*21)</p> <p>(Note) The maximum amount of compensation is limited to the aggregate insurance payment for a physical impediment resulting from an accident throughout the insurance period (duration of the policy).</p> <p>(*21) For policies for insured persons who are age 70 and older on the day the policy goes into effect, compensation is limited to physical impediments coming under the payout percentage for class 3 or above in the physical impediment class table (automatically paired with the limited compensation rider for physical impediment classes). However, this rider is included when a special contract related to an umbrella policy or a policy paired with a special contract related to an umbrella policy for a company, etc. is indicated on an insurance policy, insurance certificate, or insurance identification certificate.</p>	<p>Examples:</p> <ol style="list-style-type: none"> <li>① An intentional act or gross negligence on the part of the policyholder or the insured</li> <li>② An intentional act or gross negligence on the part of the insured insurance beneficiary</li> <li>③ Wars, use of military force by a foreign country, revolution, political insurrection, civil strife, armed rebellion, and other similar incidents (*22)</li> <li>④ Radiation exposure or radioactive pollution</li> <li>⑤ Injuries due to accidents that occurred while driving unlicensed or under the influence of alcohol or drugs</li> <li>⑥ Fights, suicide, or criminal acts</li> <li>⑦ Injuries due to brain disease, loss of sanity, pregnancy, childbirth, premature birth, or miscarriage</li> <li>⑧ Injuries sustained before or after traveling overseas</li> <li>⑨ Injuries sustained while mountain climbing using mountaineering equipment such as ice axes and crampons, piloting aircraft outside of work, bobsledding, skydiving, hang gliding, or carrying out dangerous activities including competitions and test driving means of transport such as automobiles (compensation is provided when paired with a special rider for dangerous acts and an additional premium is paid for these activities, etc.).</li> </ol> <p>(*22) Acts of terrorism are covered since a partially revised special contract related to exemption from responsibility, such as war risk, is paired with the policy.</p>

## Guarantors' Protection Fund (Summary of Coverage)

Cases where Compensations are Payable	Cases Where Compensations Are Not Payable
<p>Compensation will be paid to the joint surety if an international student (the lessee) does not fulfill any of the following obligations to the lessor and causes damage to the joint surety.</p> <p>(1) Payment of housing rent, rental fees, and/or general service fees (2) Payment of repairs and/or restoration costs of the rented rooms</p> <p>(Notes)</p> <ul style="list-style-type: none"> <li>• This is only applicable if the rental agreement is cancelled and the accommodation is handed over within the period of indemnity.</li> <li>• If the joint surety is still in contact with the international student, please have the guarantor provide instructions to the student first.</li> </ul> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>[Right to Indemnification] If the guarantor receives indemnity, the debts against the international student, which is equivalent to the compensation amount provided, shall be transferred to Japan Educational Exchanges and Services and Japan Educational Exchanges and Services will bill it to the international student. The guarantor will be requested to cooperate in searching for the international student's location to exercise the right to indemnification.</p> </div>	<p>Compensations are not payable for the following damages.</p> <ol style="list-style-type: none"> <li>(1) The following damages are not recognized as liabilities borne by the international student (the lessee) to the lessor             <ul style="list-style-type: none"> <li>A Utility fees</li> <li>B Resident's association fees</li> <li>C Other damages from the fulfillment of liabilities that the lessor has no obligation to pay on behalf of the lessee</li> </ul> </li> <li>(2) Damage that occurs due to intentional or large errors from joint sureties, lessees, or their representatives</li> <li>(3) Damage based on non-fulfillment that occurs from disputes between the lessee and lessor due to raises in the price of rent that are not fair or proper, environmental degradation, or non-fulfillment of lessor obligations</li> <li>(4) Damage caused by the lessee that occurs from payment in arrears of rent and other fees when the period of indemnity begins</li> <li>(5) If a rental contract is not created even when the period of indemnity has begun, or if a joint surety is not secured for the rental contract</li> <li>(6) After a rental contract is concluded, if the lessee changes, or if a sub-lease contract is created without obtaining the permission of the guarantor or the participating school</li> <li>(7) If the international student, joint surety, or their representatives commit fraud when applying for Ryuhosyo</li> </ol>

**Disclosure Statement**  
**(Policy Summary / Explanation of Information Requiring Attention)**  
**PLEASE READ CAREFULLY.**

