

CO-OP Student Comprehensive Mutual Insurance ^(*)
CO-OP学生総合共済 ^(注1)

G500 Course **G500コース**
Annual premium 1年間の掛金
¥6,000 **6,000円**

Personal Liability Insurance for Students (=GAKUBAI) ^(**)
学生賠償責任保険 ^(注2)

- Students commuting from parental home
- For people who do not need coverage for a person living alone against risks although they are living alone in an apartment or dormitories, etc.
- 実家通学の方
- アパート・寮などにお住まいだが「お住まい」等を取り巻くリスクに備える一人暮らしのための保障が不要な方

Without special clause for persons living alone
一人暮らし特約なし **19H**

Annual insurance premium 1年間の保険料
¥1,800 **1,800円**

With special clause for persons living alone
一人暮らし特約あり **19HK**

Annual insurance premium 1年間の保険料
¥8,500 **8,500円**

※学生賠償責任保険の保険料は2026年4月29日まで
に払込んだ場合の金額です。
※掛金・保険料は料率改定等により変更となる場合
があります。
学生賠償責任保険(施設・生産物賠償責任保険を除き
ます。)については30%の団体割引が適用されます。

●前年度ご加入いただいた被保険者の人数に従って割引率が
適用されます。なお上記の学生賠償責任保険の保険料(施設・
生産物賠償責任保険を除きます。)は、職種別A・学生の場合
の保険料です。ご職業に就かれている場合には職種別が
異なることがあります。代理店・扱者または引受保険会社まで
お問合わせください。

※学生総合共済は、学生組合員で発効日の年齢が満34歳以下の
方が加入することができます。

※掛金・保険料を口座振替することにより契約は卒業予定年まで
自動継続します。2年目からの掛金・保険料の支払いは口座振
替です。口座開設についての詳細は、銀行またはゆうちょ銀行の
窓口でご確認ください。

※学生総合共済・学生賠償責任保険の振替口座は、原則1口座の
登録となります。

注1 CO-OP学生総合共済は、日本コープ共済生活協同組合連合
会が元受団体となる共済契約となります。

注2 日本コープ共済生活協同組合連合会を団体保険契約者とし、
三井住友海上火災保険株式会社を幹事会社として締結する損
害保険の団体契約となります。CO-OP共済ではありません。

* The above amount of Premises for Personality Liability Insurance for Students applies if the payment is made by April 29, 2026.
* Mutual aid premiums and Insurance premiums are subject to change due to rate revisions, etc.
A 30% group discount is applied to Personal Liability Insurance for Students (except for facility/product liability insurance).
● The discount rate is applied based on the number of insured in the previous fiscal year. The aforementioned amount of insurance premium for Personal Liability Insurance for Students (except for facility/product liability insurance) is the insurance premium for students of job grade A. If you are employed, the job classification may differ. Please contact the agent, the broker or the underwriter for details.
* Those who are student co-op members and 34 years old or younger upon the effective date can subscribe to Student Comprehensive Mutual Insurance.
* Your insurance policy will continue automatically until your expected year of graduation, with the insurance premium or the premium paid by account transfer. The premium or the insurance premium is paid by account transfer starting from the second year. Please contact your bank or the Japan Post Bank regarding the details of opening an account.
* In principle, one account is registered as a transfer account for Student Comprehensive Mutual Insurance and Personal Liability Insurance for Students.
*1 CO-OP Student Comprehensive Mutual Insurance is a mutual aid contract in which Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation is the direct writing company.
*2 This is a group contract of non-life insurance concluded with Mitsui Sumitomo Insurance Co., Ltd., as a lead underwriter with Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation as the group policyholder. It is not CO-OP Kyosai.

For questions regarding the formalities for subscribing to an insurance policy 加入手続きについてのお問い合わせ

Contact your university co-op mutual insurance desk regarding the formalities pertaining to qualifications and plans for subscribing to an insurance policy, etc.

加入資格や加入プランなどの手続きに関することは各大学生協の共済カウンターまで

List of the Co-op Handling Student Comprehensive Mutual Insurance (Written: in English)
【学生総合共済 取扱生協一覧】記載言語:英語
<https://www.univcoop.or.jp/en/coop/list.html>



For questions regarding the details of coverage 保障内容についてのお問い合わせ

Call this number to find out the details of the coverage. 保障内容について詳しくお知りになりたい方はこちらまで
Only in Japanese ※日本語のみの対応です  **CO-OP Kyosai call center コープ共済センター 0120-16-9431**

You will hear voice guidance if you call this number. Please press ① as indicated by the voice guidance. (You can press a number while the voice guidance is still on.)
☎おかけいただくと音声ガイダンスが流れます。音声ガイダンスに従い①を押してください。(音声ガイダンスの途中でも押すことができます。)

Hours Open **9:00 - 18:00 Monday to Saturday (excluding public holidays) *Closed at year end and New Year. (December 31 to January 3)**
受付時間 **9:00~18:00 月~土(祝日含む) ※年末年始はお休みとなります。(12/31~1/3)**

Please see the FAQ on the website. Webサイト内「よくいただくご質問」もあわせてご覧ください。
<https://kyosai.univcoop.or.jp/>

Written: in Japanese
記載言語:日本語



※The contents of the brochure are subject to change without notice. ※パンフレットの記載内容は予告なく変更することがあります。

Policy Underwriting Organization 契約引受団体
Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation **日本コープ共済生活協同組合連合会**

CO-OP Kyosai places a lot of emphasis on personal information, and observes the personal information protection law.
CO-OP共済は個人情報を大切に、個人情報保護法を守ります。

You can visit the CO-OP Website as follows.
下記のコープ共済連のホームページでもご案内しています。

<https://coopkyosai.coop/>

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CO-OP STUDENT COMPREHENSIVE MUTUAL INSURANCE

For International Students
留学生の皆さまへ

CO-OP 学生総合共済
Authorized by the Ministry of Health, Labour and Welfare
厚生労働省認可

Coverage of this brochure is beginning in April, 2026
2026年4月以降保障開始版

CO-OP Student Comprehensive Mutual Insurance New Working Adult Course CO-OP学生総合共済 新社会人コース

Recommend! Personal Liability Insurance for Students (With or without special clause for persons living alone)
あわせておすすめする保険 学生賠償責任保険 (一人暮らし特約なし・あり)

A secure insurance system based on mutual help among around 818,000 student co-op members across Japan. 全国で約81.8万人の学生組合員がたすけあう、安心の保障制度です。



Student Comprehensive Mutual Insurance has been close to students' lives and health.
学生総合共済は大学生の生活・健康に寄り添い45年
※1981年スタート

Covered from the first day of hospitalization or outpatient 入院・ケガ通院を1日目から保障	CO-OP Student Comprehensive Mutual Insurance CO-OP学生総合共済	pp.2-4
Coverage for various accidents requiring compensation in student life 学生生活のさまざまな賠償事故にそなえる保障	Personal Liability Insurance for Students (Without special clause for persons living alone) 学生賠償責任保険 (一人暮らし特約なし)	pp.5-6
Coverage for risk of living alone in a rented house 一人暮らしの住まいのリスクにもそなえる保障	Personal Liability Insurance for Students (With special clause for persons living alone) 学生賠償責任保険 (一人暮らし特約あり)	pp.7-8

Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation

日本コープ共済生活協同組合連合会

The contents of this brochure are provided in English just for reference, with the Japanese version prevailing.
このパンフレットの記載内容につきましては、英語は参考表示であり、日本語が優先となります。

Student Comprehensive Mutual Insurance is the institutionalized version of the spirit of mutual help among students. The coverage required for student life can be achieved with a modest premium, providing secure and firm support. We enable students to continue their studies through mutual aid with the insurance we recommend.

The contents of this brochure are provided in English just for reference, with the Japanese version prevailing.

ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

Four points: Student Comprehensive Mutual Insurance and the insurance we recommend

学生総合共済とあわせておすすめする保険 4つのポイント

1

With Student Comprehensive Mutual Insurance, you have peace of mind even for things which are not covered by National Health Insurance*

国民健康保険※では支払われない部分も学生総合共済で安心

Q Is it necessary to subscribe to Student Comprehensive Mutual Insurance and the insurance in addition to National Health Insurance?

A We recommend you subscribe to them for all eventualities during your life in Japan. In the event of sickness or an injury, there may be cases where you have to pay for expensive medical care. (Ref.) In case of medical care covered by National Health Insurance, 70% of medical expenses are paid by the Insurance and the remaining 30% of expenses are paid by the individual. It is required that International students staying more than three months in Japan take out National Health Insurance.

Q 国民健康保険以外に共済・保険に加入が必要なの？

A 留学生活のもしものために加入をおすすめしています。病気になったりケガをした時、場合によっては高額な治療費を支払わなければならないこともあります。(参考)国民健康保険の対象となる治療の場合、医療費の70%が国民健康保険で支払われ、残りの30%が自己負担となります。日本に3ヵ月以上滞在する外国人留学生は国民健康保険への加入が義務付けられています。

2

24-hour, 365-day coverage whether you are in Japan, returning to your own country or traveling abroad

24時間365日、日本国内・帰国中、海外旅行中でも保障

CO-OP Student Comprehensive Mutual Insurance CO-OP 学生総合共済

While going to school or during lectures

On trips home

通学中・授業中

帰国中

During part-time work

During internships

アルバイト中

インターンシップ中

During club activities

Traveling in Japan or abroad

クラブ・サークル

日本/海外旅行中

Traffic accidents

While playing sports

交通事故

スポーツ中

3

Insurance needed for living alone in Japan

日本での一人暮らしに必要な保障

Personal Liability Insurance for Students 学生賠償責任保険 With Special clause for persons living alone (一人暮らし特約あり)

•This insurance covers household goods damaged by fire or water, etc. in the rented house (including residential premises).

•This insurance covers your household goods or bicycle stolen from your room (including the residential premises).

•This insurance also covers your legal liability from landlord for damage caused by fire or water.

・火災、水ぬれなどで住宅(敷地を含む)内の家財が損壊したとき

・住宅(敷地を含む)内の家財や自転車被盗されたとき

・火災や水もれ事故を起こし貸主(大家)さんから損害賠償を請求されたとき

4

Contact your university co-op Mutual Insurance Desk for consultation in case of injury or illness

ケガや病気をしたときのご相談は各大学生協の共済カウンターまで

Mutual insurance applications and inquiry

Consultation on mutual insurance payment applications

Reminders to avoid forgetting to apply for mutual insurance payments

*Those subscribing via Inter-college co-op are kindly requested to complete the procedures in the office or by phone.

共済加入の申し込み・相談

共済金の請求手続きのご相談

共済金の請求忘れがないように呼びかけ

※インターカレッジコープでご加入された方は、インターカレッジコープの事務所またはお電話で手続きをお願いします。

* Details about National Health Insurance, please contact your local government office.

※国民健康保険の詳細は、お住まいの自治体の窓口にお問い合わせください。

About Univ. co-op and Student Comprehensive Mutual Insurance

生協・共済加入について

Just complete the Univ. Co-op and Mutual Insurance procedures together with your school registration.

入学手続きとあわせて生協・共済加入の手続きをお願いします。

The University Co-op, operated through share capital (investment money) by undergraduate students, graduate students and faculty members of the university, provides service and benefits at the university. By offering its members a variety of benefits and services, the Co-op provides support to enrich the lives of members, while also endeavoring to help make the university an even more attractive place. Most of undergraduate students, graduate students, international students and faculty members join the Co-op. They can utilize stores and cafeteria, as well as discount services for books. The Co-op is operated through each and every one of its members' investment, participation and management. Also, Student Comprehensive Mutual Insurance together with the insurance the Co-op recommends is available to student members. The deposit we receive from members shall be returned at the time of graduation or withdrawal in accordance with the bylaw.

大学生協は各大学の学生・院生・教職員が出資を出し合って運営し、大学の中で福利厚生を担っている団体です。生協はさまざまな事業やサービスを組合員に提供することで組合員に充実した生活を送っていただけるようサポートし、同時に魅力ある大学に貢献するよう努力しています。大学内の多数の学生・院生・留学生・教職員が加入しており、加入して店舗・食堂の利用や書籍の割引サービスなどを利用できます。生協は一人ひとりの組合員の出資と参加と運営で成り立っています。また、学生総合共済と生協があわせておすすめする保険は生協の学生組合員が、ご加入いただけます。お預かりした出資金は卒業時(脱退時)に定款の定めに基づき返還いたします。

学生総合共済は学生どうしのたすけあいを制度化したものです。学生生活に必要な保障を、お手頃な掛金で実現しています。共済とあわせておすすめする保険で学業継続をささげられるようにしています。

Recommended points おすすめポイント

CO-OP Student Comprehensive Mutual Insurance G500 Course

CO-OP 学生総合共済 G500コース

System of mutual help to prepare the student to deal with injury and illness.

The insurance covers injury and illness 24 hours a day, 365 days a year, whether on or off campus, in Japan or abroad. The insurance also covers injury due to earthquakes, volcanic eruption and tsunami.

学生本人のケガや病気にそなえるたすけあいの制度

ケガや病気を24時間365日、学内外・国内・海外を問わず保障します。地震・噴火・津波によるケガも保障。

POINT 1



Coverage for hospitalization from the first day for 360 days
5,000 yen per day

入院保障は1日目から360日分
日額 5,000円

POINT 2



Outpatient treatment for injury from the first day for 90 days
1,000 yen per day

ケガでの通院は1日目から90日分
日額 1,000円

POINT 3



Surgeries, including same-day surgical procedures
Fixed 20,000 yen

手術は日帰りも含め
20,000円

POINT 4



When being treated for a psychiatric disorder
Coverage for proactive mental health treatment
10,000 yen

Once per Mutual Insurance period (one year)
精神疾患の診療を受けたとき
こころの早期対応保障
共済期間(1年)につき1回
10,000円

POINT 5



You may apply even if you have a chronic disease.*

持病がある方も※
申し込ただけです。

What types of hospitalization, surgery and outpatient treatment for injury does Student Comprehensive Mutual Insurance cover?

Not everything is covered. Coverage is as provided for in the Mutual Insurance Rules and Detailed Procedures. Details are available in the "Guide to the Contract" on the website. (Language: Japanese)
<https://kyosai.univcoop.or.jp/guidance/outline.html>

学生総合共済は、どんな種類の入院、手術、ケガ通院などが保障の対象ですか？

すべてが保障の対象ではなく、共済事業規約・細則で定められているものが対象となります。詳細はホームページ上の「ご契約のしおり」に掲載しています。(記載言語：日本語)

* Payment will not be made for illnesses suffered or injuries received within one year of the effective date due to the cases occurring on or before the previous day of the date that the contract was issued.

※発効日の前日以前に罹患していた病気または受傷していたケガを原因とし、発効日から1年以内の事由については、お支払いできません。

24 hours
365 days
FREE
24時間
365日
無料

Support for the peace of mind of Student Comprehensive Mutual Insurance policy holders Free telephone consultation for students regarding health

学生総合共済加入者のための安心サポート 学生生活無料健康相談テレホン 日本語のみの対応です

We protect your privacy. プライバシーは守ります。

Only available in Japanese

Consultation regarding physical and mental health
からだところの健康相談

Speak to a specialist in physical and mental health problems.

からだところに関する悩みに専門の相談員がお答えします。

Health advisor
ヘルスアドバイザー
Registered nurse, Public health nurse, Registered dietitian
看護師、保健師、管理栄養士

Medical specialist
専門医
Internal medicine, Orthopedics, Surgery, Psychiatry/Neurology, Ophthalmology, Obstetrics and Gynecology
内科、整形外科、外科、精神・神経科、眼科、産婦人科

Mental health
メンタルヘルス
Clinical psychologist etc.
臨床心理士など

[For all mutual insurance policyholders] Compensation for stalking victims (学生総合共済加入者全員対象) ストーカー被害見舞金

Compensation aiming to prevent further stalking. 被害拡大予防を目的とした見舞金です /

Once per Mutual Insurance period (one year) 50,000 yen 共済期間(1年)につき1回のみ 5万円

This is a consolation payment that is made when certain conditions have been met, such as the insured having reported acts of stalking occurred in Japan to the police and having taken measures to prevent any escalation of the stalking (such as changing locks, moving to a new address, etc.).

* These payments are partly made from the accumulated surplus from mutual aid business activities, and the payable amounts will sometimes depend on the amount of surplus that is available.

被共済者が日本国内におけるストーカー被害について警察に届け出し、被害拡大を予防する対策(鍵交換や引越し等)をしている等、所定の条件を満たす場合にお支払いする見舞金です。

※当見舞金は、共済事業の剰余金の一部を積み立てた中からお支払いするため、積み立ての状況によっては、金額等を変更する場合があります。

Supporting your studies with a fixed amount premium for necessary coverage for student life in Japan!

留学生の生活に必要な定額保障で学業継続をバックアップ!



CO-OP Student Comprehensive Mutual Insurance G500 Course CO・OP学生総合共済 G500コース

Annual premium 1年間の掛金 **6,000 yen** 6,000円 500 yen per month 1ヵ月あたり **500円**

Coverage table 保障表 **Covers the student's injuries and illness** 学生本人のケガや病気を保障

Eligible age for subscription (As of effective date)/ Fully 34 years old or younger Date of termination of insurance coverage/ Final day of year and month of scheduled graduation (up to the maturity day of 35 years old)
加入できる年齢(発効日時点) / 満34歳以下 保障の終了日 / 卒業予定年月の末日(最長満35歳の満期日まで)

Illness and Injury 病気・ケガ	Hospitalization 360 days from the first day 入院 1日目から360日分	5,000 yen per day 日額 5,000円
	Long-term hospitalization Hospitalization for 270 consecutive days or longer (Once per hospitalization only) 長期入院 270日以上連続した入院 (1回の入院について1回のみ)	300,000 yen 30万円
	Surgery If you have undergone surgery covered by the Mutual Insurance Rules and Regulations. Surgery after exceeding the maximum number of days of payment for hospitalization and outpatient treatment is also covered. 手術 共済事業規約に定める支払い対象手術を受けた場合 入院・通院の支払限度日数を超えた後の手術も対象	20,000 yen per surgery*2 1回の手術につき*2 20,000円
	Severe disability*1 For severe disability, regardless of illness or accident. *The amount of insurance payout will depend on the severity of the disability. 重度後遺障害*1 病気・事故問わず重度後遺障害となった場合 * 障害の程度に応じて金額が変わります。	Maximum 1,500,000 yen 最高 150万円
Injury ケガ	Outpatient treatment Within 180 days from the date of the accident, 90 days from the first day (Including fixation device coverage) When fixation devices are worn, 10 days of outpatient treatment will be counted. 通院 事故日から180日以内、1日目から90日分 (固定具保障を含みます) 固定具を装着した場合、10日分の通院があったものとみなします。	1,000 yen per day (Coverage for fixation device) Fixed 10,000 yen per accident 日額 1,000円 (固定具保障) 1事故につき定額 10,000円
	Post-accident disability Status of specified residual disability within two years from the date of the accident. * The amount of insurance payout will depend on the severity of the disability. 事故後遺障害 事故日から2年以内の所定の後遺障害状態 * 障害の程度に応じて金額が変わります。	Maximum 1,500,000 yen 最高 150万円
	Coverage for proactive mental health treatment If you have received treatment for mental illness こころの早期対応保障 精神疾患の診療を受けたとき	Once per Mutual Insurance period (one year) 10,000 yen 共済期間(1年)につき1回 10,000円

*1 Status of Grade 1, 2 and 3 of Disability Grades Table in the Enforcement Regulations of the Industrial Accident Compensation Insurance Act.

*2 If multiple surgeries are performed on the same day, you will get paid for one.

※1 労働者災害補償保険法施行規則の障害等級表の1級、2級、3級の状態。

※2 同日に複数の手術をされた場合は1回分をお支払いします。

CO-OP Student Comprehensive Mutual Insurance New Working Adult Course CO・OP学生総合共済 新社会人コース

The coverage outlined on this page four is not available to those who will return to your home country or go to a country other than Japan after graduating from or completing university in Japan.

このページで案内の保障は、日本の大学を卒業後または終了後に本国へ帰国、または日本以外の国へ行かれる方はお申し込みいただけません。

Those who plan to work in Japan after graduation can consider this coverage. 卒業後、日本国内で就職を行う予定の方がご検討ください。

CO-OP Student Comprehensive Mutual Insurance New Working Adult Course B1200 Course

CO・OP学生総合共済 新社会人コース B1200コース

Payment method: **Monthly payment/Account transfer**
Age to enroll (as of effective date)/Up to 29 years old
Coverage period/Until maturity date at age 30
掛金払込方法: **月払 / 口座振替**
加入できる年齢(発効日時点) / **満29歳まで**
保障期間 / **満30歳の満期日まで**

Monthly payment 月掛金 **1,200 yen** 1,200円

* New Working Adult Course is a course exclusively for renewing or novating CO-OP Student Comprehensive Mutual Insurance (KYOSAI). New subscriptions are not available.
* You cannot enroll in KYOSAI in the month of the expected graduation year. (If you are due to graduate in March 2027, you can enroll until February 2027.) If you wish to enroll in the New Working Adult Course, please subscribe as soon as possible.

※新社会人コースは、CO・OP学生総合共済の更新・更改専用コースです。新規加入はできません。

※CO・OP学生総合共済は卒業予定年月の加入はできません。(2027年3月卒業予定の場合、加入できるのは2027年2月まで) 新社会人コースをご希望の方は、お早めにご加入ください。

Coverage Details and Mutual Insurance Amount

Coverage Details 保障内容		New Working Adult Course B1200 Course Mutual Insurance Amount 新社会人コースB1200コース共済金額
Hospitalization for illness or accident (injury) (360 days from the first day)	病気入院・事故(ケガ)入院 (1日目から360日分)	10,000 yen per day 日額 10,000円
Outpatient treatment for accident (injury) *1 (Within 180 days from the date of the accident, 90 days from the first day)	事故(ケガ)通院*1 (事故日から180日以内 1日目から90日分)	2,000 yen per day 日額 2,000円
Surgery (If you have undergone surgery covered by the Mutual Insurance Rules and Regulations)	手術 (共済事業規約に定める支払対象手術を受けた場合)	50,000 yen per operation*4 1回の手術につき*4 50,000円
Long-term hospitalization (Hospitalization for 270 consecutive days or longer)	長期入院 (270日以上連続した入院)	600,000 yen 60万円
Severe disability*2 (Regardless of illness or accident)	重度後遺障害*2 (病気・事故問わず)	Amount varies depending on the degree of disability. 障害の程度に応じて金額が変わります Maximum 6 million yen 最高 600万円
Post-accident disability (Status of specified residual disability within two years from the date of the accident)	事故後遺障害 (事故日から2年以内の所定の後遺障害状態)	Amount varies depending on the degree of disability. 障害の程度に応じて金額が変わります Maximum 6 million yen 最高 600万円
Death (Regardless of illness or accident)	死亡 (病気・事故問わず)	1 million yen 100万円
Accidental death (Within two years from the date of the accident)	事故死亡 (事故日から2年以内)	The above amount plus 500,000 yen 上記にプラス 50万円
Death of parent or guardian/severe disability of parent or guardian*3	親扶養者死亡・親扶養者重度障害*3	50,000 yen 5万円
Accidental death of guardian /severe disability of guardian due to accident*3 (Within two years from the date of the accident)	扶養者事故死亡・扶養者事故重度障害*3 (事故日から2年以内)	500,000 yen 50万円

*1 If a fixation device is fitted as per the doctor's instructions, 10 days of mutual insurance for outpatient treatment for injury might be added to the number of days you undergo outpatient treatment.

*2 Status of Grade 1, 2 and 3 of Disability Grades Table in the Enforcement Regulations of the Industrial Accident Compensation Insurance Act.

*3 Status of ②③④ of Grade 1, Grade 2 and Grade 3 of the Disability Grades Table in the Enforcement Regulations of the Industrial Accident Compensation Insurance Act.

*4 If multiple surgeries are performed on the same day, you will get paid for one.

* To apply for the NWA Course, the family members in the same household or the applicant must be a member of a regional co-op in Japan.

* B1200 Course does not include compensation for stalking victims.

* If you make preliminary application for the NWA Course at the time of enrollment in Co-op Student Comprehensive Mutual Insurance, the monthly premium will not accrue during the school year.

*1 医師の指示により固定具を装着した場合、ケガ通院共済金10日分が通院日数に加算される場合があります。

*2 労働者災害補償保険法施行規則の障害者等級表の1級、2級、3級の状態。

*3 労働者災害補償保険法施行規則の障害者等級表の1級、2級、3級の②③④の状態。

*4 同日に複数の手術をされた場合は1回分をお支払いします。

※新社会人コースは、同一世帯のご家族またはご本人が地域の生協(コープ)の組合員である必要があります。

※B1200コースにはストーカー被害見舞金はありません。

※CO・OP学生総合共済加入時に新社会人コースに事前申込されても月掛金は在学中には発生いたしません。

Advance application is recommended.
事前申込がおすすめです。

Peace of mind continues after graduation. New Working Adult Course 卒業後も安心が続くCO・OP学生総合共済 新社会人コース

●To apply in advance for the New Working Adult Course, the family members in the same household or the applicant must be a member of a regional co-op in Japan.

●Even if you are not currently a member of a regional co-op in Japan, you can apply in advance for the New Working Adult Course. If you are not a member of a regional co-op, the contract information, including your guardian's information, may be provided to the regional co-op where the guardian lives, and the regional co-op may guide the guardian to join the co-op. After finishing the formalities for joining the co-op, your advance application will be completed.

●新社会人コース事前申込には、同一世帯のご家族またはご本人が日本の地域生協(コープ)の組合員である必要があります。

●現在、日本の地域生協に加入されていない方でも、新社会人コースの事前申込ができます。地域生協に未加入の場合、扶養者情報を含む契約情報を扶養者がお住いの地域生協に提供し、地域生協より扶養者宛に生協加入のご案内を行う場合があります。生協加入のお手続き後、事前申込が成立します。

New enrollment only for the CO-OP Student Comprehensive Mutual Insurance New Working Adult Course is not available. If you wish to take out, please enroll in CO-OP Student Mutual Aid.

CO・OP学生総合共済 新社会人コースのみの新規加入はできません。ご希望の方はCO・OP学生総合共済にご加入ください。

Recommended points ■ **おすすめポイント**

Personal Liability Insurance for Students (=GAKUBAI)

(Without special clause for persons living alone)

学生賠償責任保険
(一人暮らし特約なし)

19H

POINT 1



This insurance covers when you cause a compensated accident during an internship or while doing part time work, or while abroad.

インターンシップ中やアルバイト中、さらに海外での賠償事故も保障します

POINT 2

In case you cause an accident involving another person while conducting an experiment in a laboratory or while in training, this covers compensation. Or you cause an accident while in medical training, this covers costs required for measures to prevent the spread of infection within the facility, and for medical treatment.

実験・実習中に発生した加害事故による賠償金や、医療実習中に発生した事故による院内感染の予防措置・治療の費用を保障します

POINT 3



This covers liability for cases where you cause another person injury while riding a bicycle or you damage another person's belongings.

Up to a limit of **300 Million Yen** per one accident

自転車乗車中に他人をケガさせたり他人の財物を壊した場合など、1事故最高3億円まで保障します

• Students commuting from parental home*1 • Students living or to live in apartments or dormitories, etc., who do not need insurance cover for living alone to protect against the risks involved in their "residence", etc. • Insurance cover applies in Japan and overseas.

● 実家通学の方*1 ● アパート、寮などにお住まい(予定)で、「お住まい」等を取り巻くリスクにそなえる一人暮らしのための保障が不要な方 ● 国内・国外の保障です。

The contents of this pamphlet are provided in English just for reference, with the Japanese version prevailing. ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

Without special clause for persons living alone is insurance cover for compensated accidents that may occur during daily life, regular classes or internships, etc.

「一人暮らし特約なし」は、日常生活、正課の講義、インターンシップ中などにおける賠償事故を保障する保険です。

Insurance premium for one year*2

1年間の保険料*2

1,800 Yen 1,800円

Insurance coverage limit / insurance amount

支払限度額・保険金額

Coverage for Personal Liability*3

★Special clause for daily life personal liability compensation
☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.)
☆Set of compensation special clause (special clause for daily life personal liability compensation) for insured student only

個人賠償責任保障*3

★日常生活個人賠償責任補償特約
☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生等用)セット
☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット

Occurring during daily life and practical training

Compensated accidents (including regular classes, part-time work, internships, etc.) (in Japan and abroad)
Coverage for compensation liability to another person in daily life.
Example: Accidentally damaged or broke someone's property or goods.
Accidentally injured a student during an educational training session.
Dropped and broke a laptop computer borrowed from a company during an internship there.
Injured a passerby while riding a bicycle, etc.
Temporary expenses might be paid. Please see p.25 for details.

日常生活および実習中

(正課の講義・アルバイト・インターンシップ等を含む)における賠償事故(国内・国外)
日常生活での他人に対する賠償責任を保障例)・他人の財物や商品を誤って破損させた
・教育実習中に誤って生徒にケガをさせた
・就業体験先から借りたパソコンを落として破損させた
・自転車で通行人にケガをさせた など
臨時費用をお支払いする場合があります。詳細はp.25をご確認ください。

Up to a limit of 300 Million Yen per one accident

(The coverage limit is 5 million yen for accidents involving recorded information of information system, etc.)

(Including out-of-court settlement mediation services/In Japan)

1事故最高 **3億円**まで
(情報機器等の記録情報の事故は500万円を限度とします。)
(示談交渉サービス付/国内)

Coverage for Liability for Infringement of Personal Rights*4

人格権侵害賠償責任保障*4

Compensated accidents (infringement of personal rights) (in Japan and abroad) occurring during regular classes, etc. (including internships)
Coverage for costs relating to liability for infringing another person's privacy or defaming a person while participating in regular classes, etc.

正課の講義

(インターンシップ含む)等における賠償事故(人格権侵害)(国内・国外)
正課の講義等における他人のプライバシー侵害や名誉毀(き)損に対する損害賠償責任を負担した場合を保障

Annual up to a limit of 5 Million Yen

年間最高 **500万円**まで

Coverage for Expenses Occurred in Infection Prevention

感染事故損害防止費用保障

Coverage of costs for measures of prevention of infection or treatment related to an accident occurring during medical related training as part of regular classes, etc. (In Japan and abroad)
正課の講義等における医療関連実習で発生した事故に伴う感染予防措置・治療の費用を負担した場合を保障(国内・国外)

Annual up to a limit of 5 Million Yen

年間最高 **500万円**まで

Coverage for condolence for compensation gifts to injured parties

★Special clause for compensation for condolence gifts to injured parties
☆Set of special clause relating to the scope of the insured (for special clause for compensation for condolence gifts to injured parties)

Coverage for costs incurred if someone is injured in an accident you cause and a voluntary payment is made following social custom, instead of paying money on a liability claim, with the consent of the insurance company (cost of condolence money, sympathy money on hospital visit, and sympathy gift).

