

# Comprehensive overseas travel insurance for the Ritsumeikan students

2021



The Ritsumeikan provides a comprehensive overseas travel insurance contract for everyone who participates in the study abroad program offered by credit-approved school institutions. In order to enjoy the stay abroad, student who plan to participate in each study abroad program are asked to be informed and familiarized with what the insurance covers, serving, and procedures to take in case of an unlikely emergency.

This insurance contract is a comprehensive overseas travel insurance contract. The Ritsumeikan is a contractor, and everyone who participates in the study abroad program offered by credit-approved school institutions is insured. The Ritsumeikan has the right to request or cancel an insurance policy as a general rule. 【Term of contract: From 1/4/2021 to 31/3/2022】

<Underwriting Insurance Company>  
Tokio Marine & Nichido Fire Insurance Co., Ltd.

# 1. Insurance Coverage and policy Amount

(1) Insured period : Within 31 days.

Coverage	Plan S	Plan A ※1	Plan B ※2
Injury Death	¥30,000,000	¥40,000,000	¥50,000,000
Injury Permanent Disability	¥30,000,000	¥40,000,000	¥50,000,000
Medical and Rescuer's Expenses	Limitless	Limitless	Limitless
Emergency Medical Treatment concerning Illness and Rescue Expenses	¥3,000,000	¥3,000,000	¥3,000,000
Sickness Death	¥10,000,000	¥20,000,000	¥30,000,000
Personal Liability	¥100,000,000	¥100,000,000	¥100,000,000
Personal Belongings	¥500,000	¥500,000	¥500,000
Baggage Delay	¥30,000	¥30,000	¥30,000
Flight Delay	★	★	★
Alteration Expenses ※3	¥300,000	¥300,000	¥300,000

(2) Insured period : Over 31 days, Within 3 months

Coverage	Plan S	Plan A ※1	Plan B ※2
Injury Death	¥30,000,000	¥40,000,000	¥50,000,000
Injury Permanent Disability	¥30,000,000	¥40,000,000	¥50,000,000
Medical and Rescuer's Expenses	Limitless	Limitless	Limitless
Sickness Death	¥10,000,000	¥20,000,000	¥30,000,000
Liability for Students	¥100,000,000	¥100,000,000	¥100,000,000
Household Goods & Personal Belongings for Students	¥500,000	¥500,000	¥500,000
Baggage Delay	¥30,000	¥30,000	¥30,000
Flight Delay	★	★	★
Alteration Expenses ※3	¥300,000	¥300,000	¥300,000

(3) Insured period : Over 3 months.

Coverage	Plan S	Plan A ※1	Plan B ※2
Injury Death	¥30,000,000	¥40,000,000	¥50,000,000
Injury Permanent Disability	¥30,000,000	¥40,000,000	¥50,000,000
Medical and Rescuer's Expenses	Limitless	Limitless	Limitless
Sickness Death	¥10,000,000	¥20,000,000	¥30,000,000
Liability for Students	¥100,000,000	¥100,000,000	¥100,000,000
Household Goods & Personal Belongings for Students	¥500,000	¥500,000	¥500,000
Baggage Delay	¥30,000	¥30,000	¥30,000
Flight Delay	★	★	★

※1 “Plan A” consists of “Plan S” and additional compensation.

※2 “Plan B” consists of “Plan S” and additional compensation.

※3 This insurance covers the cost of returning to Japan if you cancel your study abroad during the insurance period. We will not compensate you for any expenses related to the cancellation of your study abroad program prior to departure.

## ★Flight Delay

In the case of one accident, if the insured pays the expenses corresponding to (a) to (c) in the table below, the higher amount of the payment will be paid.

	Expenses incurred by the insured	Payment
a	Accommodation charges	¥30,000
b	Transportation expenses* or fees for cancellation of services at the destination	¥10,000
C	Meal expense	¥5,000

\*It is the cost of using other means of transportation to replace the aircraft.

✕An unlimited amount of medical relief expense insurance is an unlimited amount of payment for one injury, illness or accident. It does not provide lifetime coverage for medical relief costs.

## 2. Applicable in the Following Instances (As an example)

### Medical and Rescuer's Expenses

In case you need medical treatment due to an injury or illness while traveling.

