

# Accident Property Insurance (except IDS)

This insurance shall pay for death due to injury and sickness, and shall cover expenses incurred by unexpected accident or sickness, medical treatment for injuries to other people, compensation for property damage, and rescuer's expense in the case of student's death.

## Coverage

### Rescuer's Expense

This insurance shall cover the rescuer's expense in the case of the following situations.

### Accident

- ◆ Death within 180days counting from the day of the accident caused by accident during the period of studying in Japan.
- ◆ In the case of hospitalization more than consecutive 3 days caused by accident during the period of studying in Japan.
- ◆ In the case of shipwreck, mysterious unexplained disappearance.
- ◆ Unconfirmed death caused by accident during the period of studying in Japan or official organization's (for example police) confirmation that the student is in an emergency situation which necessitates emergency search or rescue.

### Sickness

- ◆ Death caused by sickness, birth premature delivery or abortion during the period of studying in Japan.
- ◆ Death within 30days, counting from return date of caused by sickness, feeling ill during the period of studying in Japan. In this case the student should start treatment during the period of studying in Japan and continue the treatment in own country.
- ◆ In case of hospitalization more than 3 consecutive days caused by sickness, felling ill during the period of the studying in Japan. The student should start treatment during the period of studying in Japan.

### Type of Insurance Money

The company shall pay the following expenses which the policy holder, rescuers, students studying in Japan or student's relatives, should pay in case of above-mentioned situations. Total aggregate limit of liability is 3,000,000 yen.

- a) Rescuers Expense
- b) Flight to and from Japan from home country (maximum limit is 3person fee of rescuer)

- c) Accommodation fee (rescuer's 3persons and 14 days per person )
- d) Transportation of personal possession from Japan
- e) Cost of funeral (limit of liability is 1,000,000 yen)
- f) Transportation costs within Japan, cost of communication with home country (telephone, post, electronic mail) airport taxes. (limit of liability is 200,000 yen in total)
- g) Air freight is only limited to Economy or Business class except special case.

### Death and Permanent Disability

The company shall pay the full amount of death and permanent disability insurance money due to injury during the period of studying in Japan within 180days counting from the day of the accident.

The company shall proportionally pay permanent disability insurance money from 3%-100% depending on the severity in the case of permanent disability caused by accident which occurred within 180days counting from the day of the accident.

### Death due to Sickness

The company shall pay the full amount of death insurance money when the insured dies from a disease caught during the insurance period.

Death within 30 days after a student returns to his/her country, due to sickness developed during the period of studying in Japan and within 72 hours after a student returns to his/her country. (Only if the student starts treatment during the period of studying in Japan as well as within 72 hours after the study, and continues the treatment in his/her own country.)

Death within 30 days after a student returns to his/her country, due to infectious diseases contracted during the period of studying in Japan.

### Main Exclusion

- ◆ Willful act of the policy holder, students beneficiary's
- ◆ Injury caused by suicide, criminal act and aggressive violence
- ◆ War, military act radioactive, explosive or other hazardous nature of nuclear Materials
- ◆ Cervical syndrome (so called 'Whiplash' syndrome back pain, from any cause without objective Symptom
- ◆ Death due to dental diseases

### Personal Liability

This insurance provides coverage of liability for causing accidental bodily injury to someone else or accidental loss or damage to someone else's property during the

period of studying in Japan. "Bodily Injury" is defined as injury, sickness, permanent disability or death arising from any of the above.

### **Exclusion**

- ◆ Damages to someone else's property you have been entrusted with liability arising out of ownership, maintenance or use of motor vehicles
- ◆ Damages caused by relatives of the insured

### **Conditions**

Indemnification will be paid up to the maximum liability limit per year. You must not discuss or negotiate your claim with any third party without the consent of the Company.

### **Limit of Liability Premium per Person**

Duration of Insurance : One Year  
Coverage & Limit of Liability  
Rescuer's Expense... Yen 3,000,000  
Injury, Death, Disability... Yen 5,000,000  
Death due to Sickness... Yen 5,000,000  
Personal Liability... Yen 10,000,000  
Premium... Yen 12,990

### **Procedure of Application**

GRIPS students are required to purchase the insurance just in case.

\*How to pay the annual premium

- YLP and Monbukagakusho scholarship students pay by cash at the Student Office.
- Other scholarship students pay by deducting from the first scholarship.

### **Procedure of Claim**

In the case of accident, please notify to the Student Office.

### **Reference**

Daiichiseiwa jimusho Co., Ltd  
TEL03-3669-2831 FAX03-3667-9031  
Sompo Japan Insurance Inc.