傷害見舞費用保障

★傷害見舞費用補償特約
☆被保険者の範囲に関する特約(傷害見舞費用補償特約用)セット

事故により他人にケガを負わせた場合、損害賠償金を支払うことなく、保険会社の同意を得て慣習として支払った費用(弔慰金、入院見舞金等の費用および見舞品の購入費用)を負担した場合を保障

Up to a limit of 500,000 Yen per one injured party

(The above refers to a sympathy payment for costs incurred in the case of death, and the amount will differ depending on the reason for the cost. However, there is an overall up to a limit of one million yen per one accident.)

被害者1名につき最高 **50万円**まで

(上記は死亡見舞費用保険金の場合であり、費用の種類によって金額は異なります。ただし1事故につき最高100万円までとなります。)

Coverage for disability*5

☆Set of special clause for death insurance payment exemption
☆Set of special clause for compensation for natural disaster risk

Coverage for specified disabilities of the insured caused by an injury.

後遺障害保障*5

☆死亡保険金対象外特約セット ☆天災危険補償特約セット

ケガにより被保険者が所定の後遺障害を負った場合を保障

Up to a limit of 100,000 Yen
最高 **10万円**まで

*1 Only the student him/herself is covered and their families are not eligible. (Please see p.30 regarding coverage for condolence gifts to injured parties.)

*2 If you take out an insurance policy between April 2 and April 30, 2026, there will be no change in the insurance premium.

*3 Insurance payments will not be made in the following cases. (For details, please refer to p. 28.)

- Liability for injury to third parties caused by automobiles, motorcycles (including mopeds) and electric scooters (with engine).
- Liability for injury to participants of sports activities (in case that there is no occurrence of legal liability)
- Liability for matters under the administrative responsibility of the university (in case that an individual is not legally liable)

*4 Coverage for Liability for Infringement of Personal Rights does not include out-of-court settlement mediation services.

*5 Depending on the level of the disability, the insurance payment will differ.

※1 保障の対象となるのは学生本人であり、ご家族は対象ではありません。(傷害見舞費用保障についてはp.30をご参照ください。)

※2 2026年4月2日から4月30日に中途加入する場合、保険料は変わりません。

※3 下記のような場合は保険金をお支払いできません。(詳細はp.28をご参照ください)

- 自動車、バイク(原付を含む)、キックボード(エンジン付)による第三者への賠償責任
- スポーツにおける参加者間の賠償責任(法律上の賠償責任が発生しない場合)
- 大学の管理責任下での賠償責任(法律上個人に責任がない場合)

※4 人格権侵害賠償責任保障には示談交渉サービスはありません。

※5 後遺障害の程度により、支払う保険金の額が異なります。

Includes out-of-court settlement mediation services

示談交渉サービス付 19H
(This service is available for liability from compensated accidents in Japan only.) (国内での賠償事故) 19HK

In the out-of-court settlement mediation service, where the insured of this insurance is responsible for an accident, and the consent of the insured and the other party has been obtained, the insurance company negotiates with the injured parties and resolves the issue on behalf of the insured.

示談交渉サービスとは、この保険の被保険者が加害者となったとき、相手方および被保険者の同意が得られた場合、被保険者に代わって保険会社が被害者と折衝し解決するサービスです。

Available 24 hours a day

Requests for insurance payment for accidents can be made by calling the CO-OP Kyosai Center or on the internet.

24時間受付OK

保険金請求は、コープ共済センターへ電話またはインターネットでの事故受付も可能です。



Payment examples on coverage for personal liability

個人賠償責任保障のお支払事例

Bicycle accident

自転車事故



While riding a bicycle, hit a stopped car, and caused damage.

自転車走行中、停車中の車にぶつかり損害を与えた。

Insurance payout 873,180 Yen
支払保険金 873,180円

Accident in daily life

日常生活における事故



Dropped a suitcase on the escalator and hit a person below, injuring him or her.

エスカレーターでスーツケースを落としてしまい、下にいた相手に当たり負傷させてしまった。

Insurance payout 403,439 Yen
支払保険金 403,439円

Recommended points (Set up rented room coverage on GAKUBAI insurance policy) (Fire and other coverage for housing)

おすすめポイント (学生賠償責任保険にお部屋の保障をセット) (住まいの火災などの保障)

Personal Liability Insurance for Students (=GAKUBAI)

(With special clause for persons living alone)

学生賠償責任保険
(一人暮らし特約あり)

19HK

●Students living or to live in apartments or dormitories, etc., who need insurance cover for living alone to protect against the risks involved in their "residence", etc.*1 ●The special clause for persons living alone (except Coverage for emergency travel costs for insured's parents to rush to the aid of the insured) covers in Japan only. ●A "rental agreement" is required to subscribe. (You can subscribe before you move in.) ●It is not possible to subscribe only to the part of special clause for persons living alone.
●アパート、寮などにお住まい(予定)で、「お住まい」等を取り巻くリスクにそなえる一人暮らしのための保障が必要な方*1 ●一人暮らし特約(除く父母駆けつけ費用保障)は国内のみの保障です。●ご加入にあたって「賃貸借契約」が必要です。(入居前でも加入できます。) ●一人暮らし特約部分のみの加入はできません。

The contents of this pamphlet are provided in English just for reference, with the Japanese version prevailing. ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

POINT 4



With special clause for persons living alone*
一人暮らし特約(注)

Coverage for Tenant Liability

The above covers compensated accidents caused by water leakage, etc. to individual rented housing (includes out-of-court settlement mediation services) up to a limit of **10 million yen per one accident.**

借家人賠償責任保障

水もれ等による、借用住宅への賠償事故を1事故最高 **1,000万円**まで保障します
(示談交渉サービス付)

POINT 5



With special clause for persons living alone*
一人暮らし特約(注)

Coverage for household goods

The above covers damage to household goods due to fire and water in rented house (including residential premises), as well as coverage for the theft of household goods, cash or bicycle, etc.

家財保障

住宅(敷地を含む)内での火災・水ぬれなどによる家財の損害や、家財や現金・自転車の盗難にも対応します

POINT 6



With special clause for persons living alone*
一人暮らし特約(注)

Coverage for emergency travel costs for insured's parents to rush to the aid of the insured

Coverage for travel, accommodation, etc. incurred by the insured's parents in going to the aid of the insured, in the event that the insured has been hospitalized for three consecutive days or longer.

父母駆けつけ費用保障

3日以上続けて入院した場合などに親族が現地に駆けつけるために支出した交通費・宿泊費等を保障します

"With special clause for Persons Living Alone", includes the coverage on pp. 5-6 (19H), as well as covers damage to rented housing, household goods and theft. 「一人暮らし特約あり」は、p.5 ~ 6の保障(19H)がすべて含まれ、さらに借用住宅の損害や家財・盗難にも対応します。

Insurance premium for one year*2

8,500 Yen 8,500円

1年間の保険料*2

Insurance coverage limit / insurance amount

支払限度額・保険金額

Coverage for Tenant Liability*3

★Special clause for compensation for tenant liability (all risk)
☆Set of special clause for resolution of compensated accidents

借家人賠償責任保障*3

★借家人賠償責任補償(オールリスク)特約
☆賠償事故の解決に関する特約セット

Coverage for tenant liability*3

Coverage of legally required compensatory liability to the lessor (landlord) if their rented housing is damaged due to the negligence of the insured.

借家人賠償責任保障*3

被保険者の過失により、借用住宅が損壊し、貸主(大家)に対する法律上の賠償責任を負った場合を保障

Up to a limit of **10 Million Yen** per one accident

Includes out-of-court settlement mediation services

1事故最高 **1,000万円**まで
(示談交渉サービス付)

Coverage for Household Goods*4

★Special clause (for university students etc.) for compensation for private property for daily life in housing
☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special clause (for university students etc.) for compensation for private for daily life in housing

家財保障*4

★住宅内生活用動産補償(大学生等用)特約
☆住宅内生活用動産補償(大学生等用)特約の保険の対象および損害額の上限変更に関する特約セット

Coverage for household goods

Coverage for damage caused by fire or water, etc. to household goods in the rented house (including the residential premises).

家財保障

火災・水ぬれなどによる住宅(敷地を含む)内の家財の損害を保障

Up to a limit of **2 Million Yen** per one accident

1事故最高 **200万円**まで

Coverage for damaged or soiled household goods

Coverage for damaged or soiled household goods in the insured's rented house (including the residential premises) due to a sudden and unexpected accident.

破損・汚損保障

不測かつ突発的な事故で被保険者の住宅(敷地を含む)内の家財などが破損・汚損した場合を保障

Up to a limit of **500,000 Yen** per one accident

(Deductible: 10,000 Yen)
1事故最高 **50万円**まで
(免責金額1万円)

Coverage for theft of household goods / bicycles

Coverage for damage of theft of household goods or bicycle from rented house (including residential premises)

家財・自転車盗難保障

住宅(敷地を含む)内の家財や自転車が盗まれた場合の損害を保障

Up to a limit of **500,000 Yen** per one accident

1事故最高 **50万円**まで

Coverage for Household Goods*4

★Special clause (for university students etc.) for compensation for private property for daily life in housing
☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special clause (for university students etc.) for compensation for private for daily life in housing

家財保障*4

★住宅内生活用動産補償(大学生等用)特約
☆住宅内生活用動産補償(大学生等用)特約の保険の対象および損害額の上限変更に関する特約セット

Coverage for theft of cash

Coverage for theft of cash, etc. from rented house (including residential premises)

現金盗難保障

住宅(敷地を含む)内において現金などが盗まれた場合を保障

Temporary expenses

Coverage for temporary expenses arising from damage incurred with household goods in rented house (including residential premises), including theft.

臨時費用

住宅(敷地を含む)内の家財に損害を被ったときに生じる臨時費用を保障 ※盗難も対象

Up to a limit of **100,000 Yen** per one premise
1敷地につき **10万円**まで

10% of compensation insurance payment
(Maximum amount of up to 200,000 Yen per one accident per one residence area.)

損害保険金の **10%**
(1事故1敷地ごとに最高20万円まで)

Coverage for repair costs of rented housing

Coverage for broken window panes or door locks caused by a theft if the insured is required to pay for the repair costs.
Coverage for damage to rented housing caused by the moving, loading/ unloading of furniture or burglary, or the breakage of windows by thrown stones, etc.

借用住宅修理費用保障

盗難に遭い窓ガラスやドアの錠を壊され、修理代を負担しなければならない場合などを保障
家具移動や搬入搬出または盗難における借用住宅内の損傷や投石などによる窓ガラスの破損等を保障

Coverage for repair of water pipes

Coverage for repair costs of bursting of water pipes caused by frozen, etc. in rented housing

水道管修理費用保障

借用住宅の水道管の凍結による破裂などの修理費用を保障

Up to a limit of **150,000 Yen** per one accident

1事故最高 **15万円**まで

Up to a limit of **100,000 Yen** per one accident per one residence area

1事故1敷地ごとに最高 **10万円**まで

Coverage for Repair Costs

★Special clause (for university students etc.) for compensation for rented housing repair cost

修理費用保障

★借用住宅修理費用補償(大学生等用)特約

Coverage for Emergency Travel Costs for Insured's Parents to Rush to the Aid of the Insured

★Special clause for compensation for rescuers' expenses (Hospitalization comprehensive type)
☆Set of special clause for compensation for illness (Special clause for compensation for rescuers' expenses (Hospitalization comprehensive type))

父母駆けつけ費用保障

★救護者費用等補償(入院ワイド型)特約
☆疾病補償特約(救護者費用等補償(入院ワイド型)特約用)セット

Coverage for emergency travel costs for insured's parents to rush to the aid of the insured (rescuer's expenses)

Coverage for travel, accommodation, etc. incurred by the insured's parents in going to the aid of the insured, in the event that the insured has been hospitalized for three consecutive days or longer due to disease or injury, or due to an accident it cannot be confirmed whether the insured will survive or not.

父母駆けつけ費用保障(救護者費用)

ケガや病気のため、3日以上続けて入院した場合や、事故により生死が確認できない場合等に、親族が現地に駆けつけるために支出した交通費・宿泊費等を保障

Up to a limit of **100,000 Yen** per one accident per one residence area
1事故1敷地ごとに最高 **10万円**まで

*1 Only the student him/herself is covered. In addition, the coverage is tied to the student him/herself regardless of their place of residence.

*2 If you take out an insurance policy between April 2 and April 30, 2026, there will be no change in the insurance premium.

*3 Insurance payment cannot be made in the following cases. (For details, please see p. 34.)

- Damage caused by defects, corrosion, rust, mold, or any natural wear and tear
- Damage resulting from earthquakes, volcanic eruptions, or tsunami

*4 Insurance payment cannot be made for loss due to theft outside of the insured's house (including residential premises) including having one's wallet stolen while commuting to school.

※1 保障の対象となるのは学生本人のみです。また居住地を問わず学生本人に紐づいた保障です。

※2 2026年4月2日から4月30日に中途加入する場合、保険料は変わりません。

※3 下記のような場合保険金はお支払いできません。(詳細は、p.34をご参照ください。)

- 欠陥、腐食、さび、かび、その他自然消耗などを原因とする損害
- 地震・噴火・津波による損害

※4 通学路上で財布を盗まれたような住宅(敷地を含む)外での盗難事故などはお支払いできません。

*Please note: Special clause for Persons Living Alone refers to such as special clause for compensation for tenant liability (all risk) for the resolution of compensated accidents, the special clause for compensation for private property for daily life in housing (for university students etc.), the special clause (for university students etc.) for compensation for rented housing repair cost and special clause for compensation for rescuers' expenses (hospitalization comprehensive type).

(注) 「一人暮らし特約」とは、賠償事故の解決に関する特約付借家人賠償責任補償(オールリスク)特約、住宅内生活用動産補償(大学生等用)特約、借用住宅修理費用補償(大学生等用)特約、救護者費用等補償(入院ワイド型)特約等を指します。

Coverage for pre-matriculation living alone compensation

入学前一人暮らし賠償保障について

Limited to the new policies for Personal Liability Insurance for Students (With special clause for persons living alone), the insurance covers damages incurred due to the bearing of legal liability for compensated accidents during the Coverage for pre-matriculation living alone compensation period. (See p. 38.)
学生賠償責任保険(一人暮らし特約あり)に新たに加入した場合に限り、入学前一人暮らし賠償保障期間に発生した賠償事故によって法律上の賠償責任を負担することによって被る損害を保障します。(p.38参照)

Includes out-of-court settlement mediation services 示談交渉サービス付 **19H**
(This service is available for liability from compensated accidents in Japan only.) (国内での賠償事故) **19HK**

For details, please refer to the middle part of page 6.

詳しくはp.6中段をご覧ください。



Contract Intent Confirmation Form 契約意向確認書

CO-OP Student Comprehensive Mutual Insurance CO・OP学生総合共済

◆ When filling in Subscription Application Form ③ (Contract Intent Confirmation Form), please carefully read the following.

◆ 加入申込書③(申込欄:「契約意向確認」)の回答にあたって、以下をお読みください。

In the Student Comprehensive Mutual Insurance brochure "Contract Intent Confirmation Form" and "Explanation of Important Matters", the official name "CO-OP Student Comprehensive Mutual Insurance" is given. In all other instances, the name "Student Comprehensive Mutual Insurance" is given.

学生総合共済パンフレットの「契約意向確認書」「重要事項説明書」では正式名称である「CO・OP学生総合共済」と表記しています。それ以外では、略称として「学生総合共済」と表記しています。

1 Information on the insurance coverage, insurance period, mutual insurance premiums and insurance expiration procedures (automatic transition etc.) of the CO-OP Student Comprehensive Mutual Insurance you are applying for

1 お申し込みのCO・OP学生総合共済の保障内容、保障期間、共済掛金、満期時の手続き(自動移行など)について

Mutual insurance coverage start date and coverage period

For details of the insurance coverage, please refer to Coverage Table and Explanation of Important Matters.

The mutual insurance and insurance contract will become valid upon receipt of the installment and premium along with the application.

[共済の保障開始日と保障期間について]

保障内容等については、保障表や重要事項説明書でご確認ください。

共済・保険は、申し込みとあわせ、掛金・保険料を領収した上で契約が有効となります。

Mutual Insurance 共済	New students 新入生の方	Mutual Insurance period for the first year 初年度の共済期間	Payment method for the following year 次年度の払込方法	Termination of coverage 保障の終了
	If you apply by March 31 of the enrollment year 入学年3月31日までに お申し込みされた方	From 12:00 midnight on April 1 of the enrollment year to March 31 of the following year 入学年4月1日午前0時から 翌年3月31日まで	Account transfer (annual payment) <input type="checkbox"/> 座振替 (年払)	Until the last day of your scheduled year and month of graduation 卒業予定年月の末日まで
	If you apply on and after April 1 4月1日以降申し込みの方			
E.g.: 例	If you apply on April 15 of the current year 当年4月15日に お申し込みされた方	From 12:00 midnight on April 16 of the current year to April 30 of the following year 当年4月16日午前0時から 翌年4月30日まで	Account transfer (annual payment) <input type="checkbox"/> 座振替 (年払)	Until the last day of your scheduled year and month of graduation 卒業予定年月の末日まで

《Reference》 Insurance 《参考》 保険	New students 新入生の方	Insurance period for the first year 初年度の保険期間	Payment method for the following year 次年度の払込方法	Termination of coverage 保障の終了
	Those who have paid in the premiums by March 31 of the enrollment year 入学年3月31日までに 払込みをされた方	From 12:00 midnight on April 1 of the enrollment year to 16:00, April 1 of the following year 入学年4月1日午前0時から 翌年4月1日午後4時まで	Account transfer (annual payment) <input type="checkbox"/> 座振替 (年払)	Until 16:00, April 1 of your scheduled year of graduation 卒業予定年の4月1日午後4時まで
	If you apply on and after April 1 4月1日以降払込みの方			
E.g.: 例	Those who have paid premiums on April 15 of the current year 当年4月15日に 払込みをされた方	From 12:00 midnight on April 16 of the current year to 16:00, April 1 of the following year 当年4月16日午前0時から 翌年4月1日午後4時まで	Account transfer (annual payment) <input type="checkbox"/> 座振替 (年払)	Until 16:00, April 1 of your scheduled year of graduation 卒業予定年の4月1日午後4時まで

[Procedures at the time of maturity]

When your insurance period expires, we will guide you through the procedure at maturity. If there is no procedure, it will be as follows.

[満期時のお手続きについて]

満期時に、お手続きのご案内をします。なお、お手続きがない場合、次の通りとなります。

CO-OP Student Comprehensive Mutual Insurance Coverage for students CO・OP学生総合共済 学生向けの保障	The contract will be terminated. If you have pre-applied for New Working Adult Course(B1200 course), policyholders will be renewed (novated) to B1200 course. 契約終了となります。 ※新社会人コース(B1200コース)に事前申込している場合は、B1200コースに更新(更改)します。
CO-OP Student Comprehensive Mutual Insurance New Working Adult Course CO・OP学生総合共済 新社会人コース	Policyholders will be automatically transferred to the next course. [B1200 course] → 1000 yen Course with tolerant requirements If you have already subscribed to 《Tasukeai》 at the time of maturity of New Working Adult Course (B1200 course), this NWA course will not be automatically transferred, and shall end at maturity date. 次のコースに自動移行となります。 [B1200コース] → 告知緩やか1000円コース ※新社会人コース(B1200コース)の満期時点で既に《たすけあい》にご加入の場合、新社会人コースは自動移行せず、満期終了します。

2 Mutual insurance period and payment or non-payment of maturity refunds, cancellation refunds or rebates

2 共済期間や満期金・解約返戻金・割戻金の有無について

Please confirm the insurance policy you are applying for.

お申し込みいただく商品について、ご確認ください。

Insurance policy 商品	Mutual Insurance period 共済期間	Maturity refund 満期金	Cancellation refund 解約返戻金	Rebate* 割戻金*
CO-OP Student Comprehensive Mutual Insurance CO・OP学生総合共済	One year (The period is automatically renewed until the insurance cover termination of each course.) 1年間 (各コースの保障終了日までは自動的に更新します)	No なし	Yes あり	Yes あり

*If there is surplus remaining after settlement of accounts, this is returned in the form of rebates. (This does not constitute a promise of payment.)

※決算後に剰余金が生じた場合、割戻金として還元します。(お支払いを確約するものではありません。)

3 Importance of matters to be declared 3 告知事項の重要性について

If you fail to answer questions about your health (matters to be declared) properly, your contract may be terminated (cancelled), and it may not be possible to make any Mutual Insurance payments to you. Even if you have reported something verbally to a co-op representative, this does not count as having answered the matters to be declared. If you are unsure of anything regarding the matters to be declared, contact your co-op representative.

健康状態についての質問(告知事項)に正しく回答いただかないと、契約を終了(解除)とし、共済金をお支払いできない場合があります。生協の担当者などに口頭でお話しされても、告知事項に回答したことになりません。告知事項について不明な点は、生協へお問い合わせください。

4 Hospitalizations, surgeries and outpatient treatment for injury, etc., that qualify for insurance payments

4 お支払いの対象となる入院、手術、ケガ通院などについて

All items specified in the Mutual Insurance Rules and Detailed Procedures qualify for insurance payments. Depending on the details, there are some cases that do not qualify for insurance payments. The table below gives some typical examples.

共済事業規約・細則で定められているものが保障の対象となります。内容によっては保障の対象とならない場合があります。下表は代表的な例です。

	Examples of cases where insurance can be paid お支払いの対象となる例	Examples of cases where insurance cannot be paid お支払いの対象とならない例
Hospitalization 入院	<ul style="list-style-type: none"> ■ Hospitalization that fulfils the following three conditions <ol style="list-style-type: none"> Cases covered by health insurance. Cases treated by a hospital as "hospitalization". Cases corresponding to "hospitalization", as specified in the Mutual Insurance Rules and Detailed Procedures *Treatment by a physician is necessary and would be difficult to administer outside of hospital, requiring hospitalization for the purposes of medical treatment under constant medical supervision. E.g. Hospitalization for the treatment of pneumonia, heart attack, imminent preterm birth, etc. ■ 次の3点を満たす入院 <ol style="list-style-type: none"> 健康保険の適用対象となるもの 病院で「入院」と扱っているもの 共済事業規約・細則に定める「入院」に該当するもの* ※医師による治療が必要であり、かつ自宅等での治療が困難なため、病院に入り、常に医師の管理下において治療に専念する入院。 (例)・肺炎での入院・心筋梗塞での入院・切迫早産での入院 など 	<ul style="list-style-type: none"> ■ Cases not covered by health insurance ■ Cases not treated as "hospitalization" by an hospital ■ Cases not corresponding to "hospitalization", as specified in the Mutual Insurance Rules and Detailed Procedures E.g. <ul style="list-style-type: none"> Hospitalization for normal delivery Hospitalization for comprehensive medical examination Hospitalization for cosmetic surgery, etc. ■ 健康保険の適用とならないもの ■ 病院で「入院」と扱われていないもの ■ 共済事業規約・細則に定める「入院」に該当しないもの (例)・正常分娩での入院 ・人間ドックでの入院 ・美容整形での入院 など
Surgeries 手術	<ul style="list-style-type: none"> ■ Surgery for the direct purpose of treatment of illness or injury, which is covered by the Mutual Insurance Rules and Detailed Procedures * Restrictions on payments may apply. E.g. <ul style="list-style-type: none"> Surgery to remove tumors, cataract surgery, appendicitis surgery, etc. ■ 病気やケガの治療を直接の目的として受けた共済事業規約・細則で支払対象としている手術※お支払いについて制限がある場合があります。 (例)・腫瘍を摘出する手術・白内障の手術・虫垂炎の手術 など 	<ul style="list-style-type: none"> ■ Surgeries not for the direct purpose of the treatment of illness or injury E.g. Surgeries for the purpose of examination or biopsy, surgical procedures for cosmetic surgery ■ Surgeries not recognized in the Mutual Insurance Rules and Detailed Procedures as qualifying for payment. E.g. Surgeries for treatment of wounds or the extraction of teeth. ■ 病気やケガの治療を直接の目的としない手術 (例)・検査、生検目的の手術・美容整形の手術 など ■ 共済事業規約・細則で支払対象としていない手術 (例)・創傷処理・抜歯手術 など
Outpatient treatment for injury ケガ通院	<ul style="list-style-type: none"> ■ Cases where all of the following three conditions are met <ol style="list-style-type: none"> Sudden (an injury that occurs suddenly) By chance (an injury that occurs unforeseeably) Extrinsic (an injury that occurs as a result of something external to the insured) E.g. Burns caused by steam from a rice cooker, bruising caused by falling off a bicycle, etc. ■ 次の3つの条件をすべて満たしているもの <ol style="list-style-type: none"> ①急性性(突発的なできごと) ②偶然性(予見されないできごと) ③外因性(原因が被共済者の身体の外部から作用すること) (例)・炊飯器の蒸気でやけど・自転車で転倒し打撲 など 	<ul style="list-style-type: none"> ■ Cases in which any one of the three conditions described at left is not met E.g. Baseball elbow, Tennis elbow, muscle fatigue, recurrent dislocation, tendonitis, fatigue fracture, fracture due to osteoporosis, shoe sores and blisters, chilblains, stiff neck from sleeping position, heatstroke, contagious illnesses (impetigo, chickenpox), otitis media, conjunctivitis, makeup rash, medicine rash, paronychia, ingrown toenail, scratching of insect bites, etc. ■ Those that do not fall under the category of "outpatient treatment" as stipulated in the Mutual Insurance Rules and Detailed Procedures ■ Outpatient treatment after the insured person has healed to the extent that it does not interfere with normal life or work ■ 左の3つの条件をどれか1つでも満たさないもの (例) 野球肘・テニス肘・筋肉痛・習慣性脱臼・けんしょう炎・疲労骨折・骨粗鬆症の原因とする骨折・靴擦れ・しもやけ・寝ちがい・熱中症・感染症(とびひ・水ぼうそうなど)・中耳炎・結膜炎・化粧かぶれ・薬かぶれ・爪周囲炎・陥入爪(まさ爪)・虫にさされかきむしる など ■ 共済事業規約・細則に定める「通院」に該当しないもの ■ 平常の生活または業務に支障のない程度に治癒した以降の通院

5 Matters to be checked

◆ Please answer items 1 to 5, above, in the subscription application form ③ (Contract Intent Confirmation Form).

5 「ご確認ください」について

◆ 以上、1～5について加入申込書③(申込欄:「契約意向確認」)へご回答ください。

Your Mutual Insurance policy is a very important contract. Please check the following three points before making your application.

共済は大切な契約です。以下の3点をご確認の上、お申し込みください。

1. Be sure that you have read the Explanation of Important Matters. 1. 「重要事項説明書」を読んでいただくこと。
2. There are cases where Mutual Insurance cannot be paid. Be sure to read Explanation of Important Matters, II. "Information Requiring Attention". 2. 共済金をお支払いできない場合があること。重要事項説明書 II. 【注意喚起情報】をお読みください。

Mutual Insurance payment 共済金	Caution <example> 注意事項 (例)
Death, Serious disability, Hospitalization, Surgery, Death of a parent or a guardian 死亡・重度後遺障害・入院・手術・親扶養者死亡	No payment can be made if caused by an illness that began since before the effective date, and a Mutual Insurance cause within one year of the effective date. 発効日の前日以前に発病していた病気を原因とし発効日から1年以内の共済事由については、免責とします。
3. If you are cancelling an existing Mutual Insurance or insurance policy in order to subscribe to CO-OP Student Comprehensive Mutual Insurance Depending on the difference in insurance coverage, etc., between the policy you wish to cancel and the CO-OP Student Comprehensive Mutual Insurance, it may be disadvantageous for you to do this.	
3. 既にご加入の共済や保険を解約して、CO・OP学生総合共済に加入する場合 解約される商品とお申し込みされるCO・OP学生総合共済では、保障内容の違いなどで、加入者にとって不利益となる可能性があること。	

Those who are enrolled in CO・OP Kyosai "Tasukeai" can transfer to "Student Mutual Insurance" without interruption of coverage. For details, please contact the Co-op Kyosai call center at 0120-50-9431.
CO・OP共済「たすけあい」にご加入されている方は、保障が途切れることなく《学生総合共済》への移行が可能です。詳しくはコープ共済センター(0120-50-9431)までお問い合わせください。

Explanation of Important Matters 重要事項説明書

This Written Explanation of Important Matters includes important matters concerning the contract. **Please be sure to read it and apply after you have agreed.** If you have questions, please inquire with the University Co-op to which you belong. This does not include all details of the contract. For details regarding mutual insurance payment and matters handled after the conclusion of the contract, please be sure to see "Guide to the Contract" on our website. (If you would like to have a booklet sent to you after the contract comes into effect, contact the University Co-op to which you belong.)
この重要事項説明書は、ご契約に関する重要事項を記載したものです。必ずお読みいただき、ご了承の上お申し込みください。不明な点はご加入の大学生協にお問い合わせください。なお、契約内容のすべてを記載したものではありません。共済金のお支払いや契約後の取扱事項等の詳細は、ホームページに掲載する「ご契約のしおり」を必ずご確認ください。(契約発効後に冊子の送付をご希望の方は、ご加入の大学生協までご連絡ください。)

I Policy Outline

Included are matters we would particularly like you to confirm at the time of the contract.

1. Structure of the policy

(1) Features

- CO-OP Student Comprehensive Mutual Insurance exists in order to provide members with mutual aid, is authorized by the Ministry of Health, Labor and Welfare, and is carried out by Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation (hereinafter referred to as "CO-OP Kyosai"), in accordance with the provisions of the Consumer Co-operatives Act. In order to subscribe, you must be a member of a university co-operative (refer to (3) Scope of Policyholder or Insured).
- In policies on coverage for students (hereinafter referred to as the G1200 Course etc.) and New Working Adult Course to be presented upon graduation (hereinafter referred to as the B1200 Course etc.), the policy details are as per the Student Comprehensive Mutual Insurance Rules and Detailed Procedures.
- Visit the website to view the Mutual Insurance Rules and Detailed Procedures, and "Insurance Policy Guidebook" which describes an overview of the Mutual Insurance Rules and Detailed Procedures. (Written : in Japanese) <https://kyosai.univcoop.or.jp/guidance/outline.html>
- If you automatically transfer to <Tasukeai> 1000 yen course with tolerant requirements at the maturity of the B1200 course without following the procedures, your policy may be jointly underwritten by the federation which the co-operative belongs to and CO-OP Kyosai, depending on the co-op you are a member.



I 契約概要

ご契約の際し、特にご確認いただきたい事項を記載しています。

1. 商品のしくみ

①特徴

- CO・OP学生総合共済は、組合員の共済を図ることを目的に、生協法に基づき日本コープ共済生活協同組合連合会(以下、当会)が厚生労働省の認可を得て行う事業です。ご利用にあたっては、大学生協の組合員になっていただく必要があります(⇒「③契約者または被共済者の範囲」参照)。
- 学生向けの保障(以下、1200コース等)と、卒業時にご案内する新社会人コース(以下、B1200コース)の契約では、学生総合共済事業規約・細則の内容が契約内容となります。
- ※共済事業規約・細則、および共済事業規約・細則の内容を要約した「ご契約のしおり」は、ホームページでご覧いただけます。
<https://kyosai.univcoop.or.jp/guidance/outline.html>
- ※B1200コースの満期時にお手続きがなく《たすけあい》告知緩やか1000円コースに自動移行するとき、ご加入の生協によってはその生協が加盟する連合会と当会の共同引き受けとなる場合があります。

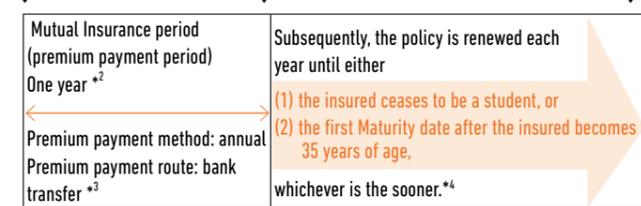
(2) Insurance coverage period, etc.