In case you have to stay in the hospital for more than 3 days due to an injury or illness, and you need a family member to come to you.

### Personal Liability/Liability for Students

In case you injure someone else or break someone else's property.

(Notes)

1. Liability owed during employment or internship shall be excluded from coverage.
2. Personal liability towards the insured's family members or relatives, or liabilities to the owner for the destruction of articles entrusted to the insured are excluded from coverage.

### Personal Belongings/Household Goods & Personal Belongings for Students

In case you have been the victim of theft while traveling and your stolen items have not turned up.

In case of breaking a digital camera or other device by dropping it.

(Note)

1. Loss of personal belongings involving lost or mislaid articles (includes passport) are excluded from coverage.
2. The maximum indemnity paid for loss of personal belongings is ¥100,000 (total ¥50,000 for transportation vouchers) per article (1paid, 1set).

### Baggage Delay

In case your checked baggage doesn't turn up and you bought your personal belongings.

### Flight Delay

In case you have to pay for hotel and meal expenses due to a delay in the departure of your scheduled flight.

# Compensation contents (Scope of insurance claims paid)

Coverage	Cases where claims are paid	Amounts of insurance claims paid	Cases where claims are not paid
<b>Injury Death</b>	In cases where, in the course of overseas travel, the insured sustains an injury resulting directly in the loss of life within 180 days including the date of the accident which is the cause of the injury.	The company shall pay the beneficiary of death benefits the total of the insured amount of Injury Death as the insurance claim for Injury Death. Where the insured has already received compensation from Injury Permanent Disability claimed on the same cause of injury in which the claim for Injury Death is arising out of the amount already paid will be deducted from the Injury Death insurance proceeds.	For example: <ul style="list-style-type: none"> <li>• Purposeful acts of the insurance policy purchaser and/or insured; <b>*A</b></li> <li>• Purposeful act of the insurance beneficiary; <b>*B</b></li> <li>• War and other unrest <b>(Note1)</b>; <b>*C</b></li> <li>• Exposure to radiation or radioactive contamination; <b>*D</b></li> <li>• Driving without a license or under the influence of alcohol and/or narcotics;</li> <li>• To be involved in a fight, suicide, or criminal act;</li> <li>• Injury caused by brain disorder, mental unsoundness, pregnancy, childbirth, or miscarriage;</li> <li>• Whiplash and lower back pain without objective symptoms; and</li> <li>• Injury or illness predating commencement of travel or developed after conclusion of travel.</li> </ul> <b>Note1</b> Injury and/or death from terrorist attacks do not apply under the collateral supplementary contract partially amending the articles concerning disclaimer of war risks.
<b>Injury Permanent Disability</b>	In cases where the insured sustains an injury during the course of travel and, as a direct result, develops a physical impediment within 180 days including the date of the occurrence of an accident which caused the injury.	4% ~ 100% of the Injury Permanent Disability Policy Amount will be paid, depending upon the severity of the disability.	
<b>Medical and Rescuer's Expenses</b>	<p>◆ Medical Expense</p> <ul style="list-style-type: none"> <li>• Where the insured receives medical treatment due to injury from a randomly caused accident</li> <li>• Where the insured receives medical treatment from a doctor due to an illness developed after commencement of overseas travel, and receives treatment within 72 hours after conclusion of travel.</li> <li>• Where the insured receives medical treatment from a doctor due to a specific infectious diseases (*1) infected during overseas travel, and receives treatment within 30 days of the travel (counting the day of return).</li> </ul> <p><b>*1</b> The term "specific infectious diseases" refers to Category 1, Category 2, Category 3 and Category 4 infectious diseases as defined in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases.</p>	<p>◆ Medical Expense</p> <p>Compensation will be made for the following expenses from an injury or illness, for the amount actually incurred and where the insurance company determines reasonable. However, the expense must be required within 180 days of the accident for injury or the first examination for illness including the day of the incident.</p> <ol style="list-style-type: none"> <li>(1) Hospitalization and treatment expense paid to the doctor and/or hospital (including emergency transfer costs and/or hotel room charge in the event the hospital cannot be used or stay in a hospital is directed by the doctor).</li> <li>(2) Hiring and transportation costs of interpreter needed for treatment</li> <li>(3) Repair cost for prosthetic limbs (applies only in cases of injury)</li> <li>(4) Expenses required during hospitalization, such as: a) communication expenses including international telephone call, and b) daily paraphernalia. However, such expense per injury or illness shall be limited to ¥50,000 for b) alone and ¥200,000 for a) and b) total.