**Policy Summary / Explanation of Information Requiring Attention**

- This disclosure statement does not cover all contents regarding the insurance you will be enrolled in. The details may vary depending on the insurance policy handed to Japan Educational Exchanges and Services (the policyholder). If you have any questions, please send an inquiry to the “contact information” listed on page 8 of this pamphlet.
  - The policy summary features information that is especially important for you to understand the contents of the insurance you will be enrolled in. Please make sure you read it before enrolling.
  - The information requiring attention features information we would like to call your special attention to, such as items that may cause disadvantage to you when applying for the insurance you are to enroll in. Please make sure you read it before enrolling.
- (Note) Please keep this pamphlet, your enrollment record, and any other document that could help you understand the enrollment contents.

**Policy Summary**

**1. System and Conditions for Enrollment of the Product**

**(1) Product System**

The insurance is a comprehensive agreement with Japan Educational Exchanges and Services as the insurance contractor, and the insured are those international students who study in one of the schools cooperating with Japan Educational Exchanges and Services and who are enrolled in the Guarantors' Protection Fund. Japan Educational Exchanges and Services holds the rights to request insurance policies and to cancel insurance contracts, among others.

Regarding the name of this insurance, the organization (the contractor) and the conditions for enrollment, please refer to pages 1, 2 and 8.

**(2) Compensation and Insurance Period (contract period for insurance)**

Regarding ① main reasons for payment (cases where claims are payable), insurance payment amount, ② main reasons for exemption (main cases where claims are not payable), ③ insurance period (period of indemnity), please refer to pages 1-3 and 5.

**(3) Conditions for Enrollment (insurance amounts)**

Conditions for enrollment (insurance amounts etc.) for this insurance are to be chosen from the compensation periods which are already set. For details regarding the compensation periods, please refer to page 2.

**2. Premiums and Paying Methods**

The amount of the premium will be set according to the contract period you choose to enroll in. Regarding the premiums and the methods of payment, please refer to page 3.

**3. Maturity Repayment and Insurance Dividend**

This insurance does not have either maturity repayment or insurance dividend.

**Explanation of Information Requiring Attention**

**1. Duty of Disclosure, Duty of Notice, etc.**

**(1) Special points to be considered when enrolling in this insurance**

- Insurance is a system where many people pay premiums to compensate among each other when an accident occurs. Therefore, if people who have a higher chance of receiving the payment are allowed to join without any condition, the fairness of the insurance fee burden will not be preserved.
- For this reason, when enrolling, you have an obligation to submit important information to the insurance company (Duty of Disclosure) (and the insurance company holds the right to receive disclosure). For further details of the Duty of Disclosure, please refer to page 4.
- If the truth is not reported or things different from the truth are reported intentionally or by gross negligence, and if it is within 5 years since the submission of the insurance application, the insurance company may cancel the enrollment as a violation against the Duty of Disclosure.
- If the contract is cancelled, the claims cannot be paid, even if there is a good reason it should be. However, if there is no cause and effect relationship between the “occurrence of an accident to be covered by the insurance” and “actual cause of the cancellation”, the claims will be payable.
- Besides the cases where we cancel the contract, there may be other cases where claims will not be payable due to the circumstances when the contract is signed. For example, if the violation against the Duty of Disclosure is critical such as “you intentionally avoided to disclose us of the illness or symptoms that are difficult to cure with existing medical standards”, there may be cases where the claims are not payable regardless of how many years have passed.

**(2) Items to pay attention to after enrolling (Duty of Notice)**

Regarding the Duty of Notice for when you become engaged in a dangerous job during the period of indemnity (for example, professional boxing, professional wrestling, etc.), or the procedures when an accident occurs, please refer to page 4. If we do not receive any notice or if you do not complete the procedures, the enrollment may be cancelled or claims may not be payable.

**(3) Contract renewal**

Please note that there may be cases where continuation of a contract is refused or the conditions are restricted depending on the circumstances of the insurance claims.

**2. Start of insurance liability period**

Insurance liability, in principle, starts as the period of indemnity (insurance period) starts as shown on page 2.

**3. Main Reasons for Exemption (Main cases where claims are not payable)**

Please refer to page 5.

**4. In the event of the insolvency of the insurance company**

In the event that the insurance company becomes insolvent, the payment of claims, maturity repayment, etc. may be suspended for a certain time of period, or the amounts may be reduced. For details please refer to page 4.