- The Mutual Insurance period is one year, and unless there is an application to cancel the policy, the policy is automatically extended while the insured is still a student (up until the maturity date of 35 years old)*1.
- Regarding the G1200 course, once the insured ceases to be a student, whether due to hav-

ing graduated or discontinued their studies, even during the Mutual Insurance period, their policy shall be cancelled from the day that they cease to become a student (in the case of graduation, this shall be the last day of the year and month of the scheduled graduation, and in the case of discontinuation, this shall be the date of discontinuation).

- Upon cancellation of the policy during the Mutual Insurance period, if there are any unexpired premiums, they will be refunded to the premiums transfer account when the policy is cancelled (insurance coverage finishes).

*1 For the B1200 course, up to the maturity date of 30 years old
[Example of a policy with an effective date of April 1, 2026 (schedule graduation: March, 2030)
Effective date Maturity date Insurance coverage termination date
April 1, 2026 March 31, 2027 March 31, 2030



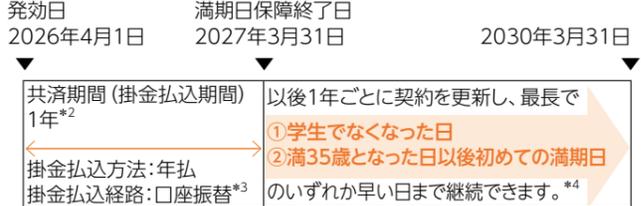
*2 If the effective date is not the 1st of the month, the Maturity date will fall on the last day of the month to which the effective corresponding date (the date one year after the effective date) belongs (e.g., if the effective date is April 6, the Maturity date will be April 30 of the following year).

*3 The premium payment route may be either bank transfer, cash, payment slip or credit card. However, this will depend on the handling method used by the university co-op of which you are a member.

*4 In the case of course B1200, you can continue until the first maturity date at age 30.
* For details on premiums and insurance coverage, refer to the Coverage Tables. Please read the Note of Confirmation of Contract Intent regarding the necessary procedure at the time of expiration of the term of contract, the maturity refund, and the cancellation refund.

②保障期間等

- 共済期間は1年ですが、解約等のお申し出がない限り、学生の期間(最長満35歳の満期日まで)*1は自動的に契約を更新します。
- G1200コース等について、卒業や退学等で学生でなくなった場合は、共済期間の途中であっても、学生でなくなった日(卒業の場合は申告いただいた卒業予定年月の末日、退学の場合は退学日)をもって契約は解約となります。
- 共済期間の途中で契約を解約する際、未経過掛金がある場合は、契約解約(保障終了)時に掛金振替口座に返金します。
*1 B1200コースの場合、最長満30歳の満期日まで
【2026年4月1日発効契約の例(卒業予定年月:2030年3月)】
発効日 満期日保障終了日
2026年4月1日 2027年3月31日 2030年3月31日



- *2 発効日が月の1日でない場合は、発効日当日(発効日の1年後にあたる日)の属する月の末日が満期日となります(例:発効日が4月6日の場合、満期日は翌年の4月30日)。
- *3 掛金の払込経路は、口座振替、現金払、払込票払またはクレジットカード払のいずれかとなります。ただし、ご加入の大学生協が取り扱う方法に限りです。
- *4 B1200コースの場合、満30歳となって初めて迎える満期日まで継続できます。
※掛金額、保障内容については「保障表」、満期時の手続き、満期金、解約返戻金等については「契約意向確認書」をご覧ください。

(3) Scope of Policyholder or Insured

The scope of persons who may become policyholders or insured is as described below. *5

Policyholders	University co-op (as for B1200 course, regional co-op) members, or persons of the same household as co-op members.
Insured persons	Persons to whom all of the following, a), b) and c), apply on the effective date. a) a person who is a student**6*7 b) a person who is the policyholder, the spouse of the policyholder, or a relation within two degrees of kinship (child, parent, grandchild, grandparent, sibling) currently living with the policyholder or its spouse c) a person who is 34 years of age or younger**8

*5 Applications for the B1200 course must be renewal or novation from the G1200 course, etc.

*6 For the B1200 course, this requirement is not necessary.

*7 Applications for the G1200 course and other courses are due by the end of the previous month to the expected graduation date.

*8 For the B1200 course, those must be 29 years old or younger.

③契約者または被共済者の範囲

契約者または被共済者になることができるのは、次の範囲の方に限ります。*5

契約者	大学生協(B1200コースは地域生協)の組合員、または組合員と同一世帯の方 発効日において、次のア〜ウをすべて満たす方 ア. 学生である方**6*7
被共済者	イ. 契約者本人、契約者の配偶者、契約者またはその配偶者と生計を共にする2親等以内の親族(子、父母、孫、祖父母、兄弟姉妹)のいずれかの方 ウ. 満34歳以下の方**8

*5 B1200コースへの申し込みは、G1200コース等からの更新または更改に限りです。

*6 B1200コースの場合、この要件は不要です。

*7 G1200コース等に申し込みができるのは、卒業予定年月の前月末日までです。

*8 B1200コースの場合、満29歳以下の方。

(4) Subscription limit

One insured person may only subscribe up to one contract.

* (For persons who are aged 14 or younger at the time of the effective date only) combined with Student Comprehensive Mutual Insurance and other CO-OP Kyosai policies, Death Mutual Insurance (including Accidental Death Mutual Insurance) of up to 10 million yen may be subscribed to.

④加入限度

1人の被共済者につき、1契約のみ加入できます。

※(発効時年齢が満14歳以下の方のみ)学生総合共済と他のCO・OP共済の契約を合わせて、死亡共済金(事故死亡共済金を含みます)1,000万円まで加入できます。

(5) Rebates

If there is surplus remaining after the settlement of accounts, rebates are allocated and paid out according to the methods specified in the Mutual Insurance Detailed Procedures (such as transfer to the member's share capital of the co-op of which you are a member). *Transfer to share capital means that the surplus is allocated to the share capital of your co-op. Share capital is paid back to the students upon graduation (or leaving university).

⑤割戻金

決算後に剰余金が生じた場合、割戻金の割り当てを行い、共済事業細則に定める方法(ご加入の生協の組合員出資金への振り替え等)にてお支払いします。
※出資金への振り替えとは、ご加入の生協の出資金として割り当てさせていただきますことです。出資金は卒業時(または退学時)にお返しします。

(6) Cancellation refunds

If, upon the cancellation, termination or lapse of a policy, premiums have been paid in which correspond to any unexpired Mutual Insurance periods, these will be repaid in the form of a cancellation refund. Note that cancellation refunds will not be paid with respect to unexpired mutual insurance periods of less than one month.

⑥解約返戻金

契約が解約、解除、消滅により終了した場合は、未経過共済期間に対応する掛金が払い込まれているときは、解約返戻金としてお戻しします。ただし、1か月に満たない未経過共済期間に対する解約返戻金はありません。

2. Mutual Insurance payment recipient

- The Mutual Insurance payment recipient is the policyholder *9.
- Note that, if the policyholder and the insured are one and the same person, the recipient of Death Mutual Insurance payment will be as follows.

1st order of priority: ① the spouse of the policyholder 2nd and subsequent order of priority, ② to ⑤, as described below.

Living with the policyholder	② Relations of the policyholder ③ Relations of the spouse of the policyholder
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Not living with the policyholder	④ Relations of the policyholder ⑤ Relations of the spouse of the policyholder
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*The scope and order of priority of relations is child → parent → grandchild → grandparent → sibling.

(3) Irrespective of (1) and (2), above, the policyholder may designate or change the Death Mutual Insurance payment recipient(s) in advance.

*9 In a situation in which the wishes of the policyholder cannot be confirmed, the designated proxy who will carry out the Mutual Insurance claims filing procedures on the policyholder's behalf may be designated or changed in advance.

2. 共済金の受取人

- 共済金の受取人は契約者*9です。
- ただし、契約者と被共済者が同一人である場合の死亡共済金の受取人は次のとおりです。
第1順位: ① 契約者の配偶者 第2順位以下: 次の②~⑤の順

契約者と	同居している	② 契約者の親族 ③ 契約者の配偶者の親族
	同居していない	④ 契約者の親族 ⑤ 契約者の配偶者の親族

※親族の範囲および順位は「子→父母→孫→祖父母→兄弟姉妹」です。
③ 上記の①②に関わらず、契約者は死亡共済金の受取人を事前に指定または変更することができます。

*9 契約者の意思が確認できない状態となったときに共済金の請求手続きを代理で行う指定代理請求人を、事前に指定または変更することができます。

II Information Requiring Attention

Included are matters such as things that are inadvisable that we would particularly like you to take note of at the time of the contract.

II 注意喚起情報

ご契約に際し、特にご注意いただきたい事項や不利益になる事項を記載しています。

1. Policy application withdrawal (cooling off)

In the case of a new application, the application may be withdrawn by written notification or electromagnetic record up to ten working days from the application date.

*With regard to electromagnetic record, please submit your request through the reception form in the web site.

1. 契約申込の撤回(クーリングオフ)

新規の申し込みの場合、申込日から10営業日以内であれば、書面または電磁的記録により申し込みを撤回できます。

※電磁的記録による場合は、ホームページの受付フォームよりお申し出ください。

2. Duty to declare state of health, etc.

The policyholder and the insured have a duty to correctly declare their state of health, etc. (duty to declare). The questions that are asked in the subscription application forms, etc., are important information that we need in order to decide whether to underwrite your insurance policy, so please declare the facts correctly. If you fail to declare the facts, or make declarations that are different from the actual facts, your policy may be terminated on the grounds of violation of the duty to declare, and it may not be possible to make Mutual Insurance payments to you. Please be aware that, even if you have reported something verbally to a Mutual Insurance agent, this does count as having made a declaration.

2. 健康状態等の告知義務

契約者や被共済者には、健康状態等について正しく告知していただく義務(告知義務)があります。加入申込書等でおたずねする事項は、契約のお引受けを決めるための重要な事項ですので、事実を正確に告知してください。事実を告知しなかったり、事実と違うことを告知した場合、告知義務違反により契約を解除し、共済金をお支払いしないことがあります。共済募集人に口頭で伝えても告知したことにはなりませんのでご注意ください。

3. Policy contract establishment and effective date, and the start of insurance coverage

Once CO-OP Kyosai has reviewed and accepted the application and the first premium has been transferred, the policy contract is considered to have been established on the effective date. The policy's effective date and the start of insurance cover may be different, according to the type of application. [G1200 course etc.]

New applications*1	The policy will become effective from 12:00 midnight on the day after the application date or the day the insured becomes a student, whichever is the later, and coverage will begin from the effective date.
Renewed applications (where the details of insurance coverage have been changed)	The policy will become effective from 12:00 midnight on the day after the cancellation date of the pre-renewal policy (the date on which the first premium payment of the renewed policy is received is taken as the policy cancellation date), and insurance cover will begin from the effective date.

[B1200 course]

Application from the G1200 course, etc. for graduation from school	The contract will take effect at 12:00 midnight of the day following the end date of coverage of the G1200 course, etc. (the end date of coverage will be the last day of the expected year of graduation), and coverage will begin on the effective date.
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*1 In the case of new applications, if the first premium payment is not received within three months of the application date, the application will be disregarded.

* With the approval of the policyholder, an arbitrary date after the day following the application date may be set as the effective date.

3. 契約の成立と発効および保障の開始

当会が契約の申し込みを審査・承諾し、初回掛金が振り替えられた場合、契約は発効日に成立したものとみなします。

契約の発効および保障の開始は、申し込みの種類ごとに次のとおりです。

【G1200コース等】

新規の申し込み*1	申込日の翌日または学生に該当した日のいずれか遅い日の午前0時に契約が発効し、発効日から保障が開始します。
更改(保障内容等の変更)の申し込み	更改前契約の解約日(更改後契約の初回掛金の払込日を解約日とします)の翌日午前0時に契約が発効し、発効日から保障が開始します。

【B1200コース】

学校の卒業に伴うG1200コース等からの申し込み	G1200コース等の保障終了日(卒業予定年月の末日を保障終了日とします)の翌日午前0時に契約が発効し、発効日から保障が開始します。
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*1 新規の申し込みについて、申込日から3ヵ月以内に初回掛金が払い込まれない場合、契約の申し込みはなかったものとして取り扱います。

※契約者の了承を得て、申込日の翌日以降の任意の日を発効日とする場合があります。

4. Grace period for payment of premiums for extended policies (2nd and subsequent years)

Installments will be transferred from the designated account at the financial institution on the transfer date you have been notified of by the Cooperative. Premiums for extended policies should be paid in by the day before the policy extension date. If it is not convenient for you to pay in the premium by the day before the policy extension date, a three-month grace period for payment can be arranged.

If payment is not received within the grace period, the policy will lapse.

4. 更新契約(2年目以降)の掛金の払込猶予期間

掛金は、生協がお知らせした振替日に、ご指定の金融機関口座から振り替えます。更新契約の掛金は、契約の更新日の前日までに払い込んでください。更新日の前日までに払い込みのご都合がつかない場合のために、3ヵ月の払込猶予期間を設けています。

払込猶予期間中に払い込みがない場合、契約は失効します。

5. Main cases in which Mutual Insurance payments cannot be made

In the following kinds of situations, Mutual Insurance payments will not be made.

•No applicable circumstances

For hospitalization and outpatient treatment that do not apply to the definitions of “hospitalization” and “outpatient treatment” as provided for in the Mutual Insurance Rules and Detailed Procedures, surgery that is not paid for based on the Mutual Insurance Rules and Regulations, outpatient treatment not caused by an unforeseen accident (a sudden or freak accident), outpatient treatment after recovery that does not impede normal everyday life or work, etc.

•Invalid policy

On the effective date (extension date), the policyholder or the insured is outside the scope of the policy, or is contracted to multiple Student Comprehensive Mutual Insurance policies (only the policy with the earliest effective date will be valid, and the others will lapse).

•Policy terminated due to violation of duty to declare

The policy has been terminated because the declared information is different from the facts, and the duty to declare has been violated.

•Policy terminated due to the following major reasons

A Mutual Insurance payment cause has been instigated deliberately/ fraud has been committed when filing a claim for Mutual Insurance payment/ through the duplication of other Kyosai or insurance policies, the total insurance taken out on the insured is excessively high, so that the situation is possibly in violation of the aims of the Kyosai system/ the policyholder, the insured or the recipient of Mutual Insurance payments has connections to organized crime groups or is recognized as being some other form of anti-social force/ the policyholder, the insured or the recipient of Mutual Insurance payments has damaged the credibility of CO-OP Kyosai, or it has become difficult to continue the policy due to some other serious reason etc.

•The policy has lapsed

The policy has lapsed due to premiums not having been paid in.

•The policy has been terminated

The policy has been terminated due to acts of fraud or intimidation having been committed in the policy application.

•Any of the following major exemptions applies

If for reason of mutual aid occurring within one year from the date that a new contract becomes valid, for an illness contracted on or before the date that the new contract becomes valid or for an injury incurred on or before that date The willful intent or gross negligence of the policyholder, the insured or the recipient of Mutual Insurance payments/ criminal acts carried out by the insured/ driving without a valid license or under the influence of alcohol/ mental illness or drunkenness/ drug dependency/ whiplash injury, lumbar or back pain, where there are no objective medical symptoms/ a claim for Mutual Insurance payment due to an accident that has been caused by the insured's illness/ the insured's having performed public duties (military service, etc.) in the service of a country of which they hold nationality/ illegal drugs/ If due to causes associated with employment in the designated occupation*2 *2 Only for the B1200 course. Designated occupations include martial artists, light artisans, etc., test drivers, etc., professional athletes in horse racing, bicycle racing, etc., and members of the International Peace Cooperation Corps who are deployed overseas.
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5. 共済金をお支払いしない主な場合

次のような場合など、共済金をお支払いしないことがあります。

●共済事由に該当しない場合

共済事業細則に定める「入院」[通院]の定義にあたらぬ入院及び通院や、共済事業規約に定める支払対象手術に該当しない手術、不慮の事故(急激かつ偶然な外因による事故)によらない通院、平常の生活または業務に支障のない程度に治癒したとき以後の通院などの場合

●契約が無効となった場合

発効日(更新日)において契約者または被共済者の範囲外であった場合や、学生総合共済を複数契約していた場合(発効日の最も早い契約を残し他の契約は無効となります)

●告知義務違反により契約が解除となった場合

告知された内容が事実と相違し、告知義務違反により契約が解除となった場合

●次のような重大事由により契約が解除となった場合

故意に共済事由を発生させた場合/共済金請求の際に詐欺を行った場合/他の共済、保険等との重複により、被共済者にかかる共済金等の合計額が著しく過大であり、共済制度の目的に反する状態がもたらされるおそれがある場合/契約者、被共済者または共済金受取人が、暴力団関係者その他の反社会的勢力に該当すると認められる場合/契約者、被共済者または共済金受取人が、コープ共済連の信頼を損ない、この契約の存続を困難とする重大な事由がある場合 等

●契約が失効した場合

掛金の払い込みがなされず契約が失効した場合

●契約が取消しとなった場合

契約の申し込みにあたり、詐欺または強迫の行為があり、契約が取消しとなった場合

●次のような主な免責事由に該当した場合

新規契約の発効日の前日以前に罹患していた病気または受傷していたケガを原因として、新規契約の発効日から1年以内に発生した共済事由の場合 契約者、被共済者または共済金受取人の故意または重大な過失/被共済者による犯罪行為/無資格運転または酒気帯び運転/精神障害または泥酔/薬物依存/他覚症状のないむちうち症・腰痛・背痛/被共済者の病気に起因して生じた事故による共済事由の場合/被共済者が国籍を有する国の公的業務(兵役等)にともなう原因による場合/違法薬物による場合/指定職業の就業に伴う原因による場合*2 *2 B1200コースに限ります。なお、指定職業とは格闘家・軽業師等、テストドライバー等、競馬・競輪等の職業競技者、海外派遣中の国際平和協力隊員等を指します。

6. Policy cancellation and cancellation refund

The policyholder may cancel the policy towards the future at any time. Also, should the insured cease to be a student, due to have graduated or having discontinued their studies, the policy will be cancelled from the date on which they cease to be a student (in the case of graduation, on the last day of the declared scheduled month of graduation, and in the case of discontinuation, the date of discontinuation). If there is any cancellation refund payable, this will be refunded.

6. 解約と解約返戻金

契約者はいつでも将来に向かって契約を解約できます。また、卒業や退学等で学生でなくなった場合、学生でなくなった日(卒業の場合は申告いただいた卒業予定年月の末日、退学の場合は退学日)をもって、契約は解約となります。解約返戻金がある場合は、解約返戻金をお戻しします。

7. Automatic policy extension

The Mutual Insurance period is one year, and if the insured is still a student on the day following the maturity date (extension date) and aged 34 years of age or younger, and in the absence of any particular notification to the contrary, the policy will be automatically extended.³ In addition, note that the policy details shall be those given in the Student Comprehensive Mutual Insurance Rules and Detailed Procedures on the extension date (extension may cause the policy content to undergo changes).

³In the case of course B1200, if the insured is 29 years old or younger on the day following the ma-

turity date (renewal date) and no special request is made, the policy will be automatically renewed.

7. 契約の自動更新

共済期間は1年ですが、満期日の翌日(更新日)において被共済者が学生かつ満34歳以下であり、特にお申し出がない場合は、自動的に契約を更新します。^{*3}なお、更新日における学生総合共済事業規約・細則が契約内容となります(更新により契約内容が変更となる場合があります)。

^{*3} B1200コースの場合、満期日の翌日(更新日)において被共済者が満29歳以下であり、特にお申し出がない場合は、自動的に契約を更新します。

8. Other important notes

(1) In order to ensure that you can be contacted with any important information, be sure to inform your university co-op if there are any changes in the policyholder's address or the contact designated by the policyholder (addresses of guardians or parents).

(2) If the co-op member and the policyholder or the insured come to have separate livelihoods, due to marriage or independent living for some other reason, procedures need to be followed so that the policy may continue in force.

(3) If renewal of the policy is deemed inappropriate, the policy will not be extended.

(4) If the policy has been cancelled or terminated, premiums already paid-in will not be refunded.

(5) If the policy is amended during hospitalization or outpatient treatment and the Mutual Insurance amount changed, for any periods of hospitalization or outpatient treatment occurring after the amendment, the lower amount of the pre-amendment policy and the post amendment policy shall be paid as Mutual Insurance payment.

(6) Even if the subscribed course or the subscribed product is amended, the payment limit for the number of days per single hospitalization or outpatient treatment shall be totaled from the number of days of hospitalization or outpatient treatment under the pre-amendment policy.

(7) After subscribing to G1200 course, etc., if you have become out of the scope of the insured person due to having graduated or discontinued your studies, be sure to inform your university co-op.

8. その他ご注意ください

① 重要なお案内ができないおそれがありますので、契約者住所または契約者が指定する送付先(扶養者または親の住所)の変更がある場合は、必ずご加入の大学生協にご連絡ください。

② 結婚や独立等により、組合員と契約者または被共済者が別生計となる場合、契約継続のためには手続きが必要となります。

③ 契約の更新が不適当と認められる場合、契約は更新できません。

④ 契約が解除または取消しとなった場合、すでに払い込まれた掛金は返還しません。

⑤ 入院・通院期間中に契約を変更し、共済金額に増減がある場合、変更後の入院・通院期間については、変更前と変更後のいずれか少ない共済金額でお支払いします。

⑥ 加入コースまたは加入商品を変更した場合でも、1回の入院・通院の支払限度日数は、変更前の契約における入院・通院の日数を通算します。

⑦ G1200コース等にご加入後、卒業や退学等により被共済者の範囲外となる場合は、必ずご加入の大学生協にご連絡ください。

The handling of personal information

[Purpose of use]

The personal information you have provide is used for the following purposes.

(1) The underwriting, maintenance and management of various Mutual Insurance policies and the payment of Mutual Insurance money

(2) The provision of information on CO-OP Kyosai products and services

(3) The operation of the Mutual Insurance business, utilized business, store-based business, delivery business and welfare business of the co-op you have joined, as well as information on, and the provision of a range of products, services related to these

(4) Initiative to improve the quality of our business

(5) The provision of information on group insurance of which CO-OP Kyosai is a policyholder, and guidance on subscription procedures

(6) Research, promotion and guidance regarding mutual aid-related business pertaining to the everyday life of co-op members who are constitutors of member co-ops, or regarding plans to improve everyday life and culture

(7) Mutual Insurance and Insurance businesses involved with CO-OP Kyosai, the survey and event information related to the businesses or services of co-operatives.

(8) The provision of information on the businesses operated by other joint users and their products and services

(9) Advertisement regarding various mutual aid products and services based on analysis of information about the personal information which was entered into our website, browsing history and access situation, in accordance with the interests of site users. Improvement of CO-OP Kyosai website services, etc.

(10) Other uses to facilitate the proper and smooth execution of duties and transactions related to or incidental to the above

[Provision of information to third parties]

In addition to the cases stipulated in the Personal Information Protection Law, personal data may be provided to third parties in the following cases where the individual has given their consent.

(1) Where personal data are to be provided to a reinsurance company for the purposes of reinsurance

(2) In case we provide membership status to CO-OP Kyosai or mutual insurance payment information that we own, to a university to which the subscriber belongs, through a university co-op, for the purpose of supporting student life

(3) When we receive an inquiry about a mutual aid contract from the following relatives, etc. and provide the information in order to reply to the inquiry

•Spouse or relative up to the second degree of kinship living with the contractor

•The insured or their spouse

•The person registered as the designated mailing address for the Student Comprehensive Mutual Insurance or their spouse

[Joint use]

CO-OP Kyosai will share personal data with our member co-ops, the subsidiaries, the federation to which those co-ops belong, and the subsidiaries and affiliates of those organizations.

個人情報取り扱いについて

<利用目的>

皆様からご提供いただいた個人情報を以下の目的で利用させていただきます。

① 各種共済契約のお引き受け、維持管理、共済金のお支払

② CO-OP共済商品・サービスのご案内・提供

③ ご加入の生協の共済事業、利用事業、店舗事業、宅配事業、福祉事業等の運営や商品、サービスのご案内・提供

④ 業務品質向上のための取組み

⑤ 弊会が契約者となる団体保険のご案内や契約手続き

⑥ 会員生協の構成員である組合員の生活の共済を図る事業、生活の改善および文化の向上を図る企画などについての調査、推進、ご案内など

⑦ 弊会が関係する共済・保険事業、生活協同組合の事業・サービスに関する調査、イベントのご案内など

⑧ その他共同利用者が実施する事業の運営や各種商品、各種サービスのご案内・提供

⑨ 弊会ウェブサイトに入力いただいた個人情報や、ウェブサイトの閲覧履歴やアクセス状況の情報等の分析に基づく、サイト利用者の関心に応じた各種共済商品・サービスに関する広告等および弊会ウェブサイトのサービス改善等

⑩ その他、上記に関連す・付随する業務、並びにお取引等を適切かつ円滑に履行するための業務

<第三者への提供>

個人情報保護法に定める場合に加えて、ご本人が同意されている次の場合に個人データを第三者に提供することがあります。

① 再保険のために再保険会社に提供する場合

② 学生生活の支援のために、加入者が所属する大学に、弊会が保有するCO-OP共済等の加入状況・共済金の支払い状況等を大学生協を経由して提供する場合

③ 次の親族等から共済契約の照会を受け回答のために提供する場合
・契約者の配偶者または同居の2親等以内の親族
・被共済者またはその配偶者
・学生総合共済の指定送付先として登録された方またはその配偶者

<共同利用>

弊会の会員生協および子会社、その生協が所属する連合会、それらの団体の子会社・関連会社等と、個人データを共同利用することがあります。

For more information, please visit the CO-OP Kyosai website.

Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation

https://coopkyosai.coop/

詳細は弊会のホームページをご覧ください。

日本コープ共済生活協同組合連合会

https://coopkyosai.coop/

When leaving Japan

If the contractor has no plan to return to Japan, you may not renew a contract.

離日時の取り扱いについて

契約者が日本に戻る予定がない場合については、契約の更新はできません。

[NOTICE]

If you are a member of a regional co-op in Japan, please fill in the “Status of regional co-op membership in Japan” column in the application form.

<https://coopkyosai.coop/about/kyosairen/map/>

Language: Japanese



[ご注意]

日本の地域の生協(コープ)に加入している場合は、加入申込書の「地域生協(コープ)加入状況」欄にご記入ください。

<https://coopkyosai.coop/about/kyosairen/map/>

記載言語: 日本語

Explanation of Important Matters

重要事項のご説明

<p>Policy Overview / Matters that Require Particular Caution 契約概要のご説明・注意喚起情報のご説明</p>
<p>●The “Policy Overview” section contains items that you should check when subscribing, and the “Matters that Require Particular Caution” section contains matters that you should be particularly careful, including those disadvantageous to the insured. Please read these sections before making your subscription application. ●If the applicant and the insured (the person compensated by the insurance) are different, the matters described in this explanation must also be communicated to the insured. ●This explanation does not contain all of the contents related to your subscription. The contents of your subscription are determined by the common policy terms and conditions, as well as any special clauses (including special terms and conditions, and hereafter the same). If anything is unclear, please contact the insurance agent/ operator, or the underwriting insurance company. ●If the party handling the subscription is an insurance agent or employee, they have the authority to conclude insurance policy contracts on behalf of the underwriting insurance company, and conduct business such as the concluding of insurance policy contracts, the receipt of insurance premiums, the issue of insurance premium receipts and the management of your policy. Therefore, a policy contract validly concluded with an insurance agent or employee is regarded as being the same as a policy contract concluded directly with the underwriting insurance company.</p> <p>●ご加入に際して特にご確認いただきたい事項をこの「契約概要」に、被保険者にとって不利益になる事項等、特にご注意いただきたい事項をこの「注意喚起情報」に記載しています。ご加入される前に必ずお読みいただき、ご加入くださいますようお願いいたします。●申込人と被保険者（補償の対象者）が異なる場合は、被保険者の方にもこの書面の内容を必ずお伝えください。●この書面はご加入に関するすべての内容を記載しているものではありません。ご加入の内容は、普通保険約款・特約（特別約款を含みます。以下同様とします。）等によって定まります。ご不明な点については、代理店・扱者または引受保険会社までお問合わせください。●契約取扱者が代理店または社員の場合は、引受保険会社の保険契約の締結権を有し、保険契約の締結・保険料の領収・保険料領収証の発行・ご契約の管理などの業務を行っています。したがって、代理店または社員と契約され有効に成立したご契約につきましては、引受保険会社と直接契約されたものとなります。</p>

Policy Overview

【契約概要のご説明】

1 Structure of the product and its underwriting terms and conditions

●This insurance is a group contract under which the Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation is the policyholder. If the insured is to bear the cost of the insurance premiums, the insurance policyholder should collect the premiums and pay these to the underwriting insurance company. Further, if the insurance policyholder does not pay the insurance premiums to the underwriting insurance company, the insurance policy will be cancelled and insurance may not be paid out. Also, if the insurance policyholder or the insured cancels the subscription, the underwriting insurance company will refund the insurance premiums to the insurance policyholder.

1 商品の仕組みおよび引受条件等

●この保険は日本コープ共済生活協同組合連合会が保険契約者となる団体契約です。被保険者が保険料を負担される場合、保険契約者が保険料をとりまとめのうえ引受保険会社に払い込みます。なお、保険契約者が引受保険会社に保険料を払い込まなかった場合には、保険契約が解除され保険金が支払われないことがあります。また、保険契約者または被保険者がご加入の取消等をされた場合、引受保険会社は返還保険料を保険契約者に返還します。

(1) Structure of the product

This insurance is paid when the insured (the person subject to compensation) is injured in an accident, or is held legally liable to pay compensation for damages. Further, persons who may subscribe as insured persons, and the scope of insured, are as follows.