</li> <li>(5) After deviating from the planned trip schedule, transportation and lodging expense necessary for returning to the originally planned schedule, or in the alternative directly returning to his/her home country (Expense avoided or refunded will be deducted)</li> <li>(6) Cost of medical certificate required for making an insurance claim</li> <li>(7) Cost of Sterilization when required to sterilize under law by an official agency</li> </ol> <p><b>Notes</b> Expenses incurred for chiropractic, acupuncture and more treatment is excluded from coverage and will not be reimbursed.</p>	<p>● Medical Expenses for Injury</p> <p>In addition to the above mentioned *A ~ *D, for example:</p> <ul style="list-style-type: none"> <li>• Driving without a license or under the influence of alcohol and/or narcotics;</li> <li>• To be involved in a fight, suicide, or criminal act;</li> <li>• Whiplash and lower back pain without objective symptoms; and</li> <li>• Injury or illness predating commencement of travel or developed after conclusion of travel.</li> </ul> <p>● Medical Expenses for Sickness</p> <p>In addition to the above mentioned *A ~ *D, for example:</p> <ul style="list-style-type: none"> <li>• To be involved in a fight, suicide, or criminal act;</li> <li>• Whiplash and lower back pain without objective symptoms; and</li> <li>• Injury caused by pregnancy, childbirth, or miscarriage;</li> <li>• Dental disease; and</li> <li>• Illness predating commencement of travel (past illnesses).</li> </ul>
	<p>◆ Rescuer's Expense</p> <p>Where the insured while traveling abroad:</p> <ol style="list-style-type: none"> <li>(1) is injured in an accident, and as a result dies within 180 days of the accident (counting the day of the accident, and including those causing immediate death), or is hospitalized for three or more days;</li> <li>(2) dies from an illness</li> <li>(3) dies from an illness contracted abroad within 30 days of conclusion of travel, or is hospitalized for three or more days <b>(*2)</b></li> <li>(4) the vessel in which he/she is boarded on become distressed;</li> <li>(5) cannot be determined as to his/her life or death (expense incurred after the insured's safety has been determined are excluded), or the necessity of an emergency search and rescue activity has been announced by a public entity such as the police</li> </ol> <p><b>*2</b> Applies only where treatment by the doctor commences during travel.</p>	<p>◆ Rescuer's Expense</p> <p>The following expenses actually incurred by the insurance policy purchaser, insured and/or relative of the insured may be reimbursed as the insurance company determines it to be reasonable. Compensation shall not exceed the Medical and Rescue Expense policy limit per injury, illness, and/or accident.</p> <ol style="list-style-type: none"> <li>(1) Search and rescue expense</li> <li>(2) Transportation cost of the rescuer, such as roundtrip airfare to the local scene (up to three rescuers)</li> <li>(3) Lodging such as hotel room charge of the rescuer(s) (up to three rescuers; 14 days maximum per rescuer)</li> <li>(4) Overseas travel procedure costs and local petty charges of the rescuer (up to ¥200,000 total)</li> <li>(5) Costs for the repatriation of remains <b>(*3)</b></li> <li>(6) Corpus handling fee (up to ¥1,000,000)</li> </ol> <p><b>*3</b> Expenses avoided, refunded or those reimbursed separately through injury and illness expenses will be deducted from compensation.</p>	<p>● Rescuer's Expense</p> <p>In addition to the above mentioned *A ~ *D, for example:</p> <ul style="list-style-type: none"> <li>• To be involved in a fight, suicide (excluding where the insured is dead), or criminal act;</li> <li>• Whiplash and lower back pain without objective symptoms;</li> <li>• Hospitalization due to injury caused by pregnancy, childbirth, or miscarriage;</li> <li>• Hospitalization due to dental disease; and</li> <li>• Hospitalization due to an accident caused by driving without a license or under the influence of alcohol and/or narcotics.</li> </ul>
<b>Sickness Death</b>	Where the insured: <ol style="list-style-type: none"> <li>(1) dies from an illness while traveling abroad</li> <li>(2) is diagnosed by a doctor within 72 hours of conclusion of travel of a illness developed after commencement of overseas travel, and subsequently the insured dies within 30 days (counting the day of return). (However, coverage for illness developed after conclusion of travel is limited to those which have a cause developed during travel.)</li> <li>(3) dies within 30 days after conclusion of travel (counting the day or return) due to a specified disease (same types as Medical and Rescuer's Expenses) contracted while traveling abroad.</li> </ol>	The proceeds from Sickness Death insurance shall be paid in full to the insured's heir at law.	In addition to the above mentioned *A ~ *D, for example: <ul style="list-style-type: none"> <li>• To be involved in a fight, suicide, or criminal act</li> <li>• Injury caused by pregnancy, childbirth, or miscarriage</li> <li>• Dental disease</li> </ul>

