

Personal Accident Insurance for Students and Researchers (“学研災/Gakkensai”)

The University of Tokyo

All students:

The “Personal Accident Insurance for Students and Researchers” (hereafter referred to as “student insurance”) provided by JEES (Japan Educational Exchanges and Services) is a personal accident indemnity insurance which provides benefit packages for injuries or accidents sustained by the student during education and research activities in Japan or while overseas.

To improve benefit and welfare systems for students at The University of Tokyo, all students studying at the University are enrolled in the “A type” insurance plan (death benefits coverage of up to 20 million yen; and the available commuter insurance plan), with the university bearing the cost of the insurance premiums. (Students do not need to take any action themselves.)

NOTE: This guide also describes the additional incidental liability insurances available to students and researchers. These additional coverages are optional (payment of the premiums are the enrollee’s responsibility).

Covered students and researchers

Students covered by the student insurance plan are as follows:

Undergraduate students:

Junior Division students, Senior Division students, Research students, Auditing students, Specially registered students, and Special auditing students.

Graduate students:

Master’s students, Doctorate students, students in Professional courses, Research students, Overseas research students, Special auditing students, Special research students, and Specially registered students.

Other:

Research students in the Interfaculty Initiative in Information Studies, Research Institute Research students, and JSPS (the Japan Society for the Promotion of Science) Postdoctoral Research Fellows (PD).

Accidents or injuries covered by the student insurance / Type and amount of coverage

The scope of insurance coverage includes unexpected injury, physical disability resulting from an injury, or death during the following activities: (i) while engaged in regular curricular activities; (ii) while attending school functions; (iii) while in school facilities; (iv) while engaged in specified extracurricular activities; and (v) injuries or disabilities while commuting to the university or between university facilities.

Classification	During curricular activities and events	When using/within on-campus facilities; during off-campus extracurricular activities	〈Special Contract〉 While commuting; traveling between university facilities
Loss of Life Insurance (death within 180 days of accident)	JPY 20 million	JPY 10 million	JPY 10 million
Disability Insurance (disability within 180 days of accident)	JPY 1.2 million to JPY 30 million	JPY 600,000 to JPY 15 million	JPY 600,000 to JPY 15 million
Medical Expenses Insurance	(1 or more days medical treatment) JPY 3,000 to JPY 300,000	(14 or more days medical treatment) JPY 30,000 to JPY 300,000	(4 or more days medical treatment) JPY 6,000 to JPY 300,000
Additional Hospitalization Benefits (limited to 180 days)	If hospitalized, JPY 4,000 daily * Regardless of medical insurance benefits, amount is payable from first day of hospitalization.		

NOTE: For details regarding indemnification content and procedures, please read the “Handbook for Enrollment of Personal Accident Insurance for Students and Researchers”.

〈Information〉 <http://www.jees.or.jp/gakkensai/> (Japanese Only)

How to make an insurance claim

In the unlikely event you are the victim of an accident for which you need to make a student insurance claim, please contact the relevant department (see list below) and inform Tokio Maritime and Nichido.

〈Information〉 <http://www.jees.or.jp/gakkensai/inform.htm> (Japanese Only)

Contact list for insurance inquiries

Graduate Schools/Faculties	Section (Japanese Names)	Telephone
School of Agriculture/Life Science	“学生支援チーム”	03-5841-2777, 5593,2778

[For Reference] Incidental Liability Insurance / Comprehensive Incidental Student Insurance

The following additional insurance is optional (expenses are paid by the enrollee).

○ Incidental Liability Insurance (“付帯賠償/Futai-Baiseki”)

This incidental liability insurance (Incidental Compensation) for students pursuing education and research provides coverage for legal indemnification for damages if, in the course of regular curricular activities, internships, or teacher training activities and transfers between them, a student causes injury to or damages the property of another person in Japan or while overseas.

Individuals who would like to apply should do so through one of the contacts listed above.

○ Comprehensive Incidental Student Insurance **for International Students** (“インバウンド付帯学総/Inbound-Futai-Gakuso”)

This is an insurance for illness, injury or legally liability during everyday life outside of education and research environments (however, coverage is generally only for Japan). In addition, a settlement negotiation service has been added to insurance claims for liability.

International students who take out this insurance may take advantage of the English services available for the application process, making claims or negotiating settlements.

Students who would like to apply or have any questions should contact Tokio Maritime and Nichido’ desk directly (E-mail futaigakuso.inbound@tmnf.jp / Support service in English is available. Telephone service is not available.).