

GUIDE TO PERSONAL ACCIDENT INSURANCE FOR STUDENTS PURSUING EDUCATION AND RESEARCH (WITH PERSONAL LIABILITY INSURANCE)

YOKOHAMA NATIONAL UNIVERSITY is introducing "Personal Accident Insurance for Students Pursuing Education and Research" which covers students against physical injuries arising from unexpected accidents during their educational and research activities. Please read through the webpage of JEES -Japan Educational Exchanges and Services- who is the operator of this insurance before registering. On our website(<http://www.jees.or.jp/>), you can find some important concerns.

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1."PERSONAL ACCIDENT INSURANCE FOR STUDENTS PURSUING EDUCATION AND RESEARCH"

(with special coverage against injuries while commuting to school and in transit between school facilities)

A claim will be paid :

A physical injury caused by a sudden and unexpected accident of external origin while he or she is engaged in educational and research activities at this university.

For example, the accidents covered include these cases:

1) DURING CURRICULAR ACTIVITIES

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



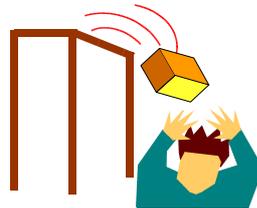
2) DURING SCHOOL EVENTS

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



3) ON SCHOOL PREMISES FOR REASONS OTHER THAN THOSE IN 1) OR 2) ABOVE

Periods during which the insured is staying at facilities owned, used or managed by the university for educational purposes.



4) IN EXTRACURRICULAR ACTIVITIES OFF SCHOOL PREMISES

Periods during which the insured is participating in cultural or athletic activities in accordance with the university rules and regulations and under the supervision of a student group approved by the university.



5) COMMUTING TO SCHOOL

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



6) IN TRANSIT BETWEEN SCHOOL FACILITIES

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



Types and limits of claims payable

"Personal Accident Insurance for Students Pursuing Education and Research"

	<ul style="list-style-type: none"> • During the regular curriculum • During school events 	<ul style="list-style-type: none"> • During periods while commuting to school • During periods while in transit between school facilities • During periods when in school facilities 	<ul style="list-style-type: none"> • During extracurricular activities^{※1}
Medical benefits	Medical treatment for 1 days or more ^{※2} ¥3,000 ~ ¥300,000	Medical treatment for 4 days or more ^{※2} ¥6,000 ~ ¥300,000	Medical treatment for 14 days or more ^{※2} ¥30,000 ~ ¥300,000
Disability benefits	¥1,200,000 ~ ¥30,000,000	¥600,000 ~ ¥15,000,000	
Death benefits	¥20,000,000	¥10,000,000	
Additional benefits for hospital stays	¥4,000 / day Limit of hospitalization 180 days		

※1 To be a group approved by the university

※2 This insurance doesn't cover the whole period for medical treatment but does the days when he or she is actually in hospital or he or she actually goes to the hospital.

2. "PERSONAL LIABILITY INSURANCE FOR STUDENTS PURSUING EDUCATION AND RESEARCH"

A claim will be paid:

When the insured injures another person or damages property belonging to others during curricular activities, school events, or when commuting to school. This insurance compensates for such losses.

For example, the accidents covered include these cases:

- 1) During a chemical experiment, the insured mixed the wrong chemicals, and caused an accidental explosion. The insured injured others.
- 2) The insured opened a barbecue chicken stand for a university festival and caused food poisoning. Five persons entered the hospital.
- 3) During a short on-the-job training period, the insured used a machine at his place of work, and damaged it.
- 4) While commuting to school, the insured bumped into an old person who was in the front of the insured, and injured that person seriously.

Limit of liability compensation payable

"Personal Liability Insurance for Students Pursuing Education and Research"

Indemnity for a person	Limit of liability compensation payable for 1 person per 1 accident ¥100,000,000	Deductible ¥0
Indemnity for an object	Limit of liability compensation payable for 1 accident ¥100,000,000	

3. INSURANCE PREMIUMS AND PERIODS OF COVERAGE

Periods of coverage	Insurance premiums for each category	
	Daytime class	Evening class
1 year	¥1,340	¥790
2 year	¥2,430	¥1,430
3 year	¥3,620	¥2,120
4 year	¥4,660	¥2,760

*The period of coverage will be adjusted to be identical with the period of the educational and research activities of the insured. ex) freshman → for 4 years、sophomore → for 3 years