# Compensation contents (Scope of insurance claims paid)

Coverage	Cases where claims are paid	Amounts of insurance claims paid	Cases where claims are not paid												
<b>Personal Liability</b> (Insured period : Within 31 days)	The Company shall pay insurance claims for liability in cases where, as a result of a fortuitous accident during the course of travel, the insured is held legally liable for damages by giving a bodily injury to a third party or destroying or losing property belonging to a third party. <sup>[*1]</sup> Please contact the insurance company before admitting liability to all or part of an adverse indemnity claim. In addition, legal fees, sue and labor abatement expenses, as well as emergency measure expenses will also be covered by insurance. Situation where the insured is legally incompetent and the guardian or the like of the incompetent becomes legally responsible will also be covered by insurance. [*1] Includes traveling items and living paraphernalia that the insurance policy purchaser or the insured directly leased from a rental agency, hotel room and personal property inside the hotel room (including safety box and room key), and the room of the housing facility and personal property within the room (excludes when the entire living quarter is leased).		In addition to the above mentioned *A, *C, *D, for example: •Liability arising out of the course of duty •Liability arising out of the ownership, use, and/or management of an aircraft, marine vessel, vehicle, and firearm (not including yachts, personal watercrafts (jet-skis), golf-carts at golf courses, and snowmobile used for leisure purposes); •Liability owed to relatives.												
<b>Personal Belongings</b> (Insured period : Within 31 days)	The Company shall pay insurance claims for Personal Belongings <sup>[*2]</sup> in respect of loss or damage caused to the objects of insurance as a result of a fortuitous accident caused during the insured's course of travel. In cases where the amount of loss or damage caused to a piece, a pair or a couple of the objects of insurance exceed ¥100,000, the Company shall regard their respective amounts of loss or damage as ¥100,000. In cases, however, where the objects of insurance are tickets, etc. , and where the total amount of loss or damage caused to such objects of insurance exceeds ¥50,000, the Company shall regard the amount of loss or damage to them to be ¥50,000. The damage amount is the lesser of the repair cost or the purchase price minus depreciation, covering the renewal fee for driver licenses, and re-issuance cost up to ¥50,000 for passports (only when incurred locally, including transportation and lodging). The insured amount shall be the limit of payment during the period of insurance. [*2] Personal belongings means those items that the insured owns and carries on his/her person, not including cash, personal checks, credit cards, commuter pass, contact lens, various documents, and sports gear such as those related to surfing. Moreover, items within the housing facility (if living in a single home, then items on the property), and unaccompanied goods are excluded from coverage. [Note] Generally, claims for payment of insurance may only be made in Japan, and paid by Japanese yen. Therefore, we ask that you bring back proof of the accident and the damage amount.		In addition to the above mentioned *A~*D, for example: •Driving without a license or under the influence of alcohol and/or narcotics; •Natural deterioration, rusting, discoloring, and insect damage of personal belongings; •Lost or mislaid personal belongings; •Damage to equipment occurring while mountain climbing, hand gliding, and the like; •Exterior wear only with no diminished function; •Distraintment and exercise of public authority such as destruction (not including fire extinguishment, evacuation measures, and breaking locks for security inspection at airports and similar places).												
<b>Baggage Delay</b>	At the departure or connection airport, in cases the aircraft on which the insured is boarding did not depart within 6 hours of the scheduled departure time, where the insured is forced to purchase costs of needed necessity, daily necessities, clothing, accessories within 96 hours of the scheduled departure time due to non-delivery of baggage deposited with airline companies. At the connection or destination airport, where the insured is forced to purchase costs of needed necessity, daily necessities, clothing, accessories within 96 hours of the arriving time due to non-delivery of baggage deposited with airline companies within six hours after arriving.	The company shall pay 30,000 yen (fixed amount) for one accident. [Note] Generally, claims for payment of insurance may only be made in Japan, and paid by Japanese yen. Therefore, we ask that you bring back proof of the accident and the damage amount.	In addition to the above mentioned *A~*D, for example: •To be involved in a fight, suicide, or criminal act •Injury caused by pregnancy, childbirth, or miscarriage •Dental disease												
