

Liability Insurances

Causing an accident
can cost you a fortune!

for Bicycle Users

Actual Accidents (Metropolitan Police Department web PR#33)

- A man was riding his bicycle on the sidewalk and crashed into another bicycle as he didn't look around at an intersection. He ended killing the woman on the bicycle which cost him **JPY 30,000,000** in compensation.
- A high school student, riding her bicycle at night, did not have the lights on. She was using her mobile phone when she crashed into a woman. The woman was left with severe disabilities and the girl with a compensation fee of **JPY 50,000,000**.

1. For Students

	Compensation to the Insured		Compensation to a Third Party		Note
	Curricular Activities and Events	Everyday Life outside education/research environments	Curricular Activities and Events	Everyday Life outside education/research environments	
【Reference】 Personal Accident Insurance for Students and Researchers (Gakkensai) A Type*	JPY 4,000/day if hospitalized Max JPY 300,000 for treatment JPY 20M for death	×	×	×	All UT students are enrolled by the university with additional commuter insurance plan.
Incidental Liability Student Insurance (Futai-Baiseki)*	×	×	Max. JPY 100,000,000	×	Available to students with Gakkensai. Premiums (JBY 340/yr-JPY 2,040/6yrs) must be paid by the enrollee. Some faculty/school have all students enrolled.
Comprehensive Incidental Student Insurance (Futai-Gakuso)*	×	Actual hospital/treatment fees up to 3 months JPY 100,000 for death/disabilities	×	Max. JPY 100,000,000	Available to students with Gakkensai. Premiums (JBY 11,320/yr-JPY 36,810/4yrs) must be paid by the enrollee. Ask your faculty/school for details.
Study Abroad Student Insurance (Futai-Kaigaku)*	Gakkensai + JPY 3,000,000 for death/disabilities	JPY 3,000,000 for death/disabilities	Max. JPY 100,000,000	Max. JPY 100,000,000	Available to students with Gakkensai and enrolled by the faculty/school. Covers all accidents incurred during overseas programs of, or recognized by the university. Not subject to personal travels or periods outside the recognized program.
University CO-OP Personal Liability Insurance for Students	×	×	Max. JPY 200,000,000	Max. JPY 200,000,000	Available to CO-OP member students. Premiums: JPY 1,780/yr-JPY 8,070/6yrs http://kyosai.univcoop.or.jp/images/pamph24.pdf

*More details in English at <https://www.ut-portal.u-tokyo.ac.jp/file/index.php/便利帳ファイル/本部/O1教育・学生支援部/学生支援課/学研災/【学研災】学生通知用文書2016.doc>

2. For Faculties and Staff

	Compensation to the Insured		Compensation to a Third Party		Note
	During Work	Outside Work	During Work	Outside Work	
【Reference】 Workers' Compensation (Rohsai)	○	×	×	×	All UT faculties and staffs are enrolled by the university.
【Reference】 The Japan Association of National Universities Comprehensive Liability Insurance (Kokudaikyō Sohgo Baiseki Hoken)	×	×	○	×	
Biology Insurance (type B)** (Up Agent 03-5733-2552/ SECOM Liability Insurance Co. Ltd.)	Max. JPY 7,200,000 for death/disabilities JPY 2,000/day if hospitalized JPY 1,000/day for treatment at hospital		×	Max. JPY 30,000,000	Comprehensive insurance for bicycle-related accidents. Also covers family. Premiums: (Type A) JPY 2,000/yr, (Type B) JPY 3,000/yr
The University of Tokyo Group Accident Insurance** (Nikka Tsusho Co. Ltd. 03-3845-0451)	Max. JPY 20,270,000 for death JPY 3,000 - JPY 18,000/day if hospitalized		×	Max. JPY 100,000,000	Family coverage is optional. Premiums: (AA3) JPY 540/month - (AA44) JPY 3,340/month
MEXT Group Accident Insurance**	Max. JPY 24,545,000 for death JPY 3,000 - JPY 18,000/day if hospitalized		×	Max. JPY 200,000,000 (optional)	Family coverage is optional. Premiums: (P1) JPY 900/month - (P6) JPY 5,620/month Ask faculty/school/institute for details.

** All information are based on fiscal year 2016. Be sure to check the latest information with pamphlets and booklets.

3. Other

	Compensation to the Insured	Compensation to a Third Party	Eligible to standard bicycles (city-bikes) receiving check-ups/repairs by a licensed bicycle mechanic. The bicycle and its rider will be insured by an accident insurance and a liability insurance valid for a year.
	Max. JPY 1,000,000 for death/disabilities Max. JPY 100,000 if hospitalized for more 15 days or more	Max. JPY 50,000,000	
TS Mark (Red: Type 2)			

All information are correct as of Sept 2016. Use this only as a reference and check the latest information before application.

Abide by the Duty of Disclosure should you make take out cover with multiple insurance companies. **UTokyo Zero Bicycle Accident WG**