(Continued on the next page)

## 5. Handling of Personal Information

Please refer to “Handling of Personal Information” on page 7.

## 6. Change to a New Insurance Contract

If you are considering enrolling into a new insurance contract, based on the assumption that you will either cancel the current enrollment or reduce the amount, please keep the following points in mind.

- ① Disadvantages you may get if you cancel the current contract or reduce the amount
  - In many cases, the repayment is less than the total amount of primes you have paid until then.
- ② Points to consider if enrolling in a new insurance contract
  - When we newly receive a disclosure for new enrollment, and if there is any information not being notified to us or if any information is different from the truth, there may be cases where it is considered as the violation against the Duty of Disclosure. In such a case, the enrollment may be cancelled and the claims may not be payable.
  - If an accident occurs before the start of the liability period for the insurance contract you are newly enrolled in, insurance money may not be payable.

## 7. Cancellation by Request from the Insured

There is a system where a insured can submit a request to cancel an enrollment related to him/herself. For details regarding the system and/or procedures, please get in contact with “contact information” listed in the pamphlet.

## 8. Insurance Claim and Payment

### (1) Procedures in case of an accident

Regarding procedures for when an accident occurs, please refer to the pamphlet.

### (2) Documents for insurance claim

When claiming for insurance, you may be requested to submit the following documents or evidence besides documents stipulated in the agreement.

- Documents or evidence that prove an accident has occurred and/or the circumstances of the accident, such as transport accident report, accident report prepared by a person in charge of the accident site, etc.
- Documents or evidence that could be used to confirm the person is covered by the insurance, such as certificate of residence, extract of family register, etc.
- Documents or evidence that prove the degree of injury or illness, such as X-rays or MRIs.
- Documents or evidence that could be used to confirm the price of the damaged item (receipts etc.), pictures of the damaged item, and any documents or evidence that could be used to confirm the expenses needed for its repair, such as quotation.
- Documents or evidence that could be used to calculate the amount of indemnity to be paid by us, the insurance company, such as payment breakdown document that shows the details of the claim paid by other insurance contracts etc.

### (3) Insurance claim via a representative

If the insured has reasons he/she cannot claim the insurance and if there is no one else who can receive the payment as his/her representative, there are cases where a family member of the insured (spouse, for example) who fulfills the conditions set by the insurance company may act as his/her representative and claim the payment. For details, please get in contact with “contact information” listed in the pamphlet.

### (4) Indemnity Payment

Besides the expense insurance, the insured may request indemnity for liability but exclusively in the following cases ① to ③.

- ① If the insured has already settled payment to the victim as compensation for damage
- ② If it is confirmed that the victim has agreed the claim may be paid to the insured
- ③ If the insurance company directly pays the indemnity to the victim based on the instructions by the insured

## [Handling of Personal Information]

Japan Educational Exchanges and Services (Contractor) provides personal information related to the contract to Tokio Marine & Nichido Fire Insurance Co., Ltd. Tokio Marine & Nichido Fire Insurance Co., Ltd. and Tokio Marine Group companies (\*23) use the personal information related to the contract (including information obtained in the past) for judgements whether or not to contract the insurance, for management and fulfillment of the contract, for providing additional services, for providing guidance on products and services of other insurances and financial products, and for carrying out surveys. In addition, there may be cases where it is used and/or provided for the following purposes ① to ⑥. The purposes of use of special non-disclosure information such as health- and/or medical-related information (sensitive information) are limited to the scope that is considered necessary for assuring the appropriate management of duties in accordance with the Regulation for Enforcement of the Insurance Business Act.

- ① Within the necessary scope for achieving the purposes of use of personal information related to the contract, personal information may be provided to outsourcing contractors (including insurance agencies), insurance brokers, medical institutions, parties related to claims and payments of the insurance, financial institutions, among others.
- ② As a reference for judging whether or not to conclude the contract, to modify the contracts, to pay the claim etc., personal information may be used together with other non-life insurance companies, other insurance companies in the Tokio Marine Group, and the General Insurance Association of Japan (General Incorporated Association).
- ③ For offering and providing guidance on products and services, personal information may be used together between Tokio Marine & Nichido Fire Insurance Co., Ltd. and Tokio Marine Group companies, and between Tokio Marine & Nichido Fire Insurance Co., Ltd. and its partner companies.
- ④ For the conclusion, renewal, maintenance and/or management of the reinsurance contracts as well as for the reinsurance payment by the reinsurance companies, personal information may be provided to reinsurance companies in Japan or other countries.
- ⑤ For the paperwork including setting, changes, and/or transfers of security rights by secured creditors of mortgages, rights of pledges, rights to security by way of assignment, and reservations, management and exercise of secured property rights, personal information may be provided to secured parties.
- ⑥ For providing information to the policyholder or enrollee regarding insurance claims, etc. on the insured (including past information) for the purpose of making judgments on insurance underwriting and other actions for steadfast policy management.