<b>Flight Delay</b>	① Where the aircraft planned to board by insured delays more than six hours from the scheduled time of departure ; or the insured is unable to board the aircraft due to flight cancellation, flight suspension, or negligent handling or reservation by an airline carrier; or when an alternative flight cannot be arranged within six hours of scheduled departure due to a deviation of destination. ②Where the insured is unable to board a connection flight due to cause such as delay of the aircraft that the insured boarded, and an alternative flight cannot be arranged within six hours of arrival to the connection airport. [Note] Generally, claims for payment of insurance may only be made in Japan, and paid by Japanese yen. Therefore, we ask that you bring back proof of the accident and the damage amount.	In the case of one accident, if the insured pays the expenses corresponding to (a) to (c) in the table below, the higher amount of the payment will be paid. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Expenses incurred by the insured</th> <th>Payment</th> </tr> </thead> <tbody> <tr> <td>a</td> <td>Accommodation charges</td> <td>¥30,000</td> </tr> <tr> <td>b</td> <td>Transportation expenses* or fees for cancellation of services at the destination</td> <td>¥10,000</td> </tr> <tr> <td>c</td> <td>Meal expense</td> <td>¥5,000</td> </tr> </tbody> </table> * It is the cost of using other means of transportation to replace the aircraft. Except for the costs associated with the cancellation of travel services. Left column ① indicates the place of departure (or the place of arrival if you deviate from the destination), and ② indicates only the expenses incurred at the connecting point.		Expenses incurred by the insured	Payment	a	Accommodation charges	¥30,000	b	Transportation expenses* or fees for cancellation of services at the destination	¥10,000	c	Meal expense	¥5,000	In addition to the above mentioned *A~*D, for example: •Gross negligence or violation of the law by the insurance policy purchaser and/or insured. •Gross negligence or violation of the law by the insurance beneficiary •Earthquakes, volcanic eruption, or a tsunami caused by such.
	Expenses incurred by the insured	Payment													
a	Accommodation charges	¥30,000													
b	Transportation expenses* or fees for cancellation of services at the destination	¥10,000													
c	Meal expense	¥5,000													
<b>Alteration Expenses</b> (Insured period: Within 3 months)	In cases where the insured cancels overseas travel on the way and go back to own country by the following reasons: 1)Death or critical condition of the insured, spouse of the insured, relative within the third degree of relationship of the insured 2)Hospitalization: •Where the insured is hospitalized due to injury or illness, •Where the spouse of the insured or the relatives within the second degree of the insured is hospitalized more than 14 days due to injury or illness 3)Distress or missing of aircraft and ships which the insured person is on board, or distress in mount climbing <sup>[*1]</sup> 4)The necessity of an emergency search and rescue activity has been announced by a public entity such as the police 5)If the insured has suffered a million yen or more of damage by fire, wind disaster, water disaster, etc to the building or household goods to residents 6)Appear in court as a witness or appraiser 7)The following disaster in the voyage •Earthquake or volcanic eruption, or, tsunami caused by these •War, civil war, riots, terrorism •Accident or fire of transportation and accommodation, etc. • Issue of evacuation recommendations to the travel destination 8)Infectious disease •The isolation of instructions by the infectious diseases has been issued from public office •Foreign immigration regulations, 9)Evacuation instruction based on the Basic Act on Disaster Control Measures [*1] The use of tools for mountain-climbing such as an ice axe, climbing irons, climbing rope, and hammer	The company shall pay the following expenses that the insurance policy purchaser, insured and/or the insured's heir at law expended to the burden person of the expenses. <sup>[*2]</sup> Planning travel $\text{Policy Amount} \times \frac{\text{The number of days since the date of abruptly returned home}}{\text{The number of days itinerary}} = \text{Insurance claim}$ <sup>[*4]</sup> Other than planning travel • Expenses paid to travel companies, etc. For example, cancellation fee, penalty fee, handling fee by travel agency. <sup>[*4]</sup> • Travel expenses such as visa charges, vaccination charges. <sup>[*4]</sup> [*2] The expenses that they should pay are included. Expense refunded will be deducted [*3] In case the insured amount exceeds the travel price, the company regards the travel price as the insured amount. [*4] In case the following expenses are higher, the company pays the expense. •Airfare for the return home •Accommodation expenses in the return process(14 days maximum. Any amount which the insured intended to bear shall be deducted •The actual costs such as international telephone charges, etc. (up to ¥200,000 total)	•Purposeful acts of the insurance policy purchaser and/or insured; •To be involved in a fight, suicide, or criminal act; •War and other unrest <sup>[Note1]</sup> : •Earthquakes, volcanic eruption, or a tsunami caused in Japan •Exposure to radiation or radioactive contamination; Hospitalization due to the following reasons •Whiplash and lower back pain without objective symptoms •Injury caused by pregnancy, childbirth, or miscarriage •Dental disease Death, critical condition, hospitalization due to the following reasons • Injury or sickness occurring while mountain climbing <sup>[*1]</sup> , hand gliding, car race, trial run, steering an airplane •In cases where the situation of the 9 items listed on the left had occurred before contract procedure [Note1] Injury and/or death from terrorist attacks do not apply under the collateral supplementary contract partially amending the articles concerning disclaimer of war risks.												