(1) 商品の仕組み

この保険は、被保険者（補償の対象者）が事故によりケガをされた場合や被保険者が法律上の損害賠償責任を負われた場合等に保険金をお支払いします。なお、被保険者としてご加入いただける方および被保険者の範囲は次

のとおりとなります。

<p>Persons who can subscribe as insured</p>	<p>被保険者としてご加入いただける方</p>	<p>The scheme is limited to persons who are members of those university co-operatives which belong to Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation, and who will be the age of less than 23 years old, or who will be students of a following educational institution as stipulated in the School Education Act (including those who have completed enrollment procedures and become co-operative members), on the expiration date of the insurance period. (*1)</p> <p>日本コープ共済生活協同組合連合会の会員である大学生協の組合員であり、保険期間の末日において満23歳未満の方または学校教育法に定める下欄学校の学生（入学等手続を終え、組合員となられた方を含みます。）に限ります。(*1)</p>
<p>Eligible institutions, as stipulated by the School Education Act</p>	<p>対象となる学校教育法に定める学校</p>	<p>(1) Universities (2) Graduate schools (3) Junior colleges (4) High schools (including latter course of secondary schools) (5) Technical colleges (6) Special needs schools (7) Vocational schools (specialist courses, higher education courses, general courses) (8) Other types of schools (9) Professional and Vocational Universities (10) Professional Junior Colleges</p> <p>Note that, in the case of (7) and (8), eligibility is restricted to those who have completed compulsory education as stipulated in the Basic Act on Education, or their equivalents.</p> <p>①大学②大学院③短期大学④高等学校（中等教育学校の後期課程を含む）⑤高等専門学校⑥特別支援学校⑦専修学校（専門課程、高等課程、一般課程）⑧各種学校⑨専門職大学⑩専門職短期大学</p> <p>ただし⑦、⑧については教育基本法に定める義務教育を修了した方およびこれに相当する方に限ります。</p>
<p>Other than those listed below (*2)</p>	<p>下記以外(*2)</p>	<p>The person named as the insured on the application form (the student)</p> <p>加入申込書の被保険者氏名の欄に記載の方（本人）</p>
<p>Daily life personal liability insurance payment</p>	<p>日常生活個人賠償責任保険金</p>	<p>The student. Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>本人。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方（責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。）を被保険者とします。</p>
<p>Insurance payment for condolence gifts to injured parties</p>	<p>傷害見舞費用保険金</p>	<p>The insured is the student themselves, a person with parental authority or a person with statutory authority for supervising the student.</p> <p>本人ならびに本人の親権者およびその他の法定の監督義務者を被保険者とします。</p>

<p>Tenant Liability Insurance payment</p>	<p>借家人賠償責任保険金</p>	<p>This includes the leaseholder of the rented housing in addition to the student when the leaseholder is other than the insured. Further, where these are persons without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be deemed as the insured. Note, however, that this is limited to accidents involving said person without capacity to assume responsibility.</p> <p>借用住宅の賃借名義人が本人以外の場合は、本人に加えてその賃借名義人を含みます。なお、これらの方が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方（責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。）を被保険者とします。ただし、その責任無能力者に関する事故に限ります。</p>
<p>Rented housing repair cost insurance payment</p>	<p>借用住宅修理費用保険金</p>	<p>The insured. If the named renter of the housing is not the insured, the named renter is included in addition to the insured.</p> <p>本人。借用住宅の賃借名義人が本人以外の場合は、本人に加えてその賃借名義人を含みます。</p>

- (*1) 1. Students enrolled at universities established as educational facilities by government ministries, the National Tax College, the Civil Aviation College, the Local Autonomy College, the National Defense Academy, etc., are not eligible.
2. “Those who have completed admission procedures”, means persons who have presented all the documents required for admission to their educational establishment, have paid the admission fee and any other required fees, and have completed all procedures prescribed by their educational establishment.
3. Students or pupils commuting from their own homes are not eligible for setting of special clause for compensation for tenant liability (all risk), special clause for compensation for rented housing repair cost (for university students etc.), special clause for compensation for private property for daily life in housing (for university students etc.) or special clause for compensation for rescuers' expenses (hospitalization comprehensive type).
- (*2) In the case of Rescuers' Expenses Insurance, the rescued party.

- (*1) 1.各省庁が教育施設として設置している税務大学校・航空大学校・自治大学校・防衛大学校等の各種大学校に在籍する学生・生徒の方は対象となりません。
- 2.入学等手続を終えた方とは、入学に必要な書類を学校に提出のうえ、入学金およびその他の費用を納入し、学校の定める所定の手続を完了した方をいいます。
- 3.自宅から通学している学生・生徒の方は、借家人賠償責任補償（オールリスク）特約、借用住宅修理費用補償（大学生等用）特約、住宅内生活用財産補償（大学生等用）特約および救護者費用等補償（入院ワイド型）特約をセットすることはできません。
- (*2)救護者費用等保険金については、救護対象者をいいます。

(2) Contents of coverage

- Cases in which insurance will be paid are as described in the pamphlet. The details are as per the common policy terms and conditions and special clauses.
- ① Cases in which insurance will be paid (payment reasons) and payment amounts
Refer to the pamphlet.
- ② Main cases in which insurance payment will not be paid (main exemptions)
Refer to the pamphlet. Details are given in the item “Main cases in which insurance payment will not be paid” in the common policy terms and conditions and special clauses.

(2) 補償内容

- 保険金をお支払いする場合はパンフレットのとおりで。詳細は普通保険約款・特約に基づきます。
- ①保険金をお支払いする場合（支払事由）と保険金のお支払額
パンフレットをご参照ください。
- ②保険金をお支払いしない主な場合（主な免責事由）
パンフレットをご参照ください。なお、詳細は普通保険約款・特約の「保険金を支払わない場合」の項目に記載されております。

(3) Main special clauses that can be set, and overview of their contents

Refer to the pamphlet. The details of special clauses are as per the common policy terms and conditions, and special clauses.

(3) セットできる主な特約およびその概要

パンフレットをご参照ください。特約の内容の詳細は普通保険約款・特約に基づきます。

(4) Insurance period

The period of this insurance is one year. To check the period of the insurance you will actually subscribe to, refer to the insurance starting date and termination date given in the application form.

(4) 保険期間

この保険の保険期間は、1年間です。お客さまが実際にご加入いただく保険期間については、加入申込書の保障開始日と保障満了日にてご確認ください。

(5) Policy continuation

If no request to cease continuation of the policy, or a request to alter the subscription details, is received by two months before the day after the termination date of the period of insurance (hereinafter referred to as “the Continuation Date”), this will be deemed as an application to continue to the “terminating policy” with the same type, and the policy will be continued until the scheduled date of graduation.

(5) 契約の継続

共済期間・保険期間の満了日の翌日（以下「継続日」といいます。）の前々月までに契約の継続停止やご加入内容の変更を申し出ない限り、「満了する契約」と同一タイプの継続契約の申込みがあったとみなし、卒業予定年まで契約の継続が行われます。

(6) Underwriting terms and conditions

- Please refer to the pamphlet.
- For details on professional occupations and duties that fall within or outside of the scope of underwriting of your insurance policy, please refer to “Information Requiring Attention” “2. (2) Obligation to notify, etc. (matters requiring to be noticed after your subscription)” “Occupations within the scope of underwriting for your insurance” and “Occupations outside the scope of underwriting for your insurance”
- With regard to the actual insurance amounts of your insurance, please check the insurance amount columns in the pamphlet, as well as the application form and the common policy terms and conditions and special clauses, etc. Please be aware of the following points regarding the amount of insurance that you subscribe.
 - Please choose a level of insurance amount that is appropriate to the age and annual salary of the insured (the person compensated by the insurance). Please understand that there may be cases where the insurance amount or subscription terms and conditions, etc., cannot be accepted.
 - Please determine the insurance amount with a public insurance system such as the High-Cost Medical Expense Benefit in mind. For a summary of public insurance systems, please visit the website of the Financial Services Agency at <https://www.fsa.go.jp/ordinary/insurance-portal.html>.

(6) 引受条件

- パンフレットをご参照ください。
- ご契約の引受範囲および引受範囲外の職業・職務につきましては、【注意喚起情報のご説明】の「2. (2) 通知義務等（ご加入後にご連絡いただく事項）」<ご契約の引受範囲><ご契約の引受範囲外>をご参照ください。
- お客さまが実際にご加入いただく保険金額につきましては、パンフレットの保険金額欄および加入申込書、普通保険約款・特約等にてご確認ください。ご加入いただく保険金額につきましては、次の点にご注意ください。
 - 保険金額は被保険者（補償の対象者）の方の年齢・年収などに照らして適正な金額となるように設定してください。場合により、お引受けできない保険金額・ご加入条件等もありますのであらかじめご承知おきください。
 - 保険金額は、高額療養費制度等の公的保険制度を踏まえて設定してください。公的保険制度の概要につきましては、金融庁のホームページ（<https://www.fsa.go.jp/ordinary/insurance-portal.html>）等をご確認ください。

2 Insurance premiums

Insurance premiums are set according to the insurance amount, the insurance period and the nature of the applicant's work, etc. Check the pamphlet for details of the premiums to be paid for the insurance that you actually subscribe to.

2 保険料

保険料は保険金額・保険期間・お仕事の内容等によって決定されます。お客さまが実際にご加入いただく保険料につきましては、パンフレットにてご確認ください。

3 Insurance premiums payment method

Please refer to the pamphlet. The total premium is to be paid in lump sum at the same time as you subscribe. With regard to the method of payment, please pay in accordance with the procedures of your cooperative association.

3 保険料の払込方法について

パンフレットをご参照ください。保険料の払込方法はご加入と同時に、全額を払い込む一時払いとなります。保険料払込方法は、お手続きをされる生協所定の方法によりお支払いください。

4 Maturity refund – subscribers’ dividends

This insurance does not pay any maturity refund or subscribers’ dividends.

4 満期返れい金・契約者配当金

この保険には満期返れい金・契約者配当金はありません。

5 Cancellation refunds

If you withdraw from (cancel) your policy, depending on the terms and conditions at the time of your subscription, the premium for any unexpired portion of the insurance period may be repaid as a cancellation refund. It is also possible that you may be billed for remaining premiums due, depending on the state of payments from the starting date of your policy until the cancellation date. If no payment is made despite additional requests for payment, your policy may be cancelled. For details, refer to “Information Requiring Attention”, 7 “Cancellation and cancellation refunds”.

5 解約返れい金の有無

ご加入の脱退（解約）に際しては、ご加入時の条件により、保険期間のうち未経過であった期間の保険料を解約返れい金として返還します。始期日から解約日までの期間に応じて払込みいただくべき保険料の払込状況により追加の保険料をご請求する場合があります。追加で請求したにもかかわらず、その払込みがない場合は、ご契約を解除することがあります。「注意喚起情報のご説明」の「7. 解約と解約返れい金」をご参照ください。

“Information Requiring Attention”

【注意喚起情報のご説明】

1 Cooling off (withdrawal of an application for a policy, etc.)

This insurance is a group contract for which Japan CO-OP Insurance (Kyosai) Consumers’ Co-operative Federation is the policyholder and is, therefore, not subject to a cooling off period.

1 クーリングオフ説明書（ご契約のお申込みの撤回等）

この保険は日本コープ共済生活協同組合連合会が保険契約者となる団体契約であることからクーリングオフの対象となりません。

2 Obligation to declare – obligation to notify, etc.

(1) Obligation to declare (matters to be notified when applying for a subscription)

■The insured (the person being compensated) has the obligation to make declaration, and the insurance agent/ operator has the right to receive notification of said declaration. The obligation to declare means that all matters to be notified when applying for a subscription must be correctly notified.

■As regards matters to be declared, the underwriting insurance company requires to know any important matters relating to hazards, so any items marked with such as a star “▲” in the application form need to be notified. Note that, if the insured fails to declare, either deliberately or through gross negligence, or makes a declaration that is different from the actual facts, their policy may be cancelled and insurance payments may not be made. Please be sure to check the details given in the application form.

Items to be declared

- ①The “professional occupation or duties” of the insured.
- ②Information on other insurance policies (*), etc.

(*) This refers to other insurance policies that compensate similar risk, meaning group comprehensive daily life compensation insurance, ordinary injury insurance, and compensation liability insurance, and includes savings type insurance in each case. Also included are policies with other insurance companies, mutual aid policies and life insurance policies.

(2) Obligation to notify (items to be notified after subscription)

■After subscription, if any of the following items apply to the insured, please contact the insurance agent/ operator or the underwriting insurance company without delay. Please note that, if notification is not made, any insurance payments may be reduced.

Items to be notified

- ①A change in professional occupation or duties
- ②A new professional occupation or duties
- ③The termination of professional occupation or duties.

In addition, if either ① or ②, above, come under “Occupations outside the scope of underwriting for your insurance”, below, you will be required to cancel your policy, or it will be cancelled by the underwriting insurance company.

“Occupations within the scope of underwriting for your insurance”	Occupations other than those listed below
“Occupations outside the scope of underwriting for your insurance”	Vehicle test driver (test rider), motorbike racer, racing car driver, bicycle racer (Keirin track racer), motorboat (including jet skis) racer, wild animal handler (including breeding personnel at zoological parks), professional boxer, professional wrestler, roller game athlete (including referees), sumo wrestler, etc. Any other occupations hazardous to a similar or greater degree than these.

■In the event that the address of the applicant changes following the subscription, it will be necessary to revise the details of the policy. Please contact the insurance agent/ operator or the underwriting insurance company immediately. In addition, in the circumstances described following, it will be necessary to perform the change procedures for the details of the policy, so please contact the insurance agent/ operator or the underwriting insurance company.

- Change of school type

(3) Other matters

■If you have claimed or received insurance payments totaling ¥50,000 or more in the past three years from other insurance policies that compensate the same kind of risk*, please contact your insurance agent/ operator. Also, please contact your insurance agent in the case of facility/ product liability insurance, regardless of the amounts involved.

* “Other insurance policies that compensate the same kind of risk” means group comprehensive daily life compensation insurance, ordinary injury insurance, and compensation liability insurance, and includes savings type insurance in each of these cases. This also includes insurance policies and mutual insurance policies, etc., taken out with other insurance companies.

■Recipient of insurance payment

Recipient of insurance payment	As stipulated in the common policy terms and conditions and special clauses.
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■In the event that the insured in the injury clause is a person other than the policyholder, if any of the items below applies, the insured in the injury clause can ask the policyholder to cancel the insurance contract (*). In such case, the policyholder must cancel the insurance contract (*).

- (1) The insured did not agree to be the insured in the injury clause of the insurance contract (*)
- (2) Any of the following actions applies to the policyholder or the person who will receive the insurance payment.
 - They have caused or attempted to cause an injury for the purpose of having the underwriting insurance company pay an insurance payment.
 - They have committed or attempted to commit fraud in order to justify a claim for an insurance payment.
- (3) The policyholder or the recipient of insurance payment is a member of an organized crime group, or corresponds to an anti-social force.
- (4) The total of insurance amounts is significantly excessive, due to duplication with other insurance contracts, and there is a risk of a situation that runs counter to the purpose of the insurance system.
- (5) A serious matter has been caused which damages the credibility of the insured to the same degree as items (2) to (4), above, and makes the continuation of the policy (*) difficult.
- (6) There has been a significant change in circumstances under which the insured consented to be the insured in the injury clause of the policy (*), such as the termination of the familial relationship between the policyholder and the insured.

In addition, in the case of (1), above, the insured may ask the underwriting insurance company to cancel the policy. To do so, it will be necessary to submit documents that prove the identity of the insured.

(*) Insurance policy:
Limited to those portions that relate to the insured.

■For customers with multiple policies

If you have the following special clauses in a set, and if you have another policy or policies (including special clauses set as part of insurance policies other than Comprehensive insurance for students/ children, and insurance policies with other underwriting insurance companies) with the same or similar compensation coverage, the compensation coverage may be duplicated. If the compensation coverage is duplicated, damages may be paid in respect of a compensated accident by either/ any of the insurance companies, but depending on the amount of damages, etc., insurance payment from one or other of the policies may not be paid, meaning that you will have wasted your insurance premiums. Please check the difference in compensation coverage and insurance amounts, etc. and decide whether you really need each policy before subscribing.

Note: In the case of subscription to only one contract, compensation may be lost in cases such as when the insured no longer qualifies as the insured, due to cancellation of the policy, or as a result of a change in their family circumstances (changes such as going from living together to living separately).

<Main special clauses that may overlap>

This insurance	Examples of possible overlap with other insurance contracts
Comprehensive insurance for students/children Special clause for daily life personal liability compensation	Automobile insurance Special clause for liability in daily life (Additional type of compensation for entrusted items) Fire insurance Special clause for daily life liability
Comprehensive insurance for students/children Special clause (for university students etc.) for compensation for private property for daily life in housing	Fire insurance Household goods compensation clause

2 告知義務・通知義務等

(1) 告知義務（ご加入時にお申出いただく事項）

■被保険者（補償の対象者）には、告知義務があり、代理店・扱者には告知受領権があります。告知義務とは、ご加入時に告知事項について、事実を正確に知らせる義務のことでです。

■告知事項とは、危険に関する重要な事項として引受保険会社が告知を求めるもので、加入申込書に記載された内容のうち、「▲」印などの印がつけられている項目のことです。この項目について、故意または重大な過失によって告知がなかった場合や告知した事項が事実と異なる場合には、ご加入を解除し、保険金をお支払いできないことがあります。加入申込書の記載内容を必ずご確認ください。

【告知事項】

- ①被保険者の「職業・職務」
- ②他の保険契約等^(*)に関する情報

(*) 同種の危険を補償する他の保険契約等で、団体総合生活補償保険、普通傷害保険、賠償責任保険等をいい、いずれも積立保険を含みます。また、他の保険会社等における契約、共済契約、生命保険契約等を含みます。

(2) 通知義務等（ご加入後にご連絡いただく事項）

■ご加入後、被保険者に次の事実が発生した場合は、遅滞なくご加入の代理店・扱者または引受保険会社までご連絡ください。ご連絡がない場合、保険金を削減してお支払いすることがありますので、十分ご注意ください。

【通知事項】

- ①職業・職務を変更した場合
- ②新たに職業に就いた場合
- ③職業をやめた場合

また、上記①または②のいずれかにおいて、下記のご契約の引受範囲外に該当した場合は、ご契約を解約していただくか、引受保険会社からご契約を解除します。

<ご契約の引受範囲>	下記以外の職業
<ご契約の引受範囲外>	オートテスター(テストライダー)、オートバイ競争選手、自動車競争選手、自転車競争選手(競輪選手)、モーターボート(水上オートバイを含みます。)、競争選手、猛獣取扱者(動物園の飼育係を含みます。)、プロボクサー、プロレスラー、ローラーゲーム選手(レフリーを含みます。)、力士 その他これらと同程度またはそれ以上の危険な職業

■ご加入後、申込人の住所などを変更される場合は、ご契約内容の変更等が必要となります。ただちに代理店・扱者または引受保険会社までご連絡ください。また、次に該当する場合もご契約内容の変更手続が必要となり

ますので代理店・扱者または引受保険会社までご連絡ください。

・学校の種類の変更

(3) その他の注意事項

■同種の危険を補償する他の保険契約等^(*)で、過去3年以内に合計して5万円以上保険金を請求または受領されたことがある場合は、代理店・扱者までご連絡ください。なお、施設・生産物賠償責任保険については、金額の多少を問わずご連絡ください。

(*)「同種の危険を補償する他の保険契約等」とは、団体総合生活補償保険、普通傷害保険、賠償責任保険等をいい、いずれも積立保険を含みます。また、他の保険会社等における契約、共済契約等を含みます。

■保険金受取人について

保険金受取人	・普通保険約款・特約に定めております。
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■傷害条項の被保険者が保険契約者以外の方である場合に、次のいずれかに該当するときは、傷害条項の被保険者は保険契約者にこの保険契約^(*)の解約を求めることができません。この場合、保険契約者はこの保険契約^(*)を解約しなければなりません。

①この保険契約^(*)の傷害条項の被保険者となることについて、同意していなかったとき

②保険契約者または保険金を受け取るべき方に、次のいずれかに該当する行為があったとき

- ・引受保険会社に保険金を支払わせることを目的としてケガ等が発生させ、または発生させようとしたこと。
- ・保険金の請求について詐欺を行い、または行おうとしたこと。

③保険契約者または保険金を受け取るべき方が、暴力団関係者、その他の反社会的勢力に該当するとき

④他の保険契約等との重複により、保険金額等の合計額が著しく過大となり、保険制度の目的に反する状態がもたらされるおそれがあること。

⑤②～④の場合と同程度に被保険者の信頼を損ない、この保険契約^(*)の存続を困難とする重大な事由が発生させたとき

⑥保険契約者と被保険者との間の親族関係の終了等により、この保険契約^(*)の傷害条項の被保険者となることについて同意した事情に著しい変更があったとき

また、①の場合は、被保険者が引受保険会社に解約を求めることができません。その際は被保険者であることの証明書類等の提出が必要となります。

(*) 保険契約

その被保険者に係る部分に限ります。

■複数のご契約があるお客さまへ

次の特約等をセットする場合、補償内容が同様の保険契約（学生・子ども総合保険以外の保険契約にセットされた特約や引受保険会社以外の保険契約を含みます。）が他にあるときは、補償が重複することがあります。補償が重複すると、補償対象となる事故による損害については、いずれの保険契約からでも補償されますが、損害の額等によってはいずれか一方の保険契約からは保険金が支払われない場合があり、保険料が無駄になることがあります。補償内容の差異や保険金額等を確認し、加入の可否を判断のうえ、ご加入ください。

(注) 1契約のみご加入している場合、ご加入を解約したときや、家族状況の変化（同居から別居への変更等）により被保険者が補償の対象外となったときは、補償がなくなることがありますのでご注意ください。

<補償が重複する可能性のある主な特約等>

今回ご加入いただく補償	補償の重複が発生する他の保険契約の例
学生・子ども総合保険 日常生活個人賠償責任補償特約	自動車保険 日常生活賠償特約(受託料賠償追加型) 火災保険 日常生活賠償特約
学生・子ども総合保険 住宅内生活用動産補償(大学生等用)特約	火災保険 家財補償条項

3 Start of the coverage

In the event that a newly enrolled student has applied to subscribe (and has paid the insurance premium) by March 31, 2026, coverage will begin at 12:00 midnight on April 1, 2026. In the event of a mid-term subscription, the coverage will begin from 12:00 midnight of the day following the day the insurance premium was paid. In the case of renewed subscription, the coverage will begin from 4 p.m. on April 1, 2026. The insurance premium should be paid using the methods stipulated in the pamphlet. In the event that the premium is not paid using the method stipulated in the pamphlet, insurance payment will not be paid, even if the insurance period has begun.

3 保障の開始時期

新入学生の方が2026年3月31日までに加入申込み（保険料払込み）された場合は、2026年4月1日午前0時から、また中途加入される場合、保険料払込日の翌日午前0時からとなります。継続加入の場合は、2026年4月1日午後4時からとなります。保険料は、パンフレット等記載の方法により払込みください。パンフレット等記載の方法により保険料を払込みいた

けない場合には、保険期間が始まった後であっても、保険金をお支払いしません。

4 Main cases in which insurance payment will not be paid (main exemptions)

- (1) Main cases in which insurance payment will not be paid
Please refer to the pamphlet. Details of cases where insurance payment will not be paid are given in the item “Main cases in which insurance payment will not be paid” in the common policy terms and conditions and special clause.
- (2) Cancellation due to a significant reason
In the event of any of the following, the policy will be cancelled, and insurance payment may not be paid.
 - ① The policyholder, the insured, or the recipient of insurance payment, has caused or attempted to cause an injury, etc., for the purposes of receiving insurance payments.
 - ② The insured, or the recipient of insurance payment, has perpetrated a fraud, or attempted to do so, with regard to an insurance payment claim.
 - ③ The policyholder, the insured, or the recipient of insurance payment, is recognized as a member of an organized crime group or other anti-social force.
 - ④ The total of insurance amounts is significantly excessive, due to duplication with other insurance contracts, and there is a risk of a situation that runs counter to the purpose of the insurance system.
 - ⑤ A serious matter has been caused which damages the credibility of the underwriting insurance company to the same degree as items ① to ④, above, and makes the continuation of the policy (*) difficult.

4 保険金をお支払いしない主な場合 (主な免責事由) 等

- (1) 保険金をお支払いしない主な場合
パンフレットをご参照ください。なお、保険金を支払わない場合の詳細は普通保険約款・特約の「保険金を支払わない場合」の項目に記載されておりますのでご確認ください。
- (2) 重大事由による解除
次のことがある場合は、ご契約を解除し、保険金をお支払いできないことがあります。
 - ① 保険契約者、被保険者または保険金を受け取るべき方が、引受保険会社に保険金を支払わせることを目的としてケガ等が発生させ、または発生させようとしたこと。
 - ② 被保険者または保険金を受け取るべき方が、保険金の請求について詐欺を行い、または行おうとしたこと。
 - ③ 保険契約者、被保険者または保険金を受け取るべき方が、暴力団関係者、その他の反社会的勢力に該当すると認められたこと。
 - ④ 他の保険契約等との重複により、保険金額等の合計額が著しく過大となり、保険制度の目的に反する状態がもたらされるおそれがあること。
 - ⑤ 上記のほか、①～④と同程度に引受保険会社の信頼を損ない、保険契約の存続を困難とする重大な事由が発生させたこと。

5 Grace period for payment of premiums, etc.

The insurance premium should be paid using the methods stipulated in the pamphlet. In the event that the premium is not paid using the method stipulated in the pamphlet, insurance payment may not be paid, and the policy may be cancelled.

5 保険料の払込猶予期間等の取扱い

保険料は、パンフレット等記載の方法により払込みください。パンフレット等記載の方法により保険料を払込みいただけない場合には、保険金をお支払いできないことがあります。また、ご契約を解除させていただくことがあります。

6 Invalidation (Comprehensive Insurance for Students/Children only)

In the event that the insured (*) dies after the insurance has been purchased, the policy will become invalid. Premiums for unexpired periods will be returned.

(*) Refers to the insured in the injury clause.

6 失効について (学生・子ども総合保険のみ)

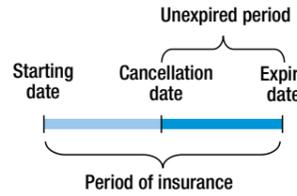
ご加入後に、被保険者(*)が死亡された場合には、この保険契約は失効となります。なお、未経過期間分の保険料を返還します。
(*) 傷害条項における被保険者をいいます。

7 Cancellation and cancellation refund payment

In the event that you wish to cancel your policy before the period expires, please inform the insurance agent/ operator or the underwriting insurance company.

●A cancellation refund for the period from the date of cancellation until the expiration date will be paid. Note, however, that any cancellation refund payment shall be, in principle, less than the premium for the unexpired period.

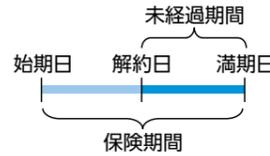
●It is possible that additional charges will be levied for insurance premiums that should be paid according to the period from the date on which the period commenced to the withdrawal (cancellation) date.



7 解約と解約返れい金

ご加入を途中で脱退(解約)される場合は、ご加入の代理店・扱者または引受保険会社までお申出ください。

- 脱退(解約)日から満期日までの期間に応じて、解約返れい金を返還させていただきます。ただし、解約返れい金は、原則として未経過期間分よりも少なくなります。
- 始期日から脱退(解約)日までの期間に応じて払込みいただくべき保険料について、追加のご請求をさせていただくことがあります。



8 In the event of bankruptcy of the insurance company

<Protection of policyholders in the event of bankruptcy>

●It is possible that, due to a change in the business or financial circumstances of the insurance company, such as in the event that the underwriting insurance company has gone bankrupt, insurance payments and cancellation refunds that were promised at the time of subscription may be frozen for a certain period, or the amounts may be reduced.

●Non-life Insurance Policyholders Protection Corporation exists for the purpose of protecting insurance policyholders in the event of the bankruptcy of a non-life insurance company. The underwriting insurance company is also a member of this Corporation. The insurance is compensated by the Non-life Insurance Policyholders Protection Corporation and, therefore, compensation will be provided as stated below, even if the non-life insurance company goes bankrupt.

<Comprehensive insurance for students/children (Insurance period: within one year), Facility / Product liability insurance>

Insurance payments and cancellation refunds will be compensated up to 80%, provided however, that insurance payments for accidents that occurred before the bankruptcy or within three months after the bankruptcy will be compensated 100%.

<Comprehensive insurance for students/children (Insurance period: more than one year but within five years)>

Up to 90% of insurance payment or cancellation refund is compensated. However, 100% of insurance payment is compensated for an accident that occurred before the Insurance has run out.

8 保険会社破綻時等の取扱い

<経営破綻した場合等の保険契約者の保護について>

- 引受保険会社の経営が破綻した場合など保険会社の業務または財産の状況の変化によって、ご加入時にお約束した保険金・解約返れい金等のお支払いが一定期間凍結されたり、金額が削減されたりすることがあります。
- 損害保険会社が経営破綻した場合に保険契約者等を保護する目的で、「損害保険契約者保護機構」があり、引受保険会社も加入しています。この保険は「損害保険契約者保護機構」の補償対象であり、損害保険会社が破綻した場合でも、次のとおり補償されます。

<学生・子ども総合保険 (保障期間: 1年以内)、施設・生産物賠償責任保険>
保険金、解約返れい金等は80%まで補償されます。ただし、破綻前に発生した事故および破綻時から3か月までに発生した事故による保険金は100%補償されます。

<学生・子ども総合保険 (保障期間: 1年超5年以内)>
保険金、解約返れい金等は90%まで補償されます。ただし、破綻前に発生した事故による保険金は100%補償されます。

9 The handling of personal information

See p. 38.

9 個人情報の取扱いについて

p.38をご参照ください。

For advice, complaints or queries to Mitsui Sumitomo Insurance,
“Mitsui Sumitomo Insurance Customer desk”
0120-632-277 (toll-free)
Various services such as chat support
<https://www.ms-ins.com/contact/cc/>



Scan this code to access.

In the event of an accident, please contact the following without delay.
CO-OP Kyosai Center 0120-16-9431
When reporting a coverage for pre-matriculation living alone compensation, please make sure that the accident occurred on or after the commencement date of the rental agreement. (Accidents prior to the contract start date of rental agreement are not covered and not subject to out-of-court settlement mediation service either. See details on p.38)

三井住友海上へのご相談・苦情・お問合わせは
「三井住友海上お客さまデスク」
0120-632-277 (無料)
「チャットサポートなどの各種サービス」
<https://www.ms-ins.com/contact/cc/>



こちらからアクセスできます。

万一、事故が起こった場合は
遅滞なく、下記にご連絡ください。
コープ共済センター 0120-16-9431
入学前一人暮らし賠償保障の事故のご連絡にあたっては、賃貸借契約の契約開始日以降に発生した事故であることを確認の上、ご連絡ください。(賃貸借契約の契約開始日より前に発生した事故は保障対象外で、示談交渉サービスの対象にもなりません。詳細はp.38をご参照ください。)

Designated dispute resolution organization

The underwriting insurance company, pursuant to the Insurance Business Act, has concluded a Basic Contract for Implementation of Dispute Resolution Procedures with The General Insurance Association of Japan, designated by the Commissioner of the Financial Services Agency as a designated dispute resolution organization.
In the event of an issue with the underwriting insurance company that cannot be resolved, you may contact The General Insurance Association of Japan for advice, or file an appeal for resolution.