(\*23) “Tokio Marine Group” includes companies under the Tokio Marine Holdings such as Tokio Marine & Nichido Fire Insurance Co., Ltd., Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Life Insurance, as well as subsidiaries of these companies.

To see the list of Tokio Marine Group companies and partner companies, that of managers in charge of the use of personal information in the Group, that of products and services, and/or the handling of personal information in Tokio Marine & Nichido Fire Insurance Co., Ltd. (and Tokio Marine Group companies), please check the website of Tokio Marine & Nichido Fire Insurance Co., Ltd. ([www.tokiomarine-nichido.co.jp](http://www.tokiomarine-nichido.co.jp))

## Points to be confirmed upon enrollment (Confirmation of Intentions)

This is to confirm that the insurance product you are to enroll in meet your requests, and to verify that those points that are especially important are entered correctly upon application, so you can use the insurance with security in case an accident occurs.

Please check each of the following questions one more time to make sure.

Should you come up with any questions upon checking it, please get in contact with the “contact information” listed below.

### 1. Please read this pamphlet (including the disclosure statement) and confirm the insurance product meets your requests in the following points.

If the points do not meet your requests, please examine the enrollment contents again.

- Cases that pay out insurance payments
- Amount covered (contract amount)
- Period of indemnity (insurance contract period)
- Insurance fee

### 2. Please read carefully if you will practice the following sports during the period of indemnity.

- Claims are not payable if an accident occurs while practicing any of the following sports. If you have any questions, please contact JEES or the insurance company.
  - Mountain climbing (Using hiking tools such as ice axes, climbing irons, ropes, and hammers)
  - Lugging, bobsledding or skeleton sledding
  - Aircraft operation (except for gliders and airships) (except for aircraft operation for work)
  - Skydiving, hang gliding, riding ultralight aircraft (motor hang gliders, microlights, ultralights, etc.; excluding powered-parachute ultralight aircraft such as a paraplane), and gyroplanes
  - Other dangerous sports similar to these
  - Competitions, test drives, etc. using means of transport such as automobiles

### 3. Do you confirm the contents of the Disclosure Statement (contract summary, information requiring attention)?

The “Explanation of Information Requiring Attention” particularly covers information that may be a disadvantage for you, such as “Main Reasons for Exemption (main cases where claims are not payable),” as well as the “Duty of Disclosure, Duty of Notice”. Please make sure you check them all.

#### Inquiries

#### ● For questions and inquiries regarding insurance...

##### <Insurance Company>

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

Government Sector Department 2, Education and Official Affairs Office  
6-4 Sanban-cho, Chiyoda-ku, Tokyo 102-8014

TEL : **03-3515-4133**

[www.tokiomarine-nichido.co.jp](http://www.tokiomarine-nichido.co.jp)

#### ● Regarding Guarantor Protection...

##### <Contractor>

##### Japan Educational Exchanges and Services

Student Insurance Division, Student Support Department  
4-5-29 Komaba, Meguro-ku, Tokyo 153-8503

TEL : **03-5454-5275**

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

#### Contact information in case of an accident

Tokio Marine & Nichido Fire Insurance Co., Ltd.

 **0120-881-503**

#### How to use toll-free

- Reception hours: Weekdays from 9AM to 5PM

#### Designated dispute resolution organization

##### Sonpo ADR Center, the General Insurance Association of Japan (Designated dispute resolution organization)

 **0570-022808** (Chargeable call)

From IP phones please call **03-4332-5241**

Reception hours: Weekdays from 9:15AM to 5PM

(Closed on Saturdays, Sundays, national holidays, and year-end and New Year holidays)

Besides normal consultations regarding non life insurance, we deal with complaints such as problems resolving troubles with the non life insurance company, and offer support to settle dispute with non life insurance company.