# Compensation contents (Scope of insurance claims paid)

Coverage	Cases where claims are paid	Amounts of insurance claims paid	Cases where claims are not paid
<b>Emergency Medical Treatment concerning Illness and Rescue Expenses</b> (Insured period : Within 31 days)	<p>◆Medical Expense In cases where, as a direct result of an illness*<b>A</b> which had manifested itself before the period of liability and of which the insured had received treatment by a doctor of medicine, the insured started receiving treatment by a doctor of medicine because of a rapid aggravation*<b>B</b> of symptoms</p> <p>◆Rescuer's Expense In cases where, as a direct result of an illness*<b>A</b> which had manifested itself before the period of liability and of which the insured had received treatment by a doctor of medicine, the insured is hospitalized for three or more days</p> <p>*<b>A</b> not include illnesses resulting from the insured's pregnancy, childbirth, premature birth, miscarriage or dental treatment.</p> <p>*<b>B</b> The term means change in symptoms which the insured could not foresee occurring during the period of liability and which was unavoidable even with the exercise of care needed in the light of principles generally accepted in society.</p>	<p>◆Medical Expense Treatment expenses recognized as reasonable in the light of principle</p> <p>◆Rescuer's Expense The following expenses actually incurred by the insurance policy purchaser, insured and/or relative of the insured may be reimbursed as the insurance company determines it to be reasonable, generally accepted in society For example, *Transportation cost of the rescuer, such as roundtrip airfare to the local scene (up to three rescuers) *Lodging such as hotel room charge of the rescuer(s) (up to three rescuers; 14 days maximum per rescuer)</p> <p>Payment amount of insurance is ¥3,000,000 for medical expense and rescuer's expense total.</p> <p>The Company shall pay insurance claims for necessary expenses incurred by the insured within thirty days including the date of commencing treatment by a doctor of medicine within the period of liability until the time the person returns to the domicile*<b>C</b>.</p> <p>*<b>C</b> The term includes a hospital or clinic in the final destination where the insured got hospitalized.</p>	<p>For example,</p> <ul style="list-style-type: none"> <li>The treatment of an illness prior to the commencement of liability was started after termination of the period of liability;</li> <li>The insured's purpose of travel is for treatment of an illness caught prior to the commencement of liability or for mitigation of symptoms; or</li> <li>It has been scheduled prior to the commencement of liability(*) that the insured will receive treatment by a doctor of medicine at a hospital or clinic at the destination of travel.</li> </ul> <p>(*)The term includes cases where the appointment for consultation or hospitalization were already made.</p> <ul style="list-style-type: none"> <li>Expenses for the continual use of a dialyzer, artificial cardiac valve, artificial anus, pace maker, artificial anus, wheel-chair and other equipment, as well as those for the continual injections of insulin or use of other medicines;</li> <li>Expenses for the continual use of insulin injections and other medicines.</li> <li>Expenses for physical treatment like hot spring therapy and other medicines;</li> <li>Expenses for massage, acupressure, acupuncture, moxibustion, judo-orthopedics, chiropractic or osteopathic treatment;</li> <li>Expenses for exercise therapy, rehabilitation and other physical treatment of like kind intended for recovery of functions;</li> <li>Expenses for the transplantation of organs, etc and operations, etc. outside Japan similar to the transplantation of organs, etc;</li> <li>Expenses for purchasing and adjusting eyeglasses, contact lenses or hearing aids or having operations for correcting myopia or other therapeutic eye treatment;</li> <li>Expenses for transplantation of hair, plastic operations for cosmetic purposes, etc.;</li> <li>Expenses for sterility treatment and other promotional means for pregnancy</li> </ul>