The General Insurance Association of Japan Sompo ADR Center
(Navi-dial (Calls charged throughout Japan.)) 0570-022-808
Hours of operation: weekdays 9:15 to 17:00
(No service on Saturdays, Sundays, holidays or on New Year holidays.)
●Calls may also be made from mobile telephones. From IP telephones, please call 03-4332-5241.
●Please be careful to avoid dialing the wrong number.
For details, see the website of The General Insurance Association of Japan.
<https://www.sonpo.or.jp/about/efforts/adr/index.html>

指定紛争解決機関

引受保険会社は、保険業法に基づく金融庁長官の指定を受けた指定紛争解決機関である一般社団法人 日本損害保険協会と手続実施基本契約を締結しています。引受保険会社との間で問題を解決できない場合には、一般社団法人 日本損害保険協会にご相談いただくか、解決の申し立てを行うことができます。
一般社団法人 日本損害保険協会 そんぽADRセンター
[ナビダイヤル(全国共通・通話料有料)] 0570-022-808
受付時間 [平日] 9:15~17:00
(土日・祝日および年末年始を除きます)
●携帯電話からも利用できます。IP電話からは03-4332-5241におかけください。
●おかけ間違いにご注意ください。
●詳細は、一般社団法人 日本損害保険協会のホームページをご覧ください。
<https://www.sonpo.or.jp/about/efforts/adr/index.html>

Other Matters for Attention その他ご注意ください

Notification to the underwriting insurance company in the event of circumstances eligible for an insurance payment
●In the event of circumstances eligible for an insurance payment, please contact the insurance agent/ operator or the underwriting insurance company. They will provide you with detailed information about the procedures for filing an insurance payment claim. In the event that no contact is made within thirty days of the date of the circumstances eligible for an insurance payment, or that known facts are not declared, or a declaration differs from actual facts, the underwriting insurance company may deduct any damages that they have incurred, before making the insurance payment.

<保険金をお支払いする場合に該当したときの引受保険会社へのご連絡>

●保険金をお支払いする場合に該当したときは、代理店・扱者または引受保険会社までご連絡ください。保険金請求の手續につきまして詳しくご案内いたします。なお、保険金をお支払いする場合に該当した日から30日以内にご連絡がない場合、もしくは知っている事実を告げなかった場合、または事実と異なることを告げた場合は、引受保険会社はそれによって被った損害の額を差し引いて保険金をお支払いすることがあります。

Insurance payment execution date
●Within thirty days after you have submitted the documentation (*) necessary for claiming an insurance payment, including that day, the underwriting insurance company will complete its confirmation (**) the matters that are necessary in order to make the insurance payment, and will then make the payment. (**)
(*1) To check the documentation necessary for claiming an insurance payment, refer to “Documentation necessary for claiming an insurance payment”. In the event that an insurance payment claim is being filed by a proxy, they shall submit documents demonstrating that the insured cannot make a claim for an insurance payment by themselves.
(*2) Refers to confirmation of whether or not there is a reason to make an insurance payment, whether or not there is a reason to withhold insurance payment, calculation of the insurance payment, whether or not the insurance policy is valid, and other matters that require confirmation in order to determine the amount of insurance payment that the underwriting insurance company should pay.
(*3) In the event that it becomes necessary to reference the results of an investigation by a public organization such as the police, the results of examination by a specialized organization such as a medical institution, investigate an affected area to which the Disaster Relief Act applies, or conduct an investigation outside Japan, in order to confirm necessary matters, the insurance payment will be made by number of days stipulated in the common policy terms and conditions and special clauses. In this case, the underwriting insurance company will notify the insured or the recipient of insurance payment of the matters that require confirmation and by when such confirmation will be completed.

<保険金支払いの履行期>
●引受保険会社は、保険金請求に必要な書類(*)をご提出いただいてからその日を含めて30日以内に、保険金をお支払いするために必要な事項の確認(**)を終えて保険金をお支払いします。(**)
(*1) 保険金請求に必要な書類は、「保険金のご請求時にご提出いただく書類」をご参照ください。代理請求人が保険金を請求される場合は、被保険者が保険金を請求できない事情を示す書類をご提出いただけます。
(*2) 保険金をお支払いする事由の有無、保険金をお支払いしない事由の有無、保険金の額の算出、保険契約の効力の有無、その他引受保険会社がお支払いすべき保険金の額の確定のために確認が必要な事項をいいます。
(*3) 必要な事項の確認を行うために、警察などの公の機関の捜査結果の照会、医療機関など専門機関の診断結果の照会、災害救助法が適用された被災地における調査、日本国外における調査等が必要な場合には、普通保険約款・特約に定める日数までに保険金をお支払いします。この場合、引受保険会社は確認が必要な事項およびその確認を終える時期を被保険者または保険金を受け取るべき方に通知します。

Documentation necessary for claiming an insurance payment
●In the event that the insured or the recipient of insurance payment (including their proxies) make a claim for an insurance payment, they should submit the documents that the underwriting insurance company requests after receipt of notification of the accident. If anything is unclear, please contact the insurance agent/ operator or the underwriting insurance company.

<保険金のご請求時にご提出いただく書類>
●被保険者または保険金を受け取るべき方(これらの方の代理人を含みます。)が保険金の請求を行う場合は、事故受付後に引受保険会社が求める書類をご提出いただけます。ご不明な点については、代理店・扱者または引受保険会社までお問合わせください。

Documents to be submitted
Documents that the underwriting insurance company requests from among those listed below:
○The underwriting insurance company's prescribed insurance payment claim form ○The underwriting insurance company's prescribed agreement statement ○Materials related to the cause of the accident and the state of the damages ○Materials for confirming the validity of the insurance payment claim being made by the insured or their proxy (certificate of residence, a certified copy of family register, etc.) ○The underwriting insurance company's prescribed health certificate ○Declaration of the status of examination ○An accident certificate issued by a public organization (if unavoidable, a third party) ○A death certificate ○Documents that confirm the amounts of damage compensation payments, insurance payments and other benefits paid by other parties ○Documents that confirm the amount of damage compensation and the person with the right to claim damage compensation ○The underwriting insurance company's prescribed accident report form, documents that confirm the oc-

currence of damage or expenses, and other similar documents
You may be asked to submit documents additional to those listed above, according to the contents of the accident and the amount of damage.
■Please note that there is a statute of limitations (three years) on the right to make insurance payment claims. For details such as when the right to make an insurance payment claim arises, please check the common policy terms and conditions, special clauses.

【ご提出いただく書類】

以下の書類のうち引受保険会社が求めるもの
○引受保険会社所定の保険金請求書○引受保険会社所定の同意書○事故原因・損害状況に関する資料○被保険者またはその代理人の保険金請求であることを確認するための資料(住民票、戸籍謄本等)○引受保険会社所定の診断書○診療状況申告書○公の機関(やむを得ない場合は第三者)等の事故証明書○死亡診断書○他から支払われる損害賠償金・保険金、給付金等の額を確認する書類○損害賠償の額および損害賠償請求権者を確認する書類○引受保険会社所定の事故内容報告書、損害または費用の発生を確認する書類およびその他これらに類する書類
事故の内容、損害額等に応じて上記の書類以外の書類をご提出いただくようお願いすることがあります。
■保険金請求権については時効(3年)がありますのでご注意ください。保険金請求権の発生時期等の詳細は、普通保険約款・特約等でご確認ください。

Explanation of co-insurance

This insurance contract is a co-insurance contract based on a special clause related to co-insurance. The respective underwriting insurance companies will bear liability under independent and individual insurance contracts with no joint liability, according to their underwriting shares. In addition, Mitsui Sumitomo Insurance Co., Ltd., as the lead underwriter, will conduct the business and administration of other underwriting insurance companies on an agent/proxy basis. The underwriting insurance companies are as stated below. Also, please check with your insurance agent or broker with regard to the underwriting shares of each company.

Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter)
Kyoei Fire & Marine Insurance Co., Ltd.
Tokio Marine & Nichido Fire Insurance Co., Ltd.

<共同保険のご説明>

この保険契約は共同保険に関する特約に基づく共同保険契約です。それぞれの引受保険会社は、引受割合に応じて、連帯することなく単独別個に保険契約上の責任を負います。また、三井住友海上は、幹事保険会社として他の引受保険会社の業務および事務の代理・代行を行います。引受保険会社は次のとおりです。なお、各保険会社の引受割合につきましては、代理店・扱者にご照会ください。

三井住友海上火災保険株式会社(幹事会社)
共栄火災海上保険株式会社
東京海上日動火災保険株式会社

Proxy claimants (Comprehensive Insurance for Students/Children only)

●In the event that the insured cannot submit a claim for an insurance payment, due to serious disability or loss of intent capacity, and there is no representative for the insured who is entitled to receive an insurance payment, subject to the approval of the underwriting insurance company, someone such as a spouse (*) who is living with or sharing a livelihood with the insured (hereinafter referred to as a “proxy claimant”): for details please refer to the Notes, below) can submit a claim for insurance payment. For details, please ask the insurance agent/ operator or the underwriting insurance company. In addition, **please be sure to explain the contents of this paragraph to the person who will be the Proxy Claimant.**
Notes
(1) “A spouse (*) who lives with or shares a livelihood with the insured”.
(2) In the event that there is no person who comes under (1), above, or that there are circumstances under which the person who comes under (1), above, cannot submit a claim for insurance payment, “a relative within three degrees who lives with or shares a livelihood with the insured”.
(3) In the event that there is no person who comes under (1) or (2), above, or that there are circumstances under which the person who comes under (1) or (2), above, cannot submit a claim for an insurance payment, “a spouse (*) other than the person listed in (1), above,” or “a relative within three degrees, other than the person listed in (2) above”.
(*) Limited to a legal spouse.

<代理請求人について>(学生・子ども総合保険のみ)

●高度障害状態となり、意思能力を喪失した場合など、被保険者に保険金を請求できない事情があり、かつ、保険金を受け取るべき被保険者の代理人がない場合には、引受保険会社の承認を得て、その被保険者と同居または生計を共にする配偶者(*)等(以下「代理請求人」といいます。詳細は(注)をご参照ください。)が保険金を請求できることがあります。詳細は代理店・扱者または引受保険会社までお問い合わせください。また、**本内容については、代理請求人となられる方にも必ずご説明ください。**
(注)①「被保険者と同居または生計を共にする配偶者(*)」

②上記①に該当する方がいないまたは上記①に該当する方に保険金を請

求できない事情がある場合
「被保険者と同居または生計を共にする3親等内の親族」
③上記①、②に該当する方がいないまたは上記①、②に該当する方に保険金を請求できない事情がある場合
「上記①以外の配偶者(*)」または「上記②以外の3親等内の親族」
(*) 法律上の配偶者に限ります。

●This insurance policy is valid for one year. Please understand that, depending upon the kinds of insurance payment claims that have been made, etc., it may not be possible to renew the policy, or that the details of the compensation cover may need to be changed.
●Your subscription content may be registered (Comprehensive Insurance for Students/Children only). To ensure that the non-life insurance system is operated soundly, and that insurances such as death insurance payments, disability insurance payments, hospitalization insurance payments, out-patient insurance payments and the like are properly and reliably paid out, the policies for these insurance payments are recorded in the policy content registration system operated by the General Insurance Association of Japan.
●The certificate of Personal Liability Insurance for Students that will be sent to you after you have subscribed should be read carefully and then kept in a safe place.
●With regard to out-of-court settlement mediation for a compensated accident that is compensated by the policy (special clause) for damages incurred due to a burden of legal liability for compensation, please consult the underwriting insurance company in advance. Please note that, in the event that you have admitted liability for damage compensation without obtaining the underwriting insurance company's approval in advance, or have paid damages without such approval, it may become impossible to pay insurance payment.

●この保険の保険期間は1年間となります。保険金請求状況等によっては、保険期間終了後、継続加入できないことや補償内容を変更させていただくことがあります。あらかじめご了承ください。
●お客さまのご加入内容が登録されることがあります。(学生・子ども総合保険のみ) 損害保険制度が健全に運営され、死亡保険金、後遺障害保険金、入院保険金、通院保険金等のお支払いが正しく確実に行われるよう、これらの保険金のある保険契約について、一般社団法人 日本損害保険協会が運営する契約内容登録制度への登録を実施しております。
●ご加入いただいた後にお届けする学生賠償責任保険加入者証は、内容をご確認のうえ、大切に保管してください。
●法律上の賠償責任などを負担することによって被った損害を補償する契約(特約)の対象となる賠償事故の示談交渉については、事前に引受保険会社へご相談ください。なお、あらかじめ引受保険会社の承認を得ないで損害賠償責任を認めたり、賠償金などを支払われた場合には、保険金をお支払いできないことなどがありますのでご注意ください。

Out-of-court settlement mediation service (Comprehensive Insurance for Students/Children only)
At the request of the insured concerning a compensated accident covered by a special clause for daily life personal liability compensation, or a compensated accident (excluding damage, loss or theft of entrusted items) covered by a special clause for compensation for tenant liability (all risk) that has occurred in Japan, in principle the underwriting insurance company will undertake out-of-court settlement mediation on behalf of the insured. Even if an out-of-court settlement mediation is undertaken, the underwriting insurance company may, if necessary and with the insured's consent, request a lawyer to deal with the case in the event that it is difficult to settle the matter through negotiation, etc. In addition, in the event that insurance is paid for a compensated accident (excluding damage, loss or theft of entrusted items) that has occurred in Japan, the victim can also claim an amount of damage compensation equivalent to the insurance payment directly to the underwriting insurance company.

<示談交渉サービス>(学生・子ども総合保険のみ)

日本国内において発生した、日常生活個人賠償責任補償特約の対象となる賠償事故および借家人賠償責任補償(オールリスク)特約の対象となる賠償事故(受託物の破損、紛失または盗取を除きます。)について被保険者のお申出により、引受保険会社は原則として被保険者のために示談交渉をお引受けいたします。なお、示談交渉をお引き受けした場合でも、話し合いでの解決が困難な場合等、引受保険会社は必要に応じ被保険者の同意を得たうえで弁護士に対応を依頼することがあります。また、日本国内において発生した賠償事故(受託物の破損、紛失または盗取を除きます。)で保険金をお支払いする場合、被害者が保険金相当の損害賠償額を引受保険会社へ直接請求することもできます。

Main cases in which out-of-court settlement mediation cannot be undertaken
Please note that underwriting insurance companies cannot negotiate out-of-court settlement with the other party in the following cases. Even in such cases, we will provide consultation for the insured to reach an amicable solution.
○Where the amount of legal damages payable by the insured for a single

accident clearly exceeds the insurance amount stipulated in the special clause for daily life personal liability compensation, or the special clause for tenant liability (all risk). ○Where the other party does not agree to negotiations with the underwriting insurance company ○Where, during negotiations with the other party, the insured refuses to cooperate with the underwriting insurance company without a valid reason ○Where lawsuit related to the claim for damage compensation has been brought in a court outside of Japan ○In the case of a compensated accident that is subject to facility/product liability insurance

<示談交渉を行うことができない主な場合>

次の場合には、引受保険会社は相手の方との示談交渉を行うことができませんので、ご注意ください。なお、その場合でも、円満な解決に向けたご相談に応じます。
○1回の事故につき、被保険者が負担する法律上の損害賠償責任の額が日常生活個人賠償責任補償特約、借家人賠償責任補償(オールリスク)特約で定める保険金額を明らかに超える場合○相手の方が引受保険会社との交渉に同意されない場合○相手の方との交渉に際し、正当な理由なく被保険者が引受保険会社への協力を拒んだ場合○被保険者に対する損害賠償請求に関する訴訟が日本国外の裁判所に提起された場合○施設・生産物賠償責任保険の対象となる賠償事故の場合

Items to be Checked Concerning Your Subscription ご加入内容確認事項
When completing subscription procedures, be sure to check the following items carefully. These items to be checked will enable you to confirm that the insurance product that we have proposed includes contents that meet your requirements and that all of the particularly important details to fill in for your insurance purchase are correct, so that you can use the insurance with peace of mind in the event of an accident. Please take the time to re-confirm the answers to the following questions. If anything is unclear or if you have a question about your subscription, please ask the insurance agent/operator or the underwriting insurance company (given in the pamphlet).
ご加入手続きに際し、以下の事項を十分にご確認ください。 本確認事項は、万一の事故の際に安心して保険をご利用いただけるよう、ご提案いたしました保険商品がお客さまのご希望に合致した内容であること、ご加入いただくうえで特に重要な事項を正しくご記入いただいていることを確認させていただくためのものです。お手数ですが、以下の各質問項目について、再度ご確認くださいませますようお願い申し上げます。なお、ご加入にあたりご不明な点や疑問点がございましたら、パンフレット記載の代理店・扱者または引受保険会社までお問い合わせください。

1. **Please check the pamphlet and “Explanation of Important Matters” to make sure that the insurance product contents meet your requirements in terms of the points listed below.** In the event that your requirements are not fully met, please review the contents of your subscription.

Please check whether or not it is necessary for you to subscribe to the special clauses that are stated in “Explanation of Important Matters”, and for which it is possible that coverage could overlap.

●Case in which insurance will be paid (including the main policy and special clauses that are part of the package) ●Insurance amount (monetary amount of the policy) ●Insurance period (contract period for the insurance) ●Insurance premiums ●Method of paying the insurance premiums

1. 保険商品が以下の点でお客さまのご希望に合致した内容となっていることをパンフレット・重要事項のご説明でご確認ください。万一、ご希望に合致しない場合は、ご加入内容を再度ご検討ください。

【重要事項のご説明】に記載の、補償が重複する可能性のある特約等については、ご加入の要否をご確認ください。

●保険金のお支払事由(主契約、セットしている特約を含みます。) ●保険金額(ご契約金額) ●保険期間(保険のご契約期間) ●保険料 ●保険料払込方法

2. **Please check that there are no omissions or mistakes in the statements and entries in the subscription application form.**

The items given below are necessary for the correct calculation of insurance premiums and the appropriate payment of insurance. Please check the contents carefully and complete the subscription application form correctly.

If there are any omissions or mistake, please enter the additional information or correct the mistakes.

2. 加入申込書への記載・記入の漏れ・誤りがないかご確認ください。
以下の項目は、正しい保険料の算出や適切な保険金のお支払い等に必要な項目です。内容をよくご確認ください。加入申込書に正しくご記入いただきますようお願い申し上げます。
記載・記入の漏れ・誤りがある場合には、訂正あるいは追記をお願いいたします。

Please check the following.

皆さまがご確認ください。

- Have the “Date of birth” and “Gender” columns of the application form been filled in correctly?
- Has the “Other insurance (mutual insurance) policies of the insured” column in the application form been correctly filled in?
- Have the “Does the insured have an occupation?” and “Occupation or type of occupation” columns in the application form been correctly filled in?

*The application form for the insurance product that you are subscribing to, may not have all of the aforementioned columns. It is not necessary to check items for which the aforementioned columns do not exist.

*If you have already completed the above columns and printed out the application, please check that there are no errors in the content.

- ・加入申込書の「生年月日」、「性別」欄は正しくご記入いただいていますか？
- ・加入申込書の「被保険者の他の保険(共済)契約」欄は正しくご記入いただいていますか？
- ・加入申込書の「被保険者の職業の有無」「職業の種類または職種」欄は正しくご記入いただいていますか？

* ご加入いただく保険商品の加入申込書によっては、上記の欄がない場合があります。上記のうち欄がないものについてのご確認は不要となります。

* 上記の欄について事前に打ち出している場合は、内容に誤りがないことをご確認ください。

3. **Please note that, if any of the following applied, a “Subscription application” or “Change application” will need to be submitted.**
- When newly subscribing to this insurance system
 - When renewing with changes to the original details of the subscription (change of the insured, changes to the compensation cover, changes in occupation, or type or class of occupation, etc.)
 - When already subscribed, but not renewing.

3. 次のいずれかに該当する場合には「加入申込書」もしくは「変更申込書」のご提出が必要ですのでご確認ください。
- ・この保険制度に新規加入される場合
 - ・既にご加入の内容を変更してご継続される場合(被保険者の変更、補償内容の変更、職業・職務・職種級別の変更 など)
 - ・既にご加入されているがご継続されない場合

Summary of the Coverage 制度のあらまし

Personal Liability Insurance for Students
学生賠償責任保険

Comprehensive Insurance for Students / Children, Facility/Product Liability Insurance
学生・子ども総合保険、施設・生産物賠償責任保険

The contents of this pamphlet are provided in English just for reference, with the Japanese version prevailing.
ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

For an explanation of terms marked with ※, see “Explanation of terms marked with ※” on pp. 36-37 (Only the first instance of each column is marked with ※)
※印を付した用語については、p.37の〈※印の用語のご説明〉をご覧ください。(各欄の初出時のみ※印を付しています。)

1 Persons eligible to become applicants – subscribers (insured)

Eligibility for applicants and the insured *(who are covered by the compensation) under this scheme is limited to members of those university co-operatives which belong to Japan CO-OP Insurance (Kyosai) Consumers’ Co-operative Federation, and who will be younger than 23 years, or who will be students of an educational institution (See p. 15.) as stipulated in the School Education Act (including those who have completed enrollment procedures and become co-operative members), on the expiration date of the insurance period.

*The person who is identified as the insured in the subscription application form.

1 お申込人・ご加入者(被保険者)となる方

この制度でお申込人および被保険者(補償の対象者)本人(*)となる方の範囲は、日本コープ共済生活協同組合連合会の会員である大学生協の組合員であり、保険期間の末日において満23歳未満の方または学校教育法に定める学校(p.15をご参照ください。)の学生(入学等手続を終え、組合員となられた方を含みます。)に限ります。

(*) 加入申込書の被保険者ご本人欄に記載の方をいいます。

2 Insurance period

If you apply for enrollment (pay your premium) by March 31, 2026, the enrollment period will be from 12:00 midnight (4 p.m. for those enrolling for a continuing term) on April 1, 2026 to 4 p.m. on April 1, 2027. If you enroll midway through a term, the enrollment period will be from 12:00 midnight on the day following the date of premium payment to 4 p.m. on April 1, 2027.

2 保険期間

2026年3月31日までに加入申込み(保険料払込み)された場合は、2026年4月1日午前0時(継続加入の方は午後4時)から2027年4月1日午後4時までとなります。中途加入される場合、保険料払込日の翌日午前0時から2027年4月1日午後4時までとなります。

3 Continuation of policy

If no request to cease continuation of the policy, or a request to alter the subscription details, is received by two months before the day after (hereinafter referred to as “the Continuation Date”) of the termination date of the period of insurance, this will be deemed as an application to continue to the “terminating policy” with the same type, and the policy will be continued until the scheduled date of graduation. Please be sure to read the pamphlet for next year onwards, which will be provided as a physical paper copy and a PDF version accessed via a 2D barcode printed on the continuance guide.

3 契約の継続

共済期間・保険期間の満了日の翌日(以下「継続日」といいます。)の前々月までに契約の継続停止やご加入内容の変更を申し出ない限り、「満了する契約」と同一タイプの継続契約の申込みがあったとみなし、卒業予定年まで契約の継続が行われます。なお、次年度以降も継続のご案内として、パンフレットを書面および継続のご案内の書面に2次元バーコードを掲載したPDF方式で提供しますので、必ずご覧ください。

4 Contents of insurance (Disability due to injury)

◆ Cases in which insurance payment will be paid - Amount of insurance to be paid

4 保障内容(ケガによる後遺障害)

◆ 保険金をお支払いする場合・保険金のお支払額

Type of insurance payment 保険金の種類	Cases in which insurance payment will be paid 保険金をお支払いする場合	Amount of insurance to be paid 保険金のお支払額	Disability Insurance amount 後遺障害保険金額 ^(注)
Injury insurance payment 傷害保険金	Where a disability* has occurred as a result of injury* sustained in an accident during the period of insurance, within 180 days (including the day of the accident). 保険期間中の事故によるケガ*のため、事故の発生日からその日を含めて180日以内に後遺障害*が発生した場合	Disability Insurance amount* × [prescribed insurance payment ratio in the policy (4% to 100%)] Note 1: Disability Insurance payment will be paid according to the insurance payment ratios stipulated for each category, in accordance with the government’s labor insurance scheme. Note 2: If the insured is still in a condition requiring medical treatment* over 180 days from, and including, the date of the accident, the underwriting insurance company will pay disability insurance payment after having confirmed the degree of severity of the disability, based on the diagnosis of a physician* on the 181st day after, and including, the day of the accident. Note 3: If the insured suffers an aggravation of the disability in the same part, insurance will be paid after the prescribed amount of insurance paid for the original disability has been deducted. Note 4: If Disability Insurance payment has already been paid, the payment amount in this instance will be limited to the remainder once the previous Disability Insurance payment amount has been deducted from the Disability Insurance amount*. Also, Disability Insurance payments made across the entire period of insurance will be limited to the Disability Insurance amount*. For insurance policies whose period of insurance exceeds one year, if there has already	¥100,000 10万円

Injury insurance payment 傷害保険金	Disability insurance payment 後遺障害保険金	been payment of Disability Insurance with respect to injury* sustained in an accident occurring within the same insurance year* as the insurance year in which the accident in question has occurred, payment will be limited to the remainder due once the previous Disability Insurance payment amount has been deducted from the Disability Insurance amount*. Also, the Disability Insurance payment payable in one insurance year is limited to the Disability Insurance amount*. 後遺障害保険金額 ^(注) × [約款所定の保険金支払割合(4%~100%)] (注1) 政府労災保険に準じた等級区分ごとに定められた保険金支払割合で、後遺障害保険金をお支払いします。 (注2) 被保険者が事故の発生日からその日を含めて180日を超えてなお治療*を要する状態にある場合は、引受保険会社は、事故の発生日からその日を含めて181日目における医師*の診断に基づき後遺障害*の程度を認定して、後遺障害保険金をお支払いします。 (注3) 同一の部位に後遺障害を加重された場合は、既にあった後遺障害に対する保険金支払割合を控除して、保険金をお支払いします。 (注4) 既にお支払いした後遺障害保険金がある場合は、後遺障害保険金額 ^(注) から既にお支払いした後遺障害保険金の額を差し引いた額が限度となります。また、保険期間を通じてお支払いする後遺障害保険金は、後遺障害保険金額 ^(注) が限度となります。保険期間が1年を超える保険契約においては、その事故の発生した保険年度*と同一の保険年度に発生した事故によるケガ*に対して既にお支払いした後遺障害保険金がある場合は、後遺障害保険金額 ^(注) から既にお支払いした後遺障害保険金の額を差し引いた額が限度となります。また、それぞれの保険年度ごとにお支払いする後遺障害保険金は、後遺障害保険金額 ^(注) が限度となります。	¥100,000 10万円
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* Because there is a special clause for death insurance payment exemption in disability insurance payment, there is no death insurance payment. Though the term “Death/disability Insurance amount” is used in the general terms and conditions, the term “Disability Insurance amount” is used in this document.

(注) この後遺障害保険金には死亡保険金対象外特約がセットされているため死亡保険金はありません。なお、約款上の表記は「死亡・後遺障害保険金額」ですが、「後遺障害保険金額」と表記しています。

◆ Main cases in which insurance payment will not be paid

◆ 保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance payment will not be paid 保険金をお支払いしない主な場合
Injury insurance payment 傷害保険金	<ul style="list-style-type: none"> ● Injury* resulting from the intentional action or gross negligence of the policyholder, the insured or a parent or guardian of the insured, or the recipient of insurance payment. ● Injury resulting from personal altercation, suicide, or criminal action. ● Injury resulting from driving an automobile* or similar without a license or without qualifications, drunk driving* or driving under the influence* of drugs. ● Injury resulting from brain disorder, illness, or insanity. ● Injury resulting from pregnancy, childbirth, premature birth or miscarriage. ● Injuries due to surgical procedures or other medical treatment other than the treatment of injuries for which the underwriting insurance company should pay insurance payment* ● Injury resulting from war, other forms of civil strife* or riots (injuries resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions). ● Injury resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ● Injury resulting from conditions for which there are no medical objective findings*, such as cervical syndrome*, lower-back pain, or backaches, no matter the cause. ● Drowning while bathing* (however, an insurance payment will be paid if it is judged that this is caused by an injury for which the underwriting insurance company should pay insurance payment). ● Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause. ● Injury sustained during the course of “Sporting activities, etc., not compensated by insurance” described elsewhere. ● Injury sustained during the course of sporting contests* and the like using vehicles*. Note: Bacterial food poisoning and viral food poisoning are not compensated by insurance. ● 保険契約者、被保険者、被保険者の親権者・後見人または保険金を受け取るべき方の故意または重大な過失によるケガ* ● 闘争行為、自殺行為または犯罪行為によるケガ ● 自動車等*の無資格運転、飲酒*または麻薬等を使用しての運転中のケガ ● 脳疾患、病気または心神喪失によるケガ ● 妊娠、出産、早産または流産によるケガ ● 引受保険会社が保険金を支払うべきケガの治療*以外の外科的手術その他の医療処置によるケガ ● 戦争、その他の変乱*、暴動によるケガ(テロ行為によるケガは、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。) ● 核燃料物質等の放射性・爆発性等によるケガ ● 原因がいかなるときでも、顎(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足る医学的他覚所見のないもの* ● 入浴中の溺水* (ただし、引受保険会社が保険金を支払うべきケガによって発生した場合には、保険金をお支払いします。) ● 原因がいかなるときでも、誤嚥(えん)*によって発生した肺炎 ● 別記の「補償対象外となる運動等」を行っている間のケガ ● 乗用具*を用いて競技等*をしている間のケガ <p>(注) 細菌性食中毒およびウイルス性食中毒は、補償の対象にはなりません。</p>

5 Insurance cover (liability)

◆Cases in which insurance will be paid

(1) Compensated accidents in daily life (including regular classes, etc.) (excluding the examples of (2), below)

5 保障内容 (賠償責任)

◆保険金をお支払いする場合

(1) 日常生活 (正課の講義等[◎]を含む) における賠償事故 (以下の (2) の場合を除く)

Type of insurance payment 保険金の種類	Cases in which insurance payment will be paid 保険金をお支払いする場合
<p>Daily life personal liability insurance payment</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.)</p> <p>☆Set of compensation special clause (for special clause for daily life personal liability compensation) for insured student only</p> <p>日常生活個人賠償責任保険金</p> <p>★日常生活個人賠償責任補償特約</p> <p>☆日常生活個人賠償責任補償特約の一部変更に関する特約 (大学生等用) セット</p> <p>☆本人のみ補償特約 (日常生活個人賠償責任補償特約用) セット</p>	<p>Where there is a legal liability for damages due to any of the following, occurring within Japan or overseas.</p> <p>(1) The life or body of another person has been harmed, or their property^{(*)1} has been damaged due to any of the following accident.</p> <p>a) Accidents resulting from the ownership, use or management of a residence^{(*)2}.</p> <p>b) Accidents occurring in the daily life of the insured.</p> <p>(2) Damage, loss or theft^{(*)3} of compensation covered entrusted items^{(*)3}.</p> <p>(*)1 Including information stored on information systems, etc.</p> <p>(*)2 Refers to housing used as a residence by the student, and includes personal property and real estate within the site.</p> <p>(*)3 “Compensation covered entrusted items” refers to tangible items with a property value that the insured is keeping for another (including rental operators). Note that this does not include the “Main “entrusted items” not compensated by insurance” described elsewhere.</p> <p>(*)4 Payment of insurance for a reason listed under item (2), above, is limited to damage or loss incurred by the insured as a result of having liability for damages to the person who has legal rights to the compensation covered entrusted items (*3). Note: Only the insured student can be “the insured”. Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>日本国内または国外において発生した次のいずれかの事由により、法律上の損害賠償責任を負われた場合</p> <p>①保険期間中の次の偶然な事故により、他人の生命または身体を害したり、他人の物^{(*)1}を壊したりしたこと。</p> <p>ア. 住宅^{(*)2}の所有、使用または管理に起因する偶然な事故</p> <p>イ. 被保険者の日常生活に起因する偶然な事故</p> <p>②補償対象受託物^{(*)3}の破損、紛失または盗取^{(*)4}</p> <p>(*)1 情報機器等に記録された情報を含みます。</p> <p>(*)2 本人の居住の用に供される住宅をいい、敷地内の動産および不動産を含みます。</p> <p>(*)3 「補償対象受託物」とは、被保険者が他人 (レンタル業者を含みます。) から預かった財産的価値を有する有体物をいいます。ただし、別記の「補償対象外となる主な『受託物』」を含みません。</p> <p>(*)4 上記②に掲げる事由に対して保険金を支払うのは、被保険者が、補償対象受託物^{(*)3}につき正当な権利を有する者に対して損害賠償責任を負担することによって被った損害に限ります。</p> <p>(注) 被保険者の範囲は、本人のみとなります。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方 (責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。) を被保険者とします。</p>
<p>Daily life personal liability insurance payment (extraordinary expenses)</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.)</p> <p>☆Set of student only compensation special clause (for daily life personal liability compensation)</p> <p>日常生活個人賠償責任保険金 (臨時費用)</p> <p>★日常生活個人賠償責任補償特約</p> <p>☆日常生活個人賠償責任補償特約の一部変更に関する特約 (大学生等用) セット</p> <p>☆本人のみ補償特約 (日常生活個人賠償責任補償特約用) セット</p>	<p>When another person's life or body has been harmed due to any of the accidents described above, and there is a legal obligation to bear the costs of damages, and the victim belongs to any of the following categories.</p> <p>(1) a person who has died as a direct result of the accident.</p> <p>(2) a person who has been hospitalized* for 20 days or longer at a hospital or clinic, as a direct result of the accident.</p> <p>Note: Only the insured student can be “the insured”. Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>上記の事故により、他人の生命または身体を害し、法律上の損害賠償責任を負担する場合であって、被害者が次のいずれかに該当したとき。</p> <p>①事故の直接の結果として死亡した場合</p> <p>②事故の直接の結果として病院または診療所に20日以上入院*した場合</p> <p>(注) 被保険者の範囲は、本人のみとなります。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方 (責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。) を被保険者とします。</p>

(2) Compensated accidents occurring during regular classes, etc. (infringement of personal rights) and expenses damages (expenses occurred in infection prevention)

(2) 正課の講義等における賠償事故 (人格権侵害)・費用損害 (感染事故損害防止費用)

Type of insurance payment 保険金の種類	Cases in which insurance payment will be paid 保険金をお支払いする場合
<p>Personal rights infringement liability insurance payment</p> <p>★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>人格権侵害賠償責任保険金</p> <p>★施設所有 (管理) 者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>When the insured is legally liable for damages resulting from any of the inappropriate actions described below during regular classes, etc.</p> <p>(a) Infringement of freedom due to unreasonable detention, or defamation</p> <p>(b) Defamation or infringement of privacy through oral, written, graphic, imaging or other similar means of display.</p> <p>Note: The scope of the insured (the person being compensated) is limited to the subscriber.</p> <p>正課の講義等において次のいずれかに該当する不当な行為により被保険者が法律上の損害賠償責任を負担した場合</p> <p>(a) 不当な身体の拘束による自由の侵害または名誉毀 (き) 損</p> <p>(b) 口頭、文書、図画、映像その他これらに類する表示行為による名誉毀 (き) 損またはプライバシーの侵害</p> <p>(注) 被保険者 (保険契約により補償を受けられる方) の範囲: ご加入者</p>
<p>Insurance payment for expenses for the prevention of damage in an accident involving infection</p> <p>★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>感染事故損害防止費用保険金</p> <p>★施設所有 (管理) 者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>When a medical-related practice accident during a regular class, etc., has caused or may have caused a third party to become infected, and the insured has had to pay damages in the form of expense to prevent infection (expenses for the prevention or treatment of infection for the third parties and the insured, having obtained the consent of the underwriting insurance company).</p> <p>Note: The scope of the insured is limited to the subscriber or university, etc. (*).</p> <p>正課の講義等における医療関連実習での事故により、第三者の身体に感染による障害が発生またはそのおそれがある場合において、被保険者が感染事故損害防止費用 (第三者およびご加入者の感染の予防または治療のために、引受保険会社の同意を得て支出した費用) を負担した場合</p> <p>(注) 被保険者の範囲: ご加入者・大学等^(*)</p>

◎Scope of regular classes, etc.:

- Regular classes: lectures, experiments, training, practice, etc., treated by a university, etc.^(*), as a lesson. (Including medical related practice such as clinical practice, nursing practice, etc.)
- School events: events held by a university, etc.^(*), as part of their educational activities.
- Teaching practice: student teaching practice as referred to in Article 6 column 5 of the Ordinance for the Enforcement of the Teacher's License Act in order to earn the credits stipulated in the Article 5, Paragraph 1, annexed Table 1 and annexed Table 2, or annexed Table 2-2 of Teacher's License Act (Act No. 147 of 1949)
- Special practical training: opportunities made available to students to gain experience in activities such as providing nursing care and assistance to persons with disabilities or elderly persons, etc., and interacting with such persons, at special-needs schools or social welfare facilities as are selected from those schools or facilities stipulated in Article 2 of the Act on Special Provisions concerning the Teachers License Act in Relation to Granting Regular Licenses to Teachers of Elementary Schools and Lower Secondary Schools (Act No. 90 of 1997), through consultation with the Minister of Education, Culture, Sports, Science and Technology and the Minister of Health, Labour and Welfare
- Internships: internships or work experiences conducted by the subscriber (the insured) in relation to major or future career while they are in school (not including part-time jobs)
- Volunteer activities: volunteer activities which are equivalent to school curriculum courses and school events (not including volunteer activities conducted as club activities or group activities).

(*) Universities, graduate schools, junior colleges, technical colleges and equivalent educational establishments, as stipulated by the School Education Act (Act No. 26 of 1947).

◎正課の講義等の範囲: ●正課の講義/大学等^(*)が授業として取り扱う講義、実験、実習、演習等をいいます。(臨床実習、看護実習等の医療関連実習も含みます。)

●学校行事/大学等^(*)が教育活動の一環として主催する行事をいいます。●教育実習/教育職員免許法 (昭和24年法律第147号) 第5条第1項の別表第1、別表第2または別表第2の2に定める単位習得のために行う教育職員免許法施行規則第6条第5欄に掲げる教育実習をいいます。●特例実習/小学校および中学校の教諭の普通免許状授与に係る教育職員免許法の特例等に関する法律 (平成9年法律第90号) 第2条に定める、特別支援学校または社会福祉施設その他の施設で文部科学大臣が厚生労働大臣と協議して定めるものにおいて行われる、障害者、高齢者等に対する介護、介助、これらの者との交流等の体験をいいます。●インターンシップ/加入者 (被保険者) が在学中に自らの専攻、将来のキャリアに関連した就業体験を行うことをいいます。(アルバイトは含みません。)

●ボランティア活動/正課の講義または学校行事に準じるボランティア活動をいいます。ただし、部活動、サークル活動として行うボランティア活動は含みません。(*) 学校教育法 (昭和22年法律第26号) に基づく大学、大学院、短期大学、高等専門学校およびこれと同等の教育機関をいいます。

◆Amount of insurance to be paid

◆保険金のお支払額

Type of insurance payment 保険金の種類	Amount of insurance to be paid 保険金のお支払額
<p>Daily life personal liability insurance payment</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.)</p> <p>☆Set of student only compensation special clause (for special clause for daily life personal liability compensation)</p>	<p>The amount of legal damages payable to a person with the right to claim damage compensation (including delay damages based on a judgment) and lawsuit expenses^(*) will be paid.</p> <p>(*) The underwriting insurance company's written consent is required.</p> <p>Note 1: The payment amount of payment for legal damages and delay damages based on a judgment for a single incident will be limited to the daily life personal liability insurance amount. However, in the case of an incident only involving information recorded in an information system, etc., the payment for a single incident will be limited to the amount of the recorded information limit (5,000,000 yen) or the amount of the daily life personal liability compensation limit, whichever is the lower amount.</p> <p>Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>Note 3: In the case of an incident that occurred within Japan, out-of-court settlement negotiations can be conducted, at the request of the insured. However, please note that it will not be possible to conduct out-of-court settlement negotiations in the following cases: where the person with the right to claim compensation does not agree; where the amount of legal damages payable by the insured clearly exceeds the amount of the daily life personal liability insurance; where the insured has refused to cooperate without a valid reason; or where a lawsuit related to the claim for damage compensation has been brought in a court outside of Japan.</p> <p>Note 4: In the event that the content of compensation also appears in a similar insurance contract (including special</p>

<p>日常生活個人賠償責任保険金 ★日常生活個人賠償責任補償特約 ☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生等用)セット ☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<p>agreements for different insurance types and insurance contracts with companies other than the underwriting insurance company), the compensation may overlap. Please check the differences in the content of compensation, insurance amounts, and whether or not subscription is necessary, before you subscribe.</p> <p>損害賠償請求権者に対して負担する法律上の賠償責任の額(判決による遅延損害金を含みます。) および訴訟費用^(*)等をお支払いします。 (*)引受保険会社の書面による同意が必要となります。 (注1) 法律上の損害賠償責任の額および判決による遅延損害金のお支払額は、1回の事故につき、日常生活個人賠償責任保険金額が限度となります。ただし、情報機器等に記録された情報のみの事故については、1回の事故につき、記録情報限度額(500万円)または日常生活個人賠償責任保険金額のいずれか低い額が限度となります。 (注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。 (注3) 日本国内において発生した事故については、被保険者のお申出により、示談交渉をお引受します。ただし、損害賠償請求権者が同意されない場合、被保険者が負担する法律上の損害賠償責任の額が日常生活個人賠償責任保険金額を明らかに超える場合、正当な理由なく被保険者が協力を拒んだ場合、損害賠償請求に関する訴訟が日本国外の裁判所に提起された場合には示談交渉を行うことができませんのでご注意ください。 (注4) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。) が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の要否をご確認いただいたうえでご加入ください。</p>
<p>Daily life personal liability insurance payment (extraordinary expenses) ★Special clause for daily life personal liability compensation ☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.) ☆Set of student only compensation special clause (for daily life personal liability compensation)</p>	<p>Extraordinary expenses incurred by the insured will be paid. Note 1: Insurance payments will be limited to the following amounts for one victim whose life or body has harmed in one incident: In the event an incident described in ① under “Cases in which insurance payment will be paid”: up to a limit of ¥100,000. In the event an incident described in ② under “Cases in which insurance payment will be paid”: up to a limit of ¥20,000. Note 2: In the event that the content of compensation also appears in a similar insurance contract (including special agreements for different insurance types and insurance contracts with companies other than the underwriting insurance company), the compensation may overlap. Please check the differences in the content of compensation, insurance amounts, and whether or not subscription is necessary, before you subscribe.</p> <p>被保険者が臨時に必要とする費用をお支払いします。 (注1) 保険金のお支払額は、1回の事故によって生命または身体を害した被害者1名につき、次の額が限度となります。 上表「保険金をお支払いする場合」の①の場合…10万円限度 上表「保険金をお支払いする場合」の②の場合… 2万円限度 (注2) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。) が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の要否をご確認いただいたうえでご加入ください。</p>
<p>日常生活個人賠償責任保険金(臨時費用) ★日常生活個人賠償責任補償特約 ☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生等用)セット ☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<p>The amount of legal damages payable to a person with the right to claim damage compensation (including delay damages based on a judgment) and lawsuit expenses^(*) will be paid. (*): The underwriting insurance company's written consent is required. Note 1: The payment amount in the period of insurance will be limited to ¥5,000,000. Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>損害賠償請求権者に対して負担する法律上の賠償責任の額(判決による遅延損害金を含みます。) および訴訟費用^(*)等をお支払いします。 (*)引受保険会社の書面による同意が必要となります。 (注1) 保険金のお支払額は、保険期間中につき500万円が限度となります。 (注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。</p>
<p>Personal rights infringement liability insurance payment ★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>人格権侵害賠償責任保険金 ★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>When the insured has had to pay damages in the form of expenses to prevent infection (expenses for the prevention or treatment of infection for the third parties and the insured, having obtained the consent of the underwriting insurance company), that amount will be paid. Note 1: The payment amount in the period of insurance will be limited to ¥5,000,000. Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>被保険者が負担した感染事故損害防止費用(第三者およびご加入者の感染の予防または治療のために、引受保険会社の同意を得て支出した費用)をお支払いします。 (注1) 保険金のお支払額は、保険期間中につき500万円が限度となります。 (注2) 損害防止費用の支払額の決定については、あらかじめ引受保険会社の承認を必要とします。</p>
<p>Insurance payment for expenses for the prevention of damage in an accident involving infection ★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>感染事故損害防止費用保険金 ★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>Insurance payment for expenses for the prevention of damage in an accident involving infection ★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p>

(Note) In the event that insurance payment or mutual insurance has been paid from another insurance contract, the insurance payment may be reduced accordingly.

(注) 他の保険契約等から保険金または共済金が支払われた場合は、保険金が差し引かれることがあります。

◆Main cases in which insurance will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合
<p>Daily life personal liability insurance payment ★Special clause for daily life personal liability compensation ☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university students etc.) ☆Set of student only compensation special clause (for daily life personal liability compensation)</p>	<p>●Damage caused by the intentional action of the policyholder or the insured. ●Damage liability directly arising from the course of the insured's work (excluding part-time jobs and internships) (liability for damages at work). ●Damage liability arising from a physical disability sustained by an employee (excluding domestic help) of the insured during the execution of their duties. ●Damage liability added as a result of a damage liability agreement with a third party. ●Damage liability incurred by a relative* living with the insured. ●Liability for damages caused by the destruction of items borrowed from or entrusted by another person (This applies to liability for damages under ① in “Cases in which insurance can be paid” of daily life personal liability insurance.) ●Damage liability arising from insanity. ●Damage liability arising from violence or assault by the insured, or directed by the insured. ●Damage liability arising from the ownership, use or management of vehicles such as automobiles, etc.*, (excluding golf carts within the grounds of a golf course etc.), ships, aircraft, weapons, personal property or real estate used for the purposes of work (excluding part-time work or internships). ●Damage to compensation covered entrusted items as a result of altercation, suicidal actions or criminal actions. ●Damage to compensation covered entrusted items as a result of driving without a license or without qualifications, drunk driving* or driving under the influence of drugs. ●Damage to compensation covered entrusted items as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Spontaneous combustion or spontaneous explosion of the compensation covered entrusted items. ●Damage to compensation covered entrusted items as a result of electrical or mechanical accidents (breakdown, etc.), not directly attributable to an unexpected external event. ●Damage to compensation covered entrusted items due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. ●Damage to compensation covered entrusted items due to the penetration of wind, rain, snow, hail, dust or similar. ●Damage to compensation covered entrusted items that was discovered after they were handed back. ●Damage to compensation covered entrusted items that has rendered them unusable (loss of revenue, etc.). ●Liability for damages due to the use of compensation covered entrusted items markedly deviating from the level of care in handling normally considered necessary, or for other than the intended purpose. ●Damage resulting from war, other forms of civil strife*, or riots. ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage to “Main “Entrusted items” not compensated by insurance” described elsewhere.</p>
<p>日常生活個人賠償責任保険金 ★日常生活個人賠償責任補償特約 ☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生等用)セット ☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<p>●保険契約者または被保険者の故意による損害●被保険者の職務遂行(アルバイトおよびインターンシップを含みません。)に直接起因する損害賠償責任(仕事上の損害賠償責任)●被保険者の使用人(家事使用人を含みません。)が業務遂行中に被った身体の障害に起因する損害賠償責任●第三者との損害賠償に関する約定によって加重された損害賠償責任●被保険者と同居する親族[*]に対する損害賠償責任●他人から借りたり預かったりした物を壊したことによる損害賠償責任(日常生活個人賠償責任保険金の「保険金をお支払いする場合」の①による損害賠償責任に適用します。)●心神喪失に起因する損害賠償責任●被保険者または被保険者の指図による暴行、殴打による損害賠償責任●自動車等[*]の車両(ゴルフ場敷地内におけるゴルフカート等を含みません。)、船舶、航空機、銃器、職務(アルバイトおよびインターンシップを含みません。)のために使用する動産または不動産の所有、使用または管理に起因する損害賠償責任●闘争行為、自殺行為または犯罪行為による補償対象受託物の損害●自動車等の無資格運転、飲酒運転[*]または麻薬等を使用しての運転中の事故による補償対象受託物の損害●公権力の行使(差し押え・没収・破壊等)による補償対象受託物の損害●補償対象受託物に発生した自然発火または自然爆発●偶然な外来の事故に直接起因しない補償対象受託物の電気的故障・機械的故障(故障等)による損害●自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、穴等による補償対象受託物の損害●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するものの吹込みや漏入による補償対象受託物の損害●引き渡し後に発見された補償対象受託物の破損による損害賠償責任●補償対象受託物を使用不能にしたことによる損害賠償責任(収益減少等)●通常必要とされる取扱い上の注意に著しく反したことまたは本来の用途以外に補償対象受託物を使用したことによる損害賠償責任●戦争、その他の変乱[*]、暴動による損害●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害賠償責任●別記の「補償対象外となる主な「受託物」」の損害 など</p>
<p>Personal rights infringement liability insurance payment ★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>人格権侵害賠償責任保険金 ★施設所有(管理)者賠償責任保険・生産物賠償責任補償特約</p>	<p>●Liability for damages resulting from the intentional acts of the policyholder or the insured. ●Where there exists a special agreement between the insured and a third party concerning liability for damages, any liability for damages added as a result of that agreement. ●Liability for damages against relatives living with the insured. ●Liability for damages arising from physical disability suffered by an employee of the insured while engaged in work for the insured. ●Liability for damages due to war, exercise of force by a foreign country, revolution, government coup, civil strife, armed insurgency or any other similar riots, labor disputes or disturbances. ●Liability for damages due to earthquakes, eruptions, flooding, tsunami or high tides. ●Liability for damages due to nuclear reaction or the decay of nuclear materials (excluding damages due to nuclear reaction or the decay of nuclear materials of radioisotopes (not including uranium, thorium, plutonium or compounds of these or inclusions of these) provided for medical, scientific and some industrial use). ●Irrespective of direct or indirect cases, damages incurred due to phenomena arising from cyber attack. ●Liability due to criminal acts (excluding criminal negligence) committed by the insured or by another based on the understanding or consent of the insured. ●Liability due to misconduct by the insured or another, relating to hiring, employment or dismissal by the insured. ●Liability due to continued or repeated misconduct by the insured or another, where the first instance of said misconduct occurred prior to the period of insurance. ●Liability due to misconduct by the insured or by another at the instruction of the insured, in the full knowledge that their actions were inconsistent with actual facts. ●Liability due to advertising, broadcasting or publishing activities carried out by the insured or another on the insurer's behalf. ●Damages incurred by having to bear the costs of infection incident damage prevention costs in either of the following cases: ◇costs incurred due to infection contracted prior to the period of insurance ◇costs incurred due to other than medical related practice as part of regular classes, etc.</p>
<p>Insurance payment for expenses for the prevention of damage in an accident involving infection ★Facility owner (manager) liability insurance / Product liability insurance + special clause for student liability compensation</p> <p>感染事故損害防止費用保険金 ★施設所有(管理)者賠償</p>	<p>●保険契約者または被保険者の故意によって生じた損害賠償責任●被保険者と第三者との間に損害賠償に関する特別の約定がある場合において、その約定によって加重された損害賠償責任●被保険者と生計を共にする同居の親族に対する損害賠償責任●被保険者の使用人が、被保険者の業務に従事中に被った身体の障害に起因する損害賠償責任●戦争、外国の武力行使、革命、政権奪取、内乱、武装反乱その他これらに類似の事変、暴動、労働争議または騒擾(じょう)に起因する損害賠償責任●地震、噴火、洪水、津波または高潮に起因する損害賠償責任●原子核反応または原子核の崩壊に起因する損害賠償責任(ただし、医学的、科学的利用もしくは一般産業上の利用に供されるラジオ・アイソトープ《ウラン・トリウム・プルトニウムおよびこれらの化合物ならびにこれらの含有物を含みません。》の原子核反応または原子核の崩壊による場合を除きます。)●直接であると間接であると問わず、サイバー攻撃により生じた事象に起因する損害●被保険者によって、または被保険者の了解もしくは同意に基づいて被保険者以外の者によって行われた犯罪行為(過失犯を除きます。)に起因する賠償責任●被保険者による採用、雇用または解雇に関して、被保険者によってまたは被保険者以外の者によって行われた不当行為に起因する賠償責任●最初の不当行為が保険期間開始前になされ、その継続または反復として、被保険者によってまたは被保険者以外の者によって行われた不当行為に起因する賠償責任●事実と異なることを知りながら、被保険者によってまたは被保険者の指図により被保険者以外の者によって行われた不当行為に起因する賠償責任●被保険者によって</p>

責任保険・生産物賠償責任保険+学生賠償責任補償特約	または被保険者のために被保険者以外の者によって行われた広告宣伝活動、放送活動または出版活動に起因する賠償責任●次のいずれかに該当する感染事故損害防止費用を負担することによって被る損害◇保険期間開始前に感染していた感染症に起因して発生した費用◇正課の講義等における医療関連実習以外に起因して発生した費用など
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In addition to the above, there are situations in which insurance payment will not be paid. For details, please refer to your general insurance policy, special policy or special clause. If there is anything that you are not sure about, contact your insurance agent, broker or underwriting insurance company.

[Daily life personal liability insurance payment]

◎Sporting activities, etc., not compensated by insurance
…. mountain climbing^(※1), luge, bobsleigh, skeleton, aircraft^(※2) operation^(※3), skydiving, hang gliding, flying in ultralight aircraft^(※4), flying in gyroplanes, and other similar dangerous activities.

(※1) Activities that use ice axes, crampons, ropes and hammers and other mountaineering equipment and rock climbing (including free climbing, but not including bouldering on a wall of a height no higher than 5m).

(※2) Excluding gliders and airships.

(※3) Excluding operation in a professional capacity.

(※4) Referring to motor hang gliders, micro-light aircraft and ultra-light aircraft, etc., and excluding parachute type ultra-light aircraft (para-planes, etc.).

◎Main “Entrusted items” not compensated by insurance
… currency, deposit and savings certificates, securities, revenue stamps, postage stamps, manuscripts (of books, etc.), designs, drawings, certificates, accounts, precious metals, gems, curios and objets d’art, antiques, sculptures, works of art, automobiles (including towed vehicles), motorized bikes, ships (including yachts, motorboats, personal water craft, boats and canoes), aircraft and their accessories, bicycles, unmanned aircraft (drones), radio-controlled models and their accessories, surfboards, windsurfing boards, mobile phones (including PHS) and other types of mobile communication terminals and their accessories, laptop or note type computers, portable game machines, electronic organizers, electronic dictionaries and books and other types of portable electronic devices and their accessories, portable audio players and other types of portable audio devices and their accessories, portable recording devices and their accessories, firearms, swords, equipment used in the pursuit of “Sporting activities, etc., not compensated by insurance” described above, live animals or plants, buildings (including tatami mats, fixations, bathtubs, sinks, gas stoves, kitchen tables and shelves, electricity, gas or air-conditioning equipment and other accessory equipment), doors, fences, hedges, sheds, garages and other accessory buildings, etc.

Note: The following items, used in and for the purposes of regular classes, etc.^(※1), will be compensated by insurance: automobiles (including towed vehicles. And, limited to vehicles used only for driving off-road or small special vehicles manufactured for agricultural work), motorized bikes (limited to those used only for driving off-road) and their accessories, bicycles, unmanned aircraft (drones), radio-controlled models and their accessories, mobile phones (including PHS) and other types of mobile communication terminals and their accessories, laptop or note type computers, portable game machines, electronic organizers, electronic dictionaries and books and other types of portable electronic devices and their accessories, portable audio players and other types of portable audio devices and their accessories, portable recording devices and their accessories, and equipment used during mountain climbing activities^(※2).

(※1) The following items.

a) Lectures, experiments, practical training, exercises, etc., treated as classes by the university, etc. ^(※3).

b) Events hosted by the university, etc.*3 as educational activities.

c) Teaching practice as listed in the tables of Article 2, Paragraph 1, Article 3, Paragraph 1, Article 4, Paragraph 1, and Article 5, Paragraph 1 of the Ordinance for Enforcement of the School Teacher’s License Act, which is conducted for the Purpose of the acquisition of credits, as stipulated in annexed Table 1, annexed Table 2, or annexed Table 2-2 of the School Teacher’s License Act (Act No.147 of 1949), Article 5, Paragraph 1, annexed Table 1, annexed Table 2, or annexed Table 2-2.

d) Experiences such as the care and assistance of, and interaction with, elderly and/or disabled persons, etc., as stipulated in Article 2 of the Act on Special Provisions concerning the Education Personnel Certification Act in Relation to Granting Regular License to Teachers of Elementary Schools and Lower Secondary Schools (Act No. 90 of 1997), conducted at special needs schools, social welfare facilities and other facilities determined by the Minister of Education, Culture, Sports, Science and Technology in consultation with the Minister of Health, Labour and Welfare.

e) Internships

f) Volunteer activities corresponding to a) or b), above, but not including volunteer activities as part of university club activities.

(※2) Activities that use ice axes, crampons, ropes and hammers and other mountaineering equipment and rock climbing (including free climbing, but not including bouldering on a wall of a height no higher than 5m).

(※3) Refers to universities, graduate schools, junior colleges, professional colleges, vocational colleges, technical colleges and other equivalent educational establishments, in accordance with the School Education Act (Act No. 26 of 1947).

上記以外にも保険金をお支払いしない場合があります。詳細は普通保険約款、特別約款および特約をご確認ください。また、ご不明な点については、代理店・扱者または引受保険会社までお問い合わせください。

[日常生活個人賠償責任保険金]

◎補償対象外となる運動等…山岳登山^(※1)、リュージュ、ポプスレー、スケルトン、航空機^(※2)操縦^(※3)、スカイダイビング、ハンググライダー搭乗、超軽量動力機^(※4)搭乗、ジャイロプレーン搭乗
その他これらに類する危険な運動

(※1) ビッケル、アイゼン、ザイル、ハンマー等の登山用具を使用するもの、ロッククライミング（フリークライミングを含み、登る壁の高さが5m以下であるボルダリングは含みません。）をいいます。

(※2) グライダーおよび飛行船は含みません。

(※3) 職務として操縦する場合は含みません。

(※4) モーターハンググライダー、マイクロライト機、ウルトラライト機等をいい、パラプレーン等のパラシュート型超軽量動力機は含みません。

◎補償対象外となる主な「受託物」…通貨、預貯金証書、有価証券、印紙、切手、稿本（本などの原稿）、設計書、図案、証書、帳簿、貴金属、宝石、書画、骨董（とう）、彫刻、美術品、自動車（被牽（けん）引車を含みます。）・原動機付自転車・船舶（ヨット、モーターボート、水上バイク、ボートおよびカヌーを含みます。）・航空機およびこれらの付属品、自転車・無人機（ドローン）・ラジコン模型およびこれらの付属品、サーフボード、ウィンドサーフィン、携帯電話（PHSを含みます。）等の移動体通信端末機器およびこれらの付属品、ラップトップまたはノート型のパソコン・携帯ゲーム機・電子手帳・電子辞書・電子書籍等の携帯式電子機器およびこれらの付属品、携帯オーディオプレーヤー等の携帯式音響機器およびこれらの付属品、携帯レコーダー等の携帯式録音機器およびこれらの付属品、銃砲、刀剣、上記の「補償対象外となる運動等」を行っている間のその運動等のための用具、動物・植物等の生物、建物（畳、建具、浴槽、流し、ガス台、調理台、棚および電気・ガス・暖房・冷房設備その他の付属設備を含みます。）、門、塀・垣、物置、車庫その他の付属建物など

(注) 正課の講義等^(※1)において、その目的にしたがって使用している自動車（被牽（けん）引車を含みます。また、道路以外の場所においてのみ運行の用に供するものおよび農耕作業の用に供する目的として製作された小型特殊自動車に限ります。）、原動機付自転車（道路以外の場所においてのみ運行の用に供するものに限ります。）およびこれらの付属品、自転車・無人機（ドローン）・ラジコン模型およびこれらの付属品、携帯電話（PHSを含みます。）等の移動体通信端末機器およびこれらの付属品、ラップトップまたはノート型のパソコン・携帯ゲーム機・電子手帳・電子辞書・電子書籍等の携帯式電子機器およびこれらの付属品、携帯オーディオプレーヤー等の携帯式音響機器およびこれらの付属品、携帯レコーダー等の携帯式録音機器およびこれらの付属品、山岳登山^(※2)を行っている間のその運動等のための用具は補償されます。

(※1) 次に掲げるものをいいます。

ア. 大学等^(※3)が授業として取り扱う講義、実験、実習、演習等

イ. 大学等^(※3)が教育活動の一環として主催する行事

ウ. 教育職員免許法（昭和24年法律第147号）第5条第1項の別表第1、別表第2または別表第2の2に定める単位習得のために行う教育職員免許法施行規則第2条第1項、第3条第1項、第4条第1項および第5条第1項の表に掲げる教育実習

エ. 小学校及び中学校の教諭の普通免許状授与に係る教育職員免許法の特例等に関する法律（平成9年法律第90号）第2条に定める、特別支援学校又は社会福祉施設その他の施設で文部科学大臣が厚生労働大臣と協議して定めるものにおいて行われる、障害者、高齢者等に対する介護、介助、これらの者との交流等の体験オ. インターンシップ

カ. ア.またはイ.に準じるボランティア活動。ただし、部活動、サークル活動として行うボランティア活動は含みません。

(※2) ビッケル、アイゼン、ザイル、ハンマー等の登山用具を使用するもの、ロッククライミング（フリークライミングを含み、登る壁の高さが5m以下であるボルダリングは含みません。）をいいます。