<b>Liability for Students</b> (Insured Period: Over 31 Days)	<p>The Company shall pay insurance claims for liability in cases where, as a result of a fortuitous accident due to the insured's daily activities or through the use or ownership of the lodging/housing facility for the insured's study abroad during the insurance period, the insured is held legally liable for damages by giving a bodily injury to a third party or destroying or losing property belonging to a third party. (*5)</p> <p>Please contact the insurance company before admitting liability to all or part of an adverse indemnity claim.</p> <p>In addition, legal fees, sue and labor abatement expenses, as well as emergency measure expenses will also be covered by insurance</p> <p>Situation where the insured is legally incompetent and the guardian or the like of the incompetent becomes legally responsible will also be covered by insurance.</p> <p>*5: Includes traveling items and living paraphernalia that the insurance policy purchaser or the insured directly leased from a rental agency, hotel room and personal property inside the hotel room (including safety box and room key), and housing facility (however, limited to damage caused by fire, explosion, ruptures, and water leaks).</p>		<ul style="list-style-type: none"> <li>War and other unrest (Note1)</li> <li>Exposure to radiation or radioactive contamination</li> <li>Purposeful acts of the insurance policy purchaser and/or insured</li> <li>Liability arising out of the course of duty</li> <li>Liability arising out of the ownership, use, and/or management of an aircraft, marine vessel, vehicle, and firearm (not including yachts, personal watercrafts (jet-skis), golf-carts at golf courses, and snowmobile used for leisure purposes);</li> <li>Liability for goods on consignment</li> <li>Liability owed to relatives.</li> </ul>
<b>Household Goods &amp; Personal Belongings for Students</b> (Insured period : Over 31 days)	<p>The Company shall pay insurance claims for Household Goods &amp; Personal Belongings (*6) in respect of loss or damage caused to the objects of insurance as a result of a fortuitous accident caused during the insured's course of travel.</p> <p>In cases where the amount of loss or damage caused to a piece, a pair or a couple of the objects of insurance exceed ¥100,000, the Company shall regard their respective amounts of loss or damage as ¥100,000. In cases, however, where the objects of insurance are tickets, etc., and where the total amount of loss or damage caused to such objects of insurance exceeds ¥50,000, the Company shall regard the amount of loss or damage to them to be ¥50,000.</p> <p>The damage amount is the lesser of the repair cost or the purchase price minus depreciation, covering the renewal fee for driver licenses, and re-issuance cost up to ¥50,000 for passports (only when incurred locally, including transportation and lodging).</p> <p>The insured amount shall be the limit of payment during the period of insurance.</p> <p>*6: Household Goods &amp; Personal belongings means those items that the insured owns and carries on his/her person, not including cash, personal checks, credit cards, commuter pass, contact lens, various documents, and sports gear such as those related to surfing. Moreover, unaccompanied goods are excluded from coverage.</p> <p>Note: Generally, claims for payment of insurance may only be made in Japan, and paid by Japanese yen. Therefore, we ask that you bring back proof of the accident and the damage amount.</p>		<ul style="list-style-type: none"> <li>War and other unrest (Note1)</li> <li>Exposure to radiation or radioactive contamination</li> <li>Purposeful acts of the insurance policy purchaser and/or insured;</li> <li>Purposeful act of the insurance beneficiary</li> <li>Driving without a license or under the influence of alcohol and/or narcotics</li> <li>Natural deterioration, rusting, discoloring, and insect damage of personal belongings;</li> <li>Lost or mislaid personal belongings;</li> <li>Exterior wear only with no diminished function</li> <li>Distraintment and exercise of public authority such as destruction (not including fire extinguishment, evacuation measures, and breaking locks for security inspection at airports and similar places)</li> <li>Loss of glass equipment, ceramics, artwork, and antique items;</li> <li>Damage due to change in temperature and/or humidity, damage to bulbs, and liquid leakage.(*7)</li> </ul> <p>*7: Unless the cause of the loss is due to fire, thunder, explosion, typhoon-like windstorm and flood, theft, and the like.</p>