(※3) 学校教育法（昭和22年法律第26号）に基づく大学、大学院、短期大学、専門職大学、専門職短期大学、高等専門学校およびこれと同等の教育機関をいいます。

6 Content of coverage (Condolence gift expenses)

◆Cases in which insurance payment will be paid, insurance payment amounts

6 保障内容（見舞費用）

◆保険金をお支払いする場合・保険金のお支払額

Type of insurance payment <p>保険金の種類</p>	Cases in which insurance payment will be paid <p>保険金をお支払いする場合</p>	Insurance payment amounts <p>保険金のお支払額</p>
Insurance payment for condolence gifts to injured parties <p>★Special clause for compensation for condolence gifts to injured parties</p> <p>☆Set of special clause regarding the scope of the insured (for special clause for compensation for the cost of visiting an injured person)</p> <p>傷害見舞費用保険金</p> <p>★傷害見舞費用補償特約</p> <p>☆被保険者の範囲に関する特約（傷害見舞費用補償特約用）セット</p>	In the event that an unintended accident caused by the actions of the insured during the period of insurance has resulted in injury* to another and the insured does not pay damages to that person, but, as a common practice, pays condolence or sympathy money, and purchases a sympathy gift. <p>(Note 1) Limited to the amount agreed by the underwriting insurance company.</p> <p>(Note 2) The scope of the insured is those who fall into one of the following categories.</p> <p>a) The student</p> <p>b) A person with parental authority over the student, or other statutory supervisor</p> <p>保険期間中の被保険者の行為による偶然な事故により他人が被ったケガ*について、損害賠償金を支払うことなく、慣習として弔慰金や入院見舞金等を支払われた場合および見舞品を購入された場合（注1）引受保険会社の同意を得て支払われた費用に限ります。</p> <p>(注2) 被保険者の範囲は、次のいずれかに該当する方です。</p> <p>ア. 本人</p> <p>イ. 本人の親権者およびその他の法定の監督義務者</p>	Actual expenses will be paid, limited to the following amount per victim. However, the payments shall be limited to ¥1,000,000 per accident. <p>(1) In the event that the victim dies within 180 days from the day of the accident, including that day, ¥500,000^(※1).</p> <p>(2) In the event that the victim sustains a disability* within 180 days from the day of the accident, including that day, 100% to 4% of ¥500,000 (prorated in accordance with the injury insurance payment disability class table).</p> <p>(3) In the event that the victim has been hospitalized* for treatment* for an injury*.</p> <p>a) When the period of hospitalization is 31 days or longer: ¥100,000</p> <p>b) When the period of hospitalization is between 15 days and 30 days: ¥50,000</p> <p>c) When the period of hospitalization is between 8 and 14 days: ¥30,000</p> <p>d) When the period of hospitalization is 7 days or shorter: ¥15,000</p> <p>(4) In the event that the victim received outpatient treatment* of an injury* that was caused by the accident^(※2)</p> <p>a) When the number of days of outpatient treatment is 31 or more: ¥50,000</p> <p>b) When the number of days of outpatient treatment is between 15 and 30: ¥30,000</p> <p>c) When the number of days of outpatient treatment is between 8 and 14: ¥20,000</p> <p>d) When the number of days of outpatient treatment is 7 or fewer: ¥10,000</p> <p>(※1) In the event that insurance for expenses for disability condolence has already been paid, the portion already paid shall be deducted from ¥500,000, and the remainder paid.</p> <p>(※2) In cases where the victim does not go to the hospital and a cast, etc*. is worn at all times to immobilize the specified part* of the body, the number of days the cast is worn is included. However, this will be limited to cases where the immobilization^(※) was instructed by a doctor* and it can be confirmed from the medical certificate, the breakdown of medical expenses, etc. that the prescribed part of the body is immobilized by wearing a cast, etc.</p> <p>(※)Only if there is a medical certificate or a doctor’s opinion regarding the fixation.</p> <p>Note: In the event that the content of compensation also appears in a similar insurance contract (including special agreements for different insurance types and insurance contracts with companies other than the underwriting insurance company), the compensation may overlap. Please check the differences in the content of compensation, insurance amounts, and whether or not subscription is necessary, before you subscribe.</p>
		被害者1名につき次の金額を限度として、実際に負担された額をお支払いします。ただし、1回の事故について、100万円がお支払いの限度となります。
		①被害者が事故の発生の日からその日を含めて180日以内に死亡した場合50万円 ^(※1)
		②被害者に事故の発生の日からその日を含めて180日以内に後遺障害*が発生した場合50万円の100%～4%（傷害保険金の後遺障害等級表に応じた割合）
		③被害者が事故によるケガ*の治療*のため入院*した場合
		ア. 入院期間31日以上の場合 100,000円
		イ. 入院期間15日以上30日以内の場合 50,000円
		ウ. 入院期間8日以上14日以内の場合 30,000円
		エ. 入院期間7日以内の場合 15,000円
		④被害者が事故によるケガ*の治療*のため通院*した場合 ^(※2)
		ア. 通院日数31日以上の場合 50,000円
		イ. 通院日数15日以上30日以内の場合 30,000円
		ウ. 通院日数8日以上14日以内の場合 20,000円
		エ. 通院日数7日以内の場合 10,000円
		(※1) 既にお支払いした後遺障害見舞費用保険金がある場合は、50万円から既にお支払いした金額を差し引いた残額となります。
		(※2) 通院されない場合で、所定の部位*を固定するためにギプス等*を常時装着したときには、その装着日数を含みます。ただし、医師*の指示による固定であること ^(※) 、かつ、診断書、診療報酬明細書等から所定の部位をギプス等の装着により固定していることが確認できる場合に限ります。
		(※) 診断書または医師の意見書に固定に関する記載がある場合に限ります。
		(注) 補償内容が同様の保険契約（異なる保険種類の特約や引受保険会社以外の保険契約を含みます。）が他にあると補償の重複が発生することがあります。補償内容の差異や保険金額、加入の要否をご確認いただいたうえでご加入ください。

●Since the special clause (*Special clause for compensation for condolence gifts to injured parties) relating to the scope of the insured has been set, the scope of the insured in the special clause for compensation for condolence gifts to injured parties is the student, a person with parental authority, or other statutory supervisor.

●被保険者の範囲に関する特約（傷害見舞費用補償特約用）がセットされているため、傷害見舞費用補償特約における被保険者の範囲は、本人ならびに本人の親権者およびその他の法定の監督義務者となります。

◆Cases in which insurance payment will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance payment will not be paid 保険金をお支払いしない主な場合
Insurance payment for condolence gifts to injured parties ★Special clause for compensation for condolence gifts to injured parties ☆Set of special clause regarding the scope of the insured (for special clause for compensation for the cost of visiting an injured person)	<ul style="list-style-type: none"> ●Costs resulting from the intentional action or gross negligence of the policyholder or the insured. ●Injury* resulting from violence or assault by the insured, or directed by the insured. ●Injury resulting from the execution of professional duties by the insured. ●Injury suffered by a relative* living with the insured. ●Injury suffered by an employee (excluding domestic servant) of the insured during the execution of their duties. ●Injury suffered as a result of the ownership, use or management of vehicles such as automobiles, etc.*, ships, aircraft or weapons. ●Costs incurred due to war, other forms of civil strife*, or riots (injuries resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions). ●Costs incurred due to earthquake or volcanic eruption, or a tsunami caused by these. ●Costs incurred due to the radiation, explosion, etc., of nuclear fuel materials or similar. ●Injury resulting from conditions that are not supported by medical objective findings*, such as cervical syndrome*, lower-back pain, or backaches, no matter the cause. ●Drowning while bathing*. (excluding where this was caused by an injury resulting from a sudden and unexpected external event.) ●Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause.
傷害見舞費用保険金 ★傷害見舞費用補償特約 ☆被保険者の範囲に関する特約(傷害見舞費用補償特約用)セット	<ul style="list-style-type: none"> ●保険契約者または被保険者の故意または重大な過失による費用 ●被保険者または被保険者の指図による暴行、殴打によるケガ* ●被保険者の職務遂行に起因するケガ ●被保険者と同居する親族*が被ったケガ ●被保険者の使用人(家事使用人を除きます。)が業務中に被ったケガ ●自動車等*の車両、船舶、航空機、銃器の所有、使用または管理に起因するケガ ●戦争、その他の変乱*、暴動による費用(テロ行為によるケガは、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。) ●地震もしくは噴火またはこれらを原因とする津波による費用 ●核燃料物質等の放射性・爆発性等による費用 ●原因がいかなるときでも、頸(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足りる医学的他覚所見のないもの* ●入浴中の溺水*(ただし、急激かつ偶然な外来の事故によってその身体に被ったケガによって発生した場合を除きます。) ●原因がいかなるときでも、誤嚥(えん)*によって発生した肺炎など

7 Content of coverage (Tenant liability, etc.)

◆Cases in which Insurance payment will be paid - Insurance payment amount

7 保障内容(借家人賠償責任他)

◆保険金をお支払いする場合・保険金のお支払額

Type of insurance payment 保険金の種類	Cases in which insurance payment will be paid 保険金をお支払いする場合	Insurance payment amounts 保険金のお支払額
Tenant liability insurance payment ★Special clause for compensation for tenant liability (all risk) ☆Set of special clause for resolution of compensated accidents. 借家人賠償責任保険金 ★借家人賠償責任補償(オールリスク)特約 ☆賠償事故の解決に関する特約セット	<p>Where, during the period of insurance and in Japan, rented housing^(*) is damaged^(**) due to an accident at the responsibility of the insured, and the insured^(***) is legally obliged to compensate the landlord.</p> <p>(*)：“Rented housing” refers to a building or rooms rented or used by the insured at the insured’s address. In the event of a change of address, it refers to a building or rooms at the new address.</p> <p>(**)：“damaged” means destruction, damage or defacement. Note that destruction does not include theft, loss or fraud.</p> <p>(***)：This includes the leaseholder of rented housing when the leaseholder is other than the insured. Further, where the insured and the leaseholder are persons without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>保険期間中に、日本国内において、借用住宅^(*)が被保険者の責任による事故により損壊^(**)し、被保険者^(***)が貸主に対する法律上の損害賠償責任を負われた場合</p> <p>(*)「借用住宅」とは、被保険者が借用または使用する被保険者住所の建物または住戸室をいい、転居した場合は転居先の建物または住戸室をいいます。</p> <p>(**)「損壊」とは、滅失、破損または汚損をいいます。ただし、滅失には盗難、紛失または詐取を含みません。</p> <p>(***)借用住宅の賃借名義人が被保険者と異なる場合には、その賃借名義人を含みます。なお、これらの方が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方(責任無能力者の6親等内の血族、配偶者*および3親等内の姻族に限りです。)を被保険者とします。</p>	<p><u>Amount of legal damages payable by the insured to a person with the right to claim damage compensation</u>] + <u>[litigation expenses ordered to be paid by a judgment, or delay damages to be paid up to the date of a judgment]</u> – <u>[an amount of a subrogation obtained due to the insured having paid an amount of compensation to a person with the right to claim damage compensation] – [any deductibles* (0 yen).]</u></p> <p>Note 1: The amount per accident is limited to the Tenant liability insurance amount.</p> <p>Note 2: The decision regarding the amount of compensation, etc., requires the prior consent of the underwriting insurance company.</p> <p>Note 3: In addition to the amount calculated per the above formula, payment will be made for expenses that are necessary or beneficial in the prevention of the occurrence or spread of damage, out-of-court negotiation expenses, legal expenses, etc.</p> <p>Note 4: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p><u>被保険者が損害賠償請求権者に対して負担する法律上の損害賠償責任の額</u> + <u>判決により支払を命ぜられた訴訟費用または判決日までの遅延損害金</u> – <u>被保険者が損害賠償請求権者に対して損害賠償金を支払ったことにより代位取得するものがある場合は、その価額</u> – <u>免責金額*(0円)</u></p> <p>(注1) 1回の事故につき、借家人賠償責任保険金額が限度となります。</p> <p>(注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。</p> <p>(注3) 上記算式により計算した額とは別に、損害の発生または拡大を防止するために必要または有益であった費用、示談交渉費用、争訟費用等をお支払いします。</p> <p>(注4) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
Rented housing repair cost insurance payment ★Special clause (for university students etc.) for compensation for rented	Where there has been damage to rented housing ^(*) in Japan occurred by sudden and unexpected incident, and where the insured ^(**) actually repaired the housing at their own expense, in accordance with a contractual agreement with the landlord, or in an emergency.	The actual repair costs ^(*) borne by the insured are paid. (*): This means the repair costs required to restore the rented housing to the condition it was in immediately prior to the damage. Note 1: Insurance payment is limited to the Rented Housing Repair Cost Insurance amount for each incident.

housing repair cost 借用住宅修理費用保険金 ★借用住宅修理費用補償(大学生等用)特約	Note that this does not include cases where the insured is legally liable to compensate the landlord of rented housing. (*1): “rented housing” refers to a building or residential room(s) rented or used by the insured as a residence at the insured’s address. Note that this does not include personal property, such as household furniture, appliances or other fittings stored in the building or the residential room(s). (*2): This includes the leaseholder of rented housing when the leaseholder is other than the insured. 不測かつ突発的な事故により、日本国内において借用住宅 ^(*) に損害が発生し、被保険者 ^(**) がその貸主との契約に基づきまたは緊急的に、その借用住宅を自己の費用で現実に修理した場合。ただし、被保険者が借用住宅の貸主に対して、法律上の損害賠償責任を負担する場合を含みません。 (*1)「借用住宅」とは、被保険者が借用または使用する被保険者の居住の用に供される建物または住戸室をいいます。ただし、建物または住戸室に収容されている家財、什器その他の備品等の動産は含みません。 (*2) 借用住宅の賃借名義人が被保険者と異なる場合には、その賃借名義人を含みます。	Note 2: Costs of repairs to major structural elements of the building (walls, pillars, floors, beams, roofs, stairs, etc.) and areas used in common by residents (entrance halls, lobbies, corridors, elevators, toilets, bathrooms, gates, fences, hedges, water towers, etc.) are not covered. Note 3: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe. 被保険者が負担された修理費用 ^(*) の実費をお支払いします。 (*) 借用住宅を損害発生直前の状態に復旧するために必要な修理費用をいいます。 (注1) 保険金のお支払額は、1回の事故につき、借用住宅修理費用保険金額が限度となります。 (注2) 建物の主要構造部(壁、柱、床、はり、屋根、階段等)や、居住者が共同で利用する部分(玄関、ロビー、廊下、昇降機、便所、浴室、門、塀、垣、給水塔等)の修理費用はお支払いしません。 (注3) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。
Water pipe repair cost insurance payment ★Special clause (for university students etc.) for compensation for rented housing repair cost 水道管修理費用保険金 ★借用住宅修理費用補償(大学生等用)特約	Where the water pipes exclusive to rented housing ^(*) in Japan are damaged due to freezing, and the insured repaired them at their own expense. Note that this does not include damage to packing only. (*): “rented housing” refers to a building or residential room(s) rented or used by the insured as a residence at the insured’s address. Note that this does not include personal property, such as household furniture, appliances or other fittings stored in the building or the residential room(s). 日本国内において借用住宅 ^(*) の専用水道管が凍結によって破損し、被保険者が自己の費用で修理した場合。ただし、パッキングのみの破損を含みません。 (*)「借用住宅」とは、被保険者が借用または使用する被保険者の居住の用に供される建物または住戸室をいいます。ただし、建物または住戸室に収容されている家財、什器その他の備品等の動産は含みません。	The actual repair costs ^(*) borne by the insured are paid. (*): This means the repair costs required to restore the exclusive water pipes to the condition they were in immediately prior to the damage due to freezing. Note 1: Insurance payment is limited 100,000 yen per site for each incident. Note 2: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe. 被保険者が負担された修理費用 ^(*) の実費をお支払いします。 (*) 凍結によって損害が発生した専用水道管を損害発生直前の状態に復旧するために必要な費用をいいます。 (注1) 保険金のお支払額は、1回の事故につき、1敷地内ごとに10万円が限度となります。 (注2) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。
(Insurance payment for private property for daily life in housing) compensation insurance payment ★Special clause (for university students etc.) for compensation for private property for daily life in housing ☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special clause for compensation for private for daily life in housing (for university students etc.) (住宅内生活用動産保険金)損害保険金 ★住宅内生活用動産補償(大学生等用)特約 ☆住宅内生活用動産補償(大学生等用)特約の保険の対象および損害額の上限変更に関する特約セット	When private property for daily life ^(**) owned by the insured and kept on premises ^(***) is damaged due to any of the following incident, within the period of insurance and in Japan. ●Fire, lightning strike, rupture, explosion. ●Wind damage, hail, snow damage ^(***) (Not including damage from snow, etc., blowing in, rain leakage, etc.) ●Water damage ^(***) . ●Exposure to water due to water leakage or discharge, etc. caused by rupture or clogging of water supply and drainage equipment, or exposure to water due to water leakage or discharge, etc. occurring at a residential unit occupied by any person other than the insured. ●Falling, flying, collision, contact or collapse of the object from outside of a building, or collision or contact with a vehicle or its load inside of a building. ●Violent disturbances and similar collective actions or violent or destructive acts resulting from labor disputes. ●Theft. ●Breakage, defacement, etc. (*1): The place where the building used for the residential occupancy of the insured is located, and the land continuous to it. (*2): “private property for daily life” refers to furniture, appliances, clothing and other goods normally required for daily life. However, this excludes “Main items of “personal property for daily life” not compensated by insurance” described elsewhere. (*3): This means accidents or avalanches due to the weight of snow or falling of snow after a heavy snowfall, and excluding damage due to the leakage or freezing of water from melted snow, flooding due to water from	Payment is made after the deductible* (10,000 yen for each incident in the case of damage or defacement only). Note 1: The amount of damages is determined by the replacement cost*. Further, where the damaged item can be repaired, the amount of damages or loss is determined by the repair costs (including the cost of the clearance of remains) that would be necessary in order to restore the item to the condition it was in immediately prior to the damage, minus the value of any remains due to repair work (if any). Even in such cases, if the amount of damages or loss exceeds the replacement cost, the replacement cost shall be taken as the amount of damages or loss. Note 2: In the case of precious metals, jewels, gems, calligraphy, antiques or sculptures and the like, the amount of damages or loss is limited to 300,000 yen per item or set. Note 3: In the case of currency, checks, revenue stamps, postage stamps, tickets (tickets and boarding passes for trains, ships and aircraft, vouchers for accommodation and use of tourist facilities, travel coupons, commuter passes and coupon tickets, but excluding prepaid cards and e-money), compensation is only paid if actual damage or loss has been caused by the theft. Further, in the case of deposit certificates (including passbooks and cash cards), compensation is only paid if the stolen item has been used to withdraw cash and only the amount of the cash withdrawn, and then up to a limit of 100,000 yen at each site. Note 4: The insurance payment shall not exceed the insurance limit during the period of insurance. However, in the event of loss or damaged due to breakage, defacement or theft, the limit shall be 500,000 yen or the insurance limit, whichever is the lower sum, for each accident. Note 5: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of

melted snow, or accidents due to snow clearing work.
 (*4): This means that there is the damage which is 30% or more of the replacement cost in flooding, melted snow flooding, high tides, landslides and falling rocks, etc., caused by typhoons, storms or torrential rain, or there is the damage to the object of insurance due to inundation above floor level or over 45cm above the ground surface.

保険期間中の日本国内における次のいずれかに該当する事故により、被保険者が所有し、敷地内^(※1)に収容される生活用動産^(※2)に損害が発生した場合

- ・火災、落雷、破裂、爆発
- ・風災、雹(ひょう)災、雪災^(※3)(吹込みまたは雨漏り等による損害を含みません。)
- ・水災^(※4)
- ・給排水設備の破損もしくは詰まりにより発生した漏水、放水等または他人の戸室で発生した漏水、放水等による水ぬれ
- ・建物の外部からの物体の落下、飛来、衝突、接触もしくは倒壊または建物内部での車両もしくはその積載物の衝突もしくは接触
- ・騒擾(じょう)およびこれに類似の集団行動または労働争議に伴う暴力行為もしくは破壊行為
- ・盗難
- ・破損、汚損等

(※1) 被保険者の居住の用に供される建物が所在する場所およびこれに連続した土地をいいます。

(※2) 「生活用動産」とは、生活の用に供する家具、什(じゅう)器、衣服、その他生活に通常必要な動産をいいます。ただし、別記の「補償対象外となる主な『生活用動産』」を含みません。

(※3) 豪雪の場合におけるその雪の重み、落下等による事故または雪崩(なだれ)をいい、融雪水の漏入もしくは凍結、融雪洪水または除雪作業による事故を含みません。

(※4) 台風、暴風雨、豪雨等による洪水・融雪洪水・高潮・土砂崩れ・落石等によって、再調達価額の30%以上の損害が発生した場合または床上浸水もしくは地盤面より45cmを超える浸水を被り、保険の対象に損害が発生することをいいます。

compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.

被害物の損害の額から免責金額^{*}(破損、汚損等の場合にのみ、1回の事故につき1万円)を差し引いた額をお支払いします。

(注1) 損害の額は、再調達価額^{*}によって定めます。なお、被害物の損傷を修理しうる場合においては、損害発生直前の状態に復するのに必要な修理費(残存物取片づけ費用を含みます。))をもって損害の額を定め、修理に伴って発生した残存物がある場合は、その価額を差し引いてお支払いします。この場合においても、損害の額が再調達価額を超えるときは、再調達価額を損害の額とします。

(注2) 損害の額は、貴金属、宝玉、宝石、書画、骨董(とう)、彫刻品等については、1個、1組について30万円が限度となります。

(注3) 通貨、小切手、印紙、切手、乗車券等(鉄道・船舶・航空機の乗車船券・航空券、宿泊券、観光施設利用券、旅行券、定期券または回数券をいい、プリペイドカードおよび電子マネーは含まれません。))については、盗難による損害が発生した場合に限り、損害保険金をお支払いします。また、預貯金証書(通帳およびキャッシュカードを含みます。))については、盗難によって現金が引き出される損害が発生した場合に限り、引き出された額について損害保険金をお支払いします。なお、いずれの場合も1敷地内につき、10万円が限度となります。

(注4) 保険金のお支払額は、保険期間を通じ、保険金額が限度となります。ただし、盗難または破損、汚損等による損害の場合は、1回の事故につき、50万円または保険金額のいずれか低い額が限度となります。

(注5) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。))が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。

(Insurance payment for private property for daily life in housing) temporary expenses insurance payment
 ★Special clause (for university students etc.) for compensation for private property for daily life in housing
 ☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special clause for compensation for private for daily life in housing (for university students etc.)

(住宅内生活用動産保険金) 臨時費用保険金
 ★住宅内生活用動産補償(大学生等用) 特約
 ☆住宅内生活用動産補償(大学生等用) 特約の保険の対象および損害額の上限変更に関する特約セット

Where compensation (Insurance payment for Private Property for Daily Life in Housing) is paid.

(住宅内生活用動産保険金) 損害保険金支払われる場合

Insurance payment is 10% of compensation Insurance amount.
 Note 1: Insurance payment is limited to 200,000 yen for each accident, per site.
 Note 2: In the case of multiple policies (regardless of the underwriting company or insurance company) for the compensation of temporary expenses, these amounts are not simply added up, but the highest limit among them will be taken as the upper limit for payment of temporary expenses compensation.
 Note 3: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.

[損害保険金] × [10%]をお支払いします。

(注1) 保険金のお支払額は、1回の事故につき、1敷地内ごとに20万円が限度となります。

(注2) 臨時費用を補償する保険を複数(引受保険会社、他の保険会社を問いません。))ご契約の場合、臨時費用保険金のお支払額は単純に合算されず、最も高い限度額が限度となります。

(注3) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。))が他にある場合、補償の重複が発生することがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。

Rescuers' expenses insurance payment
 ★Special clause for compensation for rescuers' expenses (hospitalization comprehensive type)
 ☆Set of special clause for illness for compensation (special clause for compensation for rescuers' expenses (hospitalization wide type))

Where the insured^(*) bears the cost in the event that any of the following, (1) to (5)., apply to the rescued party. *

(1) During the period of insurance, and aircraft or ship on which the rescued party is a passenger goes missing or gets lost.

(2) During the period of insurance, due to a sudden, unexpected and external incident, the life or death of the rescued party cannot be confirmed, or the police or some other public agency has confirmed that immediate search and rescue operations are required.

(3) During the period of insurance, due to the injury* suffered outdoors, the rescued party dies or gets hospitalized three consecutive days or longer, within 180 days of the accident, including the day of the accident.

The part, which is deemed as reasonable according to social norms, of the following costs, a) to e), which is borne by the insured will be paid to the person who has borne the costs.

a) Costs involved in the search, rescue or transfer of the rescued party* who had a disaster.

b) Transportation costs (for up to two rescuers) (*) for one round trip to and from the site* of the rescuers*.

c) Accommodation costs for rescuers at the rescue site and during travel to the site (up to two rescuers, and up to 14 days per rescuer) (*).

d) Costs of transporting a rescued party who is deceased or is under continuing treatment* from the rescue site.

e) Miscellaneous expenses (rescuers' travel procedures costs and transportation and communication expenses etc. incurred by the

救援者費用等保険金
 ★救援者費用等補償(入院ワイド型) 特約
 ☆疾病補償特約(救援者費用等補償(入院ワイド型) 特約用) セット

(4) During the period of insurance, the rescued party passed away due to illness.
 (5) If the rescued party gets hospitalized for three consecutive days or longer for treatment* of an illness that occurred during the insurance period. However, this is limited to cases where the treatment was started during the insurance period.
 (*): "The insured" here refers to the person compensated by this special clause, being the policyholder, the rescued party, or the relatives*

救援対象者^{*}が次の①～⑤のいずれかに該当したことにより、被保険者^(※)が費用を負担された場合

①保険期間中に救援対象者が搭乗している航空機または船舶の行方不明または遭難した場合

②保険期間中に急激かつ偶然な外来の事故により救援対象者の生死が確認できない場合または緊急な捜索・救助活動を要することが警察等の公の機関により確認された場合

③保険期間中に被った外出中のケガ^{*}のため、事故の発生の日からその日を含めて180日以内に死亡または続けて3日以上入院^{*}された場合

④保険期間中に病気に死亡された場合

⑤保険期間中に発病した病気の治療^{*}のため、続けて3日以上入院された場合。ただし、保険期間中に治療を開始していた場合に限りです。

(※)「被保険者」とは、この特約により補償を受ける方で、保険契約者、救援対象者または救援対象者の親族^{*}をいいます。

rescued party or rescuers at the rescue site.) Note that, in cases outside of Japan falling under "Cases in which insurance payment will be paid", the limit is100,000 yen. In cases within Japan falling under "Cases in which insurance payment will be paid", the limit is 30,000 yen.
 Note 1: The insurance payment that will be paid is limited to the amount of insurance payment of the rescuer's expenses during the period of insurance. Note that, in the case of an insurance policy with a period that extends beyond one year, the insurance payment will be limited to the insurance amount in each insurance year*.
 Note 2: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription before you subscribe.

(*) With regard to b) and c), above, in case (2) of "Cases in which insurance payment will be paid", this does not include costs incurred by rescuers travelling to the site after the life or death of the rescued party is confirmed, or once emergency operations to search for, rescue and transfer the rescued party, or rescue operations, have finished.