### 3. Service Offered by Tokio Marine & Nichido Overseas

#### Comprehensive Support Desk

Tokio Marine & Nichido Overseas Support Desk provides aiding and consulting in various situations where the student may become involved with trouble such as illness, injury, and theft while abroad. Students may receive the following service benefits, offered by various specialists in each field, depending on the needs and the type of trouble situated in.

Please contact the Tokio Marine & Nichido Overseas Comprehensive Support Desk when requesting aid and/or consultation for accident, injury, or other troubles involved in. Make sure to check the contact information of the Support Desk for each global region, which is listed in the “Overseas Travel Insurance Handbook.”

Information and Referral to the Closest Hospital

Arrangement of Overseas Travel and Hotel for the Rescuer

Information and Reservation of “Cashless” Partner Hospitals

Arranging Repatriation of Remains

Arrangement of Transportation for the Ill and/or Injured

Consultation on Making a Claim Under the Policy

Emergency Medical Consultation Services

Travel Protect Services

\*The insured is responsible to pay for any expenses not covered by the Overseas Travel Insurance contract, and for amounts beyond the coverage of the insurance policy premium.

\*Not available in “Liability for Students” and “Damage to Household Goods & Personal Belongings for Students”.

## Travel Protect ★★FREE(※)



#### Telephone Interpretation

When in trouble due to language difficulties, our operator will assist the insured over the phone and pass over the message to the local speaker.

Supports 43 different languages



#### Message Delivery

We will deliver messages from the insured to his/her family, workplace, etc. in Japan by phone, fax, and/or E-mail.



#### Travel Safety Information



#### Transportation Between Airport and Hotel

(Reservation and Arrangement)



#### Airline Ticket Support

(Reservation, Arrangement, Information)



#### Support for Lost/Stolen Credit Cards



#### Support for Lost/Stolen Passports



#### Hotel Support

(Reservation, Arrangement, Information)

(\*)Transactional fees related to reservation and arrangement are free, but actual costs of travel or stay such as taxi fare, air fare, and hotel guest bill is to be paid by the insured.

## 4. Mental Counseling Services

The clinical psychologist of Tokio Marine & Nichido Medical Service can be consulted by telephone or email.  
Only Japanese language is accepted.

\*For information on how to use each service and service details, please refer to the “Overseas Travel Insurance Handbook”.

\*Service details may change without prior notice.

=Non-Committal Translation=

This translation is prepared for your basic understanding of the overseas travel insurance coverage.  
The insurance policy is issued in Japanese, and possible claim-payments shall be based on the policy wording set in Japanese.

### <Handling Agent>

#### **Creohuman Co., Ltd.**

28 Hiranokamihacchoyanagi-cho, Kita-ku, Kyoto 603-8353

TEL: 075-463-9178 FAX: 075-463-9179 E-mail: travel-r@creotech.co.jp

<https://www.creohuman.co.jp/travel/>

### <Underwriting Insurance Company>

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

Kyoto Branch Office Sales Division

Tominokoji-kado, Shijo-dori, Shimogyo-ku, Kyoto 600-8570

TEL: 075-241-1156 FAX 075-241-2465