被保険者が負担された次のア～オの費用のうち社会通念上妥当な部分を、その費用の負担者にお支払いします。

ア. 遭難した救援対象者^{*}の捜索、救助または移送する活動に要した費用イ. 救援者^{*}の現地^{*}までの1往復分の交通費(救援者2名分まで)^(※)

ウ. 救援者の現地および現地までの行程での宿泊料(救援者2名分かつ1名につき14日分まで)^(※)

エ. 死亡されたまたは治療^{*}を継続中の救援対象者を現地から移送する費用

オ. 諸雑費(救援者の渡航手続費および救援対象者または救援者が現地において支出した交通費・通信費等をいいます。)。ただし、日本国外で左記「保険金をお支払いする場合」に該当した場合は10万円が限度となり、日本国内で左記「保険金をお支払いする場合」に該当した場合は3万円が限度となります。

(注1) 保険金のお支払額は、保険期間を通じ、救援者費用等保険金額が限度となります。ただし、保険期間が1年を超える保険契約においては、保険年度^{*}ごとに保険金額が限度となります。

(注2) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。))が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。

(※) 上記イ、ウについては、左記「保険金をお支払いする場合」の②の場合において救援対象者の生死が判明した後または救援対象者の緊急な捜索・救助・移送もしくは救助活動が終了した後現地に赴く救援者にかかる費用は含みません。

◆Cases in which insurance payment will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance payment will not be paid 保険金をお支払いしない主な場合
Tenant liability insurance payment ★Special clause for compensation for tenant liability (all risk) 借家人賠償責任保険金 ★借家人賠償責任補償(オールリスク) 特約	<p>●Damage caused by the intentional action of the policyholder or the insured, or their legal representative. ●Damage liability arising from the insanity or instructions of the insured. ●Damage arising from alterations, extensions and demolition work in the rented housing. ●Liability for damages added by a special agreement between the insured and the landlord. ●Liability for damages discovered after the rented housing has been vacated and returned to the landlord. ●Damage resulting from war, other forms of civil strife*, or riots. ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage to the rented housing due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. ●Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement that might normally be expected in the rented housing as a result of general usage or management, but not resulting in any loss or deterioration of the functionality of the rented housing.</p> <p>●保険契約者、被保険者またはこれらの方の法定代理人の故意による損害●被保険者の心神喪失または指図に起因する損害賠償責任●借用住宅の改築、増築、取りこわし等の工事による損害●被保険者と貸主との損害賠償に関する約定によって加重された損害賠償責任●貸主に借用住宅を引き渡した後に発見された損壊による損害賠償責任●戦争、その他の変乱[*]、暴動による損害●地震もしくはは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害●借用住宅の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●借用住宅の平常の使用または管理において通常発生し得るすり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または汚損など</p>
Rented housing repair cost insurance payment ★Special clause (for university students etc.) for compensation for rented housing repair cost	<p>●Damage resulting from the intentional action, gross negligence or law violation action of the policyholder, the insured, the landlord of the rented housing, the recipient of the insurance or their representative. ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Damage due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural</p>

<p>借用住宅修理費用保険金 ★借用住宅修理費用補償 (大学生等用) 特約</p>	<p>characteristics, rodent damage, insect damage or defects, etc. ●Damage resulting from technical negligence or ineptitude in the course of processing, repair, adjustment or other work being done on the rented housing. ●Damage resulting from electrical or mechanical accidents (breakdowns, etc.) in the rented housing not directly attributable to sudden and unexpected external accidents. ●Damage to the rented housing due to fraud or embezzlement. ●Damage due to land subsidence, uplift, vibration, etc. ●Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement (including graffiti) that might normally be expected in the rented housing as a result of general usage or management, but not resulting in any loss or deterioration of the functionality of the rented housing. ●Inevitable soiling, scrapes and scratches resulting from the use of the rented housing. ●Damage only to light bulbs, CRTs and other tubes or bulbs. (This includes damage to filaments only.) ●Damage due to the penetration or leakage of wind, rain, snow, hail, dust or similar.</p> <p>●保険契約者、被保険者、借用住宅の貸主、保険金を受け取るべき方またはこれらの方の法定代理人の故意、重大な過失または法令違反による損害●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性による損害●公権力の行使(差し押え・没収・破壊等)による損害●借用住宅の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●借用住宅に対する加工・修理・調整の作業中における、作業上の過失または技術の拙劣による損害●不測かつ突発的な外来の事故に直接起因しない借用住宅の電気的事故・機械的事故(故障等)による損害●詐欺または横領によって借用住宅に発生した損害●土地の沈下、隆起、振動等による損害●借用住宅の平常の使用または管理において通常発生し得るすり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または汚損(落書きを含みます。)であって、借用住宅が有する機能の喪失または低下を伴わない損害●借用住宅の使用により不可避免的に発生した汚損、すり傷、かき傷等の損害●電球、ブラウン管等の管球類のみに発生した損害(フィラメントのみに損害が発生した場合も含みます。)●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するもの吹込みや漏入による損害 など</p>
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<p>Water pipe repair cost insurance payment ★Special clause (for university students etc.) for compensation for rented housing repair cost</p> <p>水道管修理費用保険金 ★借用住宅修理費用補償 (大学生等用) 特約</p>	<p>●Damage resulting from the intentional action, gross negligence or law violation action of the policyholder, the insured, the recipient of the insurance payment or their representative. ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar.</p> <p>●保険契約者、被保険者、保険金を受け取るべき方またはこれらの方の法定代理人の故意、重大な過失または法令違反による損害●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性による損害 など</p>
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<p>(Insurance payment for private property for daily life in housing) compensation insurance payment ★Special clause (for university students etc.) for compensation for private property for daily life in housing ☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special clause for compensation for private for daily life in housing (for university students etc.)</p>	<p>●Damage resulting from the intentional action or gross negligence of the policyholder, the insured or the recipient of the insurance. ●Intentional damage on the part of those entrusted to use or manage private property for daily life, or of relatives* living with the insured. ●Damage to private property for daily life due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural characteristics, rodent damage, insect damage or defects, etc. ●Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement (including graffiti) covered by insurance that might normally be expected in private property for daily life as a result of general usage or management, but not resulting in any loss or deterioration of functionality. ●Damage due to the penetration or leakage of wind, rain, snow, hail, dust or similar. ●Damages due to misplaced or loss of private property for daily life. ●Damages due to an accident occurring while the private property for daily life is outside of the site where the building used for the residential occupancy of the insured is located. ●Violent or destructive acts resulting from labor disputes by the insured, or the parties of which the insured belongs to. ●Theft, robbery, breach of trust or any other dishonest behavior committed solely, or conspired with the third party by the policy holder, the insured, the recipient of the insurance (including legal representatives of these persons), or the employee or the relatives living together of the recipient of the insurance (including his or her legal representatives). (However, if the damage is caused by fire or explosion, insurance payment will be paid.) ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage to “Main items of “personal property for daily life” not compensated by insurance” described elsewhere.</p>
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<p>(住宅内生活用動産保険金) 損害保険金 ★住宅内生活用動産補償 (大学生等用) 特約 ☆住宅内生活用動産補償 (大学生等用) 特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>With regard to incidents of breakage of defacement, etc., in addition to the types of damage described above, insurance payment will not be paid for the following types of damage either. ●Damage as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Damage resulting from technical negligence or ineptitude in the course of repair, adjustment or other work (including in the course of inspections and test-runs) being done on private property for daily life. ●Damage resulting from electrical or mechanical accidents (breakdowns, etc.) to private property for daily life not directly attributable to sudden and unexpected external accidents. ●Damage to private property for daily life due to fraud or embezzlement. ●Damage due to land subsidence, uplift, vibration, etc. ●Damage only to light bulbs, CRTs and other tubes or bulbs. (This includes damage to filaments only). ●Damage resulting from the breakage of strings (including piano wire) of musical instruments, rupture of the membranes of percussion instruments, or changes in the tone or sound quality of musical instruments. ●Damage due to the discharge or mixture of liquids used as personal property for daily life. Note that this excluded damage to other private property for daily life as a result of the discharge or mixture. ●Notwithstanding the above, damage to personal physical aids such as spectacles, contact lenses, hearing aids, false teeth, prosthetic limbs, etc., as a result of incidents of breakage or defacement.</p>
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<p>(Insurance payment for private property for daily life in housing) temporary expenses insurance payment ★Special clause (for university students etc.) for compensation for private property for daily life in housing ☆Set of special clause for changes in insurance coverage and in the upper limits of the damages amount of special</p>	<p>●保険契約者、被保険者または保険金を受け取るべき方の故意または重大な過失による損害●生活用動産の使用・管理を委託された方または被保険者と同居する親族*の故意による損害●生活用動産の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●生活用動産の平常の使用または管理において通常発生し得るすり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または保険の対象の汚損(落書きを含みます。)であって、生活用動産が有する機能の喪失または低下を伴わない損害●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するもの吹込みや漏入による損害●生活用動産の置き忘れまたは紛失による損害●生活用動産が被保険者の居住の用に供される建物がある敷地内の外にある間に発生した事故による損害●被保険者または被保険者側に属する方の労働争議に伴う暴力行為または破壊行為●保険契約者、被保険者または保険金を受け取るべき方(これらの方の法定代理人を含みます。)の使用もしくは同居の親族が単独で、または第三者と共謀して行った窃盗、強盗、背任その他の不誠実行為。(ただし、火災または破裂・爆発によって発生した損害の場合は、保険金をお支払いします。)●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性による損害●別記の「補償対象外となる主な「生活用動産」」の損害</p>
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<p>clause for compensation for compensation for private for daily life in housing (for university students etc.)</p> <p>(住宅内生活用動産保険金) 臨時費用保険金 ★住宅内生活用動産補償 (大学生等用) 特約 ☆住宅内生活用動産補償 (大学生等用) 特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>破損、汚損等の事故については、上記の損害のほか次のいずれかに該当する損害に対しても、保険金をお支払いしません。 ●公権力の行使(差し押え・没収・破壊等)による損害●生活用動産に対する修理、調整の作業(点検または試運転を伴う場合には、これらを含みます。)上の過失または技術の拙劣によって発生した損害●偶然な外来の事故に直接起因しない生活用動産の電気的事故・機械的事故(故障等)による損害●詐欺または横領によって生活用動産に発生した損害●土地の沈下、隆起、振動等による損害●電球、ブラウン管等の管球類のみに発生した損害(フィラメントのみに損害が発生した場合も含みます。)●楽器の弦(ピアノ線を含みます。)の切断・打楽器の打皮の破損・楽器の首色または音質の変化による損害●生活用動産である液体の流出または混合による損害。ただし、その結果として他の生活用動産に発生した損害を含みません。●上記にかかわらず、破損、汚損等の事故によって、眼鏡、コンタクトレンズ、補聴器、義歯、義肢等の身体補助器具に発生した損害 など</p>
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<p>Rescuers' expenses insurance payment ★Special clause for compensation for rescuers' expenses (hospitalization comprehensive type) ☆Set of special clause for compensation for illness (special clause for rescuers' expenses (hospitalization comprehensive type)</p>	<p>●Costs arising from the intentional action or gross negligence of the policyholder, the insured, the rescued party* or the recipient of the insurance payment. ●Costs arising from personal altercation, suicide or criminal acts. ●Costs arising from accidents caused by driving automobile* or similar vehicles* without a license or without qualifications, drunk driving* or driving under the influence of drugs, etc. ●Costs arising from brains disorder, illness, or insanity (note that this does not include cases where items (4) or (5) of “Cases in which insurance payment will be paid” apply to the rescued party. ●Costs arising from pregnancy, childbirth, premature birth or miscarriage. ●Costs arising from a surgical procedure or other medical treatment other than the treatment of injuries for which the underwriting insurance company should pay insurance*. ●Costs incurred due to war, other forms of civil strife*, or riots. But injuries resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions. ●Costs incurred due to earthquake or volcanic eruption, or a tsunami caused by these. ●Costs incurred due to the radiation, explosion, etc., of nuclear fuel materials or similar. ●Injury resulting from conditions that are not supported by medical objective findings*, such as cervical syndrome*, lower-back pain, or backaches, no matter the cause. ●Drowning while bathing*. However, if this was caused by an injury resulting from a sudden and unexpected external accident, the insurance will be paid. ●Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause. ●Costs arising from accidents during the course of “Sporting activities, etc., not compensated by insurance” described elsewhere.</p>
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<p>救済者費用等保険金 ★救済者費用等補償(入院ワイド型)特約 ☆疾病補償特約(救済者費用等補償(入院ワイド型)特約)セット</p>	<p>●保険契約者、被保険者、救済対象者*または保険金を受け取るべき方の故意または重大な過失による費用●闘争行為、自殺行為または犯罪行為による費用●自動車等*の無資格運転、飲酒運転*または麻薬等を使用したの運転中の事故による費用●脳疾患、病気または心神喪失による費用。ただし、救済対象者が「保険金をお支払いする場合」の④または⑤に該当した場合を含みません。 ●妊娠、出産、早産または流産による費用●引受保険会社が保険金を支払うべきケガの治療*以外の外科的手術その他の医療処置による費用●戦争、その他の変乱*、暴動による費用。ただし、テロ行為による費用は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。●地震もしくは噴火またはこれらを原因とする津波による費用●核燃料物質等の放射性・爆発性による費用●原因がいかなくとも、頸(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足りる医学的他覚所見のないもの*●入浴中の溺水*。ただし、急激かつ偶然な外来の事故によって被ったケガによって発生した場合には、保険金をお支払いします。●原因がいかなくとも、誤嚥(えん)*によって発生した肺炎●別記の「補償対象外となる運動等」を行っている間の事故による費用 など</p>
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◎Main items of “personal property for daily life” not compensated by insurance
(1) Personal property for daily life belonging to the insured and kept at the site of the insured's parents' home*.
(2) Ships (including yachts, motorboats, personal water craft, boats and canoes), aircraft, automobiles, motorized bikes and their accessories, para-gliders, surf boards, unmanned aircraft (drones), radio-controlled models and their accessories, mobile phones and other types of mobile communication devices, notebook computers and other types of portable electronic devices and their accessories, living things such as animals and plants, currency, checks, securities, revenue stamps, postage stamps, deposit certificates (including passbooks and cash cards), credit cards, pre-paid cards, loan cards, e-money, tickets, fishing tackle (fishing rods, hooks, rod cases, reels, tackle boxes, coolers, creels, nets, life vests and similar equipment for fishing), driving licenses, passports, passbooks, manuscripts (of books, etc.), designs, drawings, patterns, molds, wooden molds, papier-mâché molds, models, medals, insignia, licenses, programs and data recorded on computer media such as tapes, cards, disks and drums (those not sold commercially), etc.
Note: With regard to currency, checks, revenue stamps, postage stamps, deposit certificates and tickets, etc., compensation is only paid if damage or loss has been caused by the theft.

◎補償対象外となる主な「生活用動産」…
(1) 被保険者の実家*の敷地内に収容される被保険者の生活用動産
(2) 船舶(ヨット、モーターボート、水上バイク、ボートおよびカヌーを含みます。)・航空機・自動車・原動機付自転車およびこれらの付属品、パラグライダー・サーフボード・無人機(ドローン)・ラジコン模型およびこれらの付属品、携帯電話等の携帯式通信機器・ノート型パソコン等の携帯式電子事務機器およびこれらの付属品、動物・植物等の生物、通貨、小切手、有価証券、印紙、切手、預貯金証書(通帳およびキャッシュカードを含みます。)、クレジットカード、プリペイドカード、ローンカード、電子マネー、乗車券等、漁具(釣竿、竿掛け、竿袋、リール、釣具入れ、クーラー、びく、たも網、救命胴衣およびこれらに類似のつり用に設計された用具を含みます。)、運転免許証、パスポート、帳簿、稿本(本などの原稿)、設計書、図案、ひな形、鋳型、木型、紙型、模型、勲章、き章、免許状、テープ・カード・ディスク・ドラム等のコンピュータ用の記録媒体に記録されているプログラム・データ(市販されていないものをいいます。) など
(注) 通貨、小切手、印紙、切手、預貯金証書、乗車券等については盗難による損害が発生した場合に限り、保険の対象として取り扱います。

Explanation of terms marked with*
●“No medical objective findings” means that, even though the insured is complaining of subjective symptoms, the evidence of these cannot be verified objectively by EEG findings, physical examination, neurological examination, clinical examination, imaging examination, ophthalmic or otolaryngological examination, etc.
●“Doctor” means a doctor other than the insured(*), if the insured(*) happens to be a doctor. (*) It shall be replaced by “the rescued party”* in the case of special clause for compensation for rescuers' expenses (hospitalization comprehensive type). Further, it shall be replaced by “the victim” in the case of special clause for compensation for condolence gifts to injured parties. ●“Drunk driving” means driving a motor vehicle, etc.* while under the influence of alcohol as stipulated in Paragraph 1 of Article 65 (Prohibition against Driving Under the influence of Alcohol and Related Conduct) of the Road Traffic Law. ●“Online medical care” means conducting patient's examination and diagnosis between a doctor and a patient through information and telecommunications equipment, performing medical practice, such as communication of diagnostic results and prescriptions etc. in real time. However, it is limited to cases in which containing real-time visual and auditory information is transmitted by means of information and communication devices. It does not include medical treatment by telephone. ●“Plaster cast or similar” refers to plaster casts, plaster splints, plaster shells, splintage (with shells or splint), external fixators, PTB casts, PTB braces (only if they were applied after fracture of the lower leg and the period during which the doctor ordered them to be applied until bone fusion is clear on the medical report), wire splints, etc. (limited to cases where the upper and lower jaws are immobilized as an integrated unit) and halo vest. ●“Rescuers” means the families* (including their representatives) of the rescued party travelling to the site* in order to conduct search, rescue, transfer or nurse of the rescued party*, or handling of the incident. ●“Rescued party” means the insured according to the general insurance policy. ●“Sporting contests and the like” means games, competitions, show business events (*) or trial runs. It includes free practice held at sports

grounds for the purposes of preparation for competitions. (*) Also includes practice sessions for any of these. ●“Cervical syndrome” refers to so-called “whiplash”. ●“Injury” refers to physical injury suffered as a result of a sudden and unexpected event. “Sudden” means that the event occurred very rapidly and there was no lapse of a time interval up to the point of injury. “Unexpected” means that “neither the cause nor the result of the insured event could have been foreseen by the insured, and that it was not due to any intention of the insured”. “External” means that “the cause of the insured event was an action that occurred outside of the insured’s body, and not the action of any illness factors inherent in the body”. “Injury” includes sudden poisoning (*) resulting from the unexpected and temporary inhalation, absorption or ingestion of toxic gases or substances external to the body, and does not include any of the following. (1)Bacterial food poisoning (2)Viral food poisoning(*) excluding poisoning resulting from continuous inhalation, absorption or ingestion. ●The “site” refers to the place where an accident has occurred, or where the rescued party* is being kept. ●“Disability” means a state in which the effect of treatment* cannot be expected medically, and where a symptom remaining in the insured’s body has resulted in a serious impairment of function and will not recover in the future, or to the loss of a part of the body. Note that this excludes cases where the insured complains of a symptom that cannot be corroborated by medical objective findings*. ●“Aspiration” means when food, vomit, saliva, etc., has mistakenly entered the trachea. ● “Replacement cost” refers to the amount of money that would be necessary in order to re-acquire the same structure, quality, use, scale, model and capacity as the insured item at the time and place of the damage. Note, also, that the amount of money required for re-acquisition may be lower than the price of the insured item when it was first purchased. ●“Parents’ home” means the building at the address given by the insured as the contact address of their parents or persons whose position is equivalent to the insured’s parents, to the school in which they are enrolled, or to the policyholder. ●“Automobiles, etc.” means an automobile or a motorized bike. ●“Vehicles” means automobiles*, motorboats (including jet skis), go-carts, snow mobiles and other similar vehicles. ●“A prescribed part” refers to any of the following parts of the body (not including the fingers and face etc.). ・Long bones (humerus, radius, ulna, femur, tibia, and fibula, and hereafter the same. Or spine. ・Three major joints that connect to the long bones (shoulder joints, elbow joints, wrist joints, hip joints, knee joints and foot joints. ・Ribs or sternum (but not including clavicle or scapula) However, this is limited to cases where the trunk is immobilized. ・Jawbones or jaw joints. However, this is limited to cases where the upper and lower jaws are immobilized as an integrated unit in wire splints, etc. ●“Relative” means a blood relative within six degrees, a spouse* or an in-law within three degrees. ●“Other forms of civil strife” means the exercise of military force by a foreign power, revolution, insurrection, civil war, armed rebellion or other similar events. ●“Treatment” means treatment that a doctor* recognizes as necessary, and that a doctor performs. ●“Outpatient” refers to receiving medical treatment by going to a hospital or clinic, or by a doctor* house-call, home treatment or on-line examinations*. However, it does not include receipt of drugs, medical certificates, equipment, and those for medical consultation, etc. or recommendations for diagnosis by doctors, etc. without treatment. ●“Drowning” means suffocation as a result of inhaling water. ●“Hospitalization” means, in cases where it would be difficult to receive medical treatment* at one’s home, etc., entering a hospital or clinic and committing to constant medical treatment under the care of a doctor*. ●“Spouse” means a partner in marriage, including cases where no marriage notification has been issued, but the relationship is effectively the same as a marriage (common-law marriage), as well as persons who are of the same gender in the family register, but whose relationship is not substantially different from that of a marriage. ●The first “insurance year” is the period of one year counted from the first day of the period of insurance, with subsequent years until the termination of the policy being the second insurance year, third insurance year, etc. Note that, in the event of an insurance policy that has a period of insurance with a number of days fewer than one year, the first insurance year will be from the starting date of the policy until the final day, and the second insurance year will be for one year from the day after the last day of the first insurance year, continuing the same thereafter. ●The “deductible” is an amount deducted from the amount of damages when the insurance payment is being calculated, and is the amount to be paid by the insured themselves.

〈※印の用語のご説明〉

●「医学的他覚所見のないもの」とは、被保険者が自覚症状を訴えている場合であっても、脳波所見、理学的検査、神経学的検査、臨床検査、画像検査、眼科・耳鼻科検査等によりその根拠を客観的に証明することができないものをいいます。●「医師」とは、被保険者*が医師の場合は、被保険者*以外の医師をいいます。(*) 救護者費用等補償（入院ワイド型）特約の場合は救護対象者*とします。また、傷害見舞費用補償特約の場合は被害者と読み替えます。●「飲酒運転」とは、道路交通法第65条（酒気帯び運転等の禁止）第1項に定める酒気を帯びた状態で自動車等*を運転することをいいます。●「オンライン診療」とは、医師と患者の間において、情報通信機器を通して患者の診察および診断を行い、診断結果の伝達、処方等の診療行為をリアルタイムにより行うことをいいます。ただし、リアルタイムの視覚および聴覚の情報を含む情報通信手段による場合に限ります。なお、電話診療は含みません。●「ギプス等」とは、ギプス（キャスト）、ギプスシーネ、ギプスシャーレ、副子（シーネ、スプリント）固定、創外固定器、PTBキャスト、PTBブレース（下腿骨骨折後に装着したものにつき、骨癒合に至るまでの医師が装着を指示した期間が診断書上明確な場合に限ります。）、線副子等（上下顎を一体的に固定した場合に限ります。）およびハローベストをいいます。●「救護者」とは、救護対象者*の捜索、救助、移送、看護または事故処理を行うために現地*へ赴く救護対象者の親族*（これらの方の代理人を含みます。）をいいます。●「救護対象者」とは、普通保険約款における被保険者をいいます。●「競技等」とは、競技、競争、興行*（または試運転をいいます。また、競技場におけるフリー走行など競技等に準ずるものを含みます。*）いずれもそのための練習を含みます。●「顎（けい）部症候群」とは、いわゆる「むちうち症」をいいます。●「ケガ」とは、急激かつ偶然な外来の事故によって身体に被った傷害をいいます。「急激」とは、「事故が突発的で、傷害発生までの過程において時間的間隔がないこと」を意味します。「偶然」とは、「保険事故の原因または結果の発生が被保険者にとって予知できない、被保険者の意思に基づかないこと」を意味します。「外来」とは、「保険事故の原因が被保険者の身体外部からの作用によること、身体に内在する疾病要因の作用でないこと」を意味します。「傷害」には、身体外部から有毒ガスまたは有毒物質を偶然かつ一時に吸入、吸収または摂取した場合に急激に生ずる中毒症状*（*）を含み、次のいずれかに該当するものを含みません。①細菌性食中毒 ②ウイルス性食中毒（*）継続的に吸入、吸収または摂取した結果生ずる中毒症状を除きます。●「現地」とは、事故発生地または救護対象者*の収容地をいいます。●「後遺障害」とは、治療*の効果が医学上期待できない状態であって、被保険者の身体に残された症状が将来においても回復できない機能の重大な障害に至ったものまたは身体の一部の欠損をいいます。ただし、被保険者が症状を訴えている場合であっても、それを裏付けるに足りる医学的他覚所見のないもの*を除きます。●「誤嚥（えん）」とは、食物、吐物、唾液等が誤って気管内に入ることをいいます。●「再調達価額」とは、損害が発生した時の発生した場所における保険の対象と同一の構造、質、用途、規模、型、能力のものを再取得するのに必要な金額をいいます。なお、再取得に必要な額は、被害物を購入したときの金額より低い金額となる場合があります。●「実家」とは、被保険者の親またはこれに準ずる方の連絡先として、被保険者が在籍する学校または保険契約者に届け出た住所に所在する建物をいいます。●「自動車等」とは、自動車または原動機付自転車をいいます。●「乗用具」とは、自動車等*、モーターボート（水上オートバイを含みます。）、ゴーカート、スノーモービル、その他これらに類するものをいいます。●「所定の部位」とは、次のいずれかの部位（指、顔面等は含まれません。）をいいます。・長管骨（上腕骨、橈骨、尺骨、大腿骨、脛骨及び腓骨をいいます。以下同様とします。）または脊柱。・長管骨に接続する3大関節部分（肩関節、肘関節、手関節、股関節、膝関節および足関節をいいます。）。・肋骨または胸骨（鎖骨、肩甲骨は含まれません。）。ただし、体幹部を固定した場合に限ります。・顎骨または顎関節。ただし、線副子等で上下顎を一体的に固定した場合に限ります。●「親族」とは、6親等内の血族、配偶者*および3親等内の姻族をいいます。●「その他の変乱」とは、外国の武力行使、革命、政権奪取、内乱、武装反乱その他これらに類似の事変をいいます。●「治療」とは、医師*が必要であると認め、医師が行う治療をいいます。●「通院」とは、病院もしくは診療所に通い、または往診、訪問診療もしくはオンライン診療*により、治療*を受けることをいいます。ただし、治療を伴わない、薬剤、診断書、医療器具等の受領、医療相談等のためのものまたは医師等による受診勧奨は含みません。●「溺水」とは、水を吸引したことによる窒息をいいます。●「入院」とは、自宅等での治療*が困難なため、病院または診療所に入り、常に医師*の管理下において治療に専念することをいいます。●「配偶者」とは、婚姻の相手方をいい、婚姻の届出をしていないが事実上婚姻関係と同様の事情（内縁関係）にある方および、戸籍上の性別が同一であるが婚姻関係と異ならない程度の実質を備える状態にある方を含みます。●「保険年度」とは、保険期間の初日から起算して1年間を第1保険年度といいます。その後は満期日まで順次1年間ずつ、第2保険年度、第3保険年度…といいます。ただし、保険期間に1年未満の端日数がある保険契約の場合には、第1保険年度については、始期日からその端日数期間、第2保険年度については、第1保険年度の末日の翌日から1年間とし、以後同様とします。●「免責金額」とは、支払保険金の計算にあたって損害の額から差し引く金額で、自己負担となる金額をいいます。

Special clauses*(Students and children comprehensive insurance)

●The special clause for compensation for natural disaster risk is a set, so injury insurance payment will be made even for injury* resulting from earthquakes or eruptions, or tsunami triggered by these. ●All policies have a “Partial amendment special clause relating to the exemption from war risk, etc., with conditions” automatically included as a set. With regard to “war and other forms of civil strife”, or riots”, which are excluded from the payment of insurance, acts of terrorism will be eligible for payment. Acts of terrorism are acts of violence related to beliefs or assertions and perpetrated by groups or individuals, or those in soli-

arity with them, who have political, social, religious or ideological beliefs or assertions.

●“Special Clause for changing the period of coverage” is automatically included in all 19HK policies. <Detailed table below>

Special Clause Automatically Included	About Special Clause
Special clause for changing the period of coverage (for university students, etc.) (Included in 19HK)	For first-year contracts (*1), regardless of the insurance start date stated on the policyholder’s certificate, etc., coverage for daily life personal liability insurance, daily life personal liability insurance (extraordinary expenses), and renter’s liability insurance will begin at 12:00 midnight on the latest of the dates indicated in ① to ③ below: <p>① The start date of the rental contract for rented housing (*2)</p> <p>② The day after the application is submitted or the premium is paid, whichever comes first</p> <p>③ The first day of previous month to the month in which the insurance start date stated on the policyholder’s certificate, etc. falls</p> <p>(*1) This refers to the first year of a contract for Personal Liability Insurance for Students, and it is limited to the insurance with special clause for persons living alone.</p> <p>(*2) “Rented housing” refers to the building or dwelling unit at the insured’s address that is rented or used by the insured, or the building or dwelling unit to which the insured moves if the insured moves. This is limited to cases where the fact of occupancy can be proven by a rental contract, occupancy certificate, etc.</p>
(Coverage for pre-matriculation living alone compensation)	

〈特約について（学生・子ども総合保険）〉

○天災危険補償特約がセットされているため、地震もしくは噴火またはこれらを原因とする津波によるケガ*の場合も、傷害保険金をお支払いします。○すべてのご契約に「条件付戦争危険等免責に関する一部修正特約」が自動的にセットされ、保険金をお支払いしない場合のうち「戦争、その他の変乱*、暴動」については、テロ行為はお支払いの対象となります。テロ行為とは、政治的、社会的もしくは宗教・思想的な主義・主張を有する団体・個人またはこれと連帯するものがその主義・主張に関して行う暴力的行動をいいます。

○19HKのすべてのご契約に「保険期間の変更に関する特約」が自動的にセットされます。（詳細下表）

セットする特約	特約の説明
保険期間の変更に関する特約（大学生等用）（19HKセット）	初年度契約 (*1) については、加入者証等記載の保険始期日にかかわらず、以下の①から③までのいずれか遅い日の午前0時から日常生活個人賠償責任保険金、日常生活個人賠償責任保険金（臨時費用）および借家人賠償責任保険金の補償を開始します。 <p>①借用住宅 (*2) の賃貸借契約の契約開始日</p> <p>②申込書提出日もしくは保険料払込日のいずれか早い日の翌日</p> <p>③加入者証等記載の保険始期日の属する月の前月1日</p> <p>(*1) 学生賠償責任保険に加入した初年度のご契約をいい、一人暮らし特約ありの場合に限ります。</p> <p>(*2) 「借用住宅」とは、被保険者が借用または使用する被保険者住所の建物または住戸室をいい、転居した場合は転居先の建物または住戸室をいいます。なお、賃貸借契約書、入居証明書等で入居の事実を証明できるものに限ります。</p>
（入学前一人暮らし賠償保障）	

●Notes on the handling of customer information (Personal Liability Insurance for Students)

Applications are made based on the understanding that the applicant agrees to the following actions by the underwriting insurance company in the handling of personal information related to this insurance policy.

[Handling of personal information]

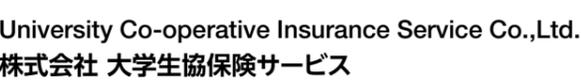
In addition to use by the underwriting insurance company for screening and enforcement of the underwriting, personal information related to this insurance policy will also be used by the underwriting insurance company and each of its group companies (including overseas companies) to provide and offer information about products and services other than this insurance policy, to screen insurance underwriting, and enforce the insurance policy, and to provide information about products and services of affiliated parties and subcontractors. For the stable operation of the policy, information on accidents, including the status of claims and names of illnesses (sensitive information) of subscribers may be provided to policyholders, agents and brokers. In addition, personal information relating to this insurance policy may be provided to Japan CO-OP Insurance (Kyosai) Consumers’ Co-operative Federation and its member university co-operatives. Further, personal information obtained by the underwriting insurance company at the time insurance payment is claimed may similarly be provided to Japan CO-OP Insurance (Kyosai) Consumers’ Co-operative Federation and its member university co-operatives. Note that, pursuant to relevant legislation, the purpose of using sensitive information, such as healthcare information (including personal information requiring special care) is limited to ensuring the proper operation of business, and such other purposes as may be deemed necessary. In addition, such information may be provided to parties such as those subcontracted to carry out business processes (including insurance agents), insurance brokers, medical institutions, and relevant parties (including those overseas) related to the claiming and paying of insurance, within the scope that is necessary for achieving the purposes of using personal information in relation to this insurance policy. For details, please visit the Mitsui Sumitomo Insurance Co., Ltd. website (https://www.ms-ins.com) or the underwriting insurance company website.

●お客さまに関する情報の取扱いについて（学生賠償責任保険）

この保険契約に関する個人情報について、引受保険会社が次の取扱いを行うことに同意のうえお申し込みください。

【個人情報の取扱いについて】

この保険契約に関する個人情報は、引受保険会社がこの保険引受の審査および履行のために利用するほか、引受保険会社および引受保険会社のグループのそれぞれの会社（海外にあるものを含む）が、この保険契約以外の商品・サービスのご案内・ご提供や保険引受の審査および保険契約の履行のために利用したり、提携先・委託先等の商品・サービスのご案内のために利用することがあります。また、契約の安定的な運用のために、加入者の保険金請求状況や病名（センシティブ情報）を含む事故情報等を保険契約者、代理店・扱者に提供することがあります。また、この保険契約に関する個人情報を日本コープ共済生活協同組合連合会およびその会員である大学生協に提供することがあります。なお、保険金をご請求される際に引受保険会社が取得する個人情報についても、同様に日本コープ共済生活協同組合連合会およびその会員である大学生協に提供することがあります。ただし、保健医療等のセンシティブ情報（要配慮個人情報を含む）の利用目的は、法令等に従い、業務の適切な運営の確保その他必要と認められる範囲に限定します。また、この保険契約に関する個人情報の利用目的の達成に必要な範囲内で、業務委託先（保険代理店を含む）、保険仲立人、医療機関、保険金の請求・支払いに関する関係先等（いずれも海外にあるものを含む）に提供することがあります。詳細は、三井住友海上Webサイト（https://www.ms-ins.com）または引受保険会社のWebサイトをご覧ください。

	This pamphlet is for the purposes of giving an outline explanation of Personal Liability Insurance for Students. For details, contact your insurance agent or Mitsui Sumitomo Insurance. Also, once you subscribe, be sure to read the “Explanation of Important Matters” for Personal Liability Insurance for Students and “Summary of the Coverage”. このパンフレットは、学生賠償責任保険の概要を説明したものです。詳しくは、取扱代理店または三井住友海上にご相談ください。なお、ご加入の際は学生賠償責任保険の「重要事項説明書」、「制度のあらまし」を必ずご一読ください。
	Insurance agent 取扱代理店
	University Co-operative Insurance Service Co.,Ltd. 株式会社 大学生協保険サービス
	Operating hours: weekdays (Mondays to Fridays) 9:40-17:30 営業時間／平日（月～金曜日）9：40～17：30
	Underwriting insurance company 引受保険会社
	Personal Liability Insurance for Students 学生賠償責任保険
	Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter)
	三井住友海上火災保険株式会社（幹事）
	3-11-1 Kandasurugadai, Chiyoda-ku, Tokyo 101-8011 〒101-8011 東京都千代田区神田駿河台3-11-1