

To all students enrolled in universities that are supporting members of the Gakken-Sai:



## Gakken-Sai Associated Study Abroad Insurance

(Abbreviation :  
Futaikaigaku)

Approx **37.1%**  
discount  
applied!!

Futaikaigaku was established to support students participating in university-approved study abroad programs.

The program covers\* **students at 1,072 schools\*\* nationwide that have implemented the Gakken-Sai insurance system.** The program offers a comprehensive discount based on advantages of scale, as well as additional discounts determined by past claims history.

\* For study abroad programs eligible for this system, please refer to "Eligible Participants for the Associated Overseas Study Program" below.  
\*\* The number of Gakken-Sai supporting member schools as of the end of March 2025.

### Eligible Participants for Futaikaigaku

Students enrolled in Gakken-Sai who participate in study abroad programs approved by their home university.

\*Credit recognition is not required.

\*The student's home university must participate in this program.

All students enrolled in designated study abroad programs are required to join.

### Step to Complete Enrollment

1



Upon receiving the enrollment guidance email, please access the application site (Sai-chan's Study Abroad Insurance website) via the URL provided.

\*Your login ID is your student number. The password is provided in the email.

2



After logging in to the application site, enter the required information and complete the process by making a credit card payment.

\*Online enrollment is not available within 9 days of your departure. Please make sure to complete the procedure at least 10 days prior to your departure.

3



Once the payment is completed, a notification email confirming the completion of your procedure will be sent.

4



A few days later, you will receive an insurance certificate (PDF) and a guidebook for overseas travel (URL) via email. Please be sure to print out the insurance certificate (PDF) and bring it with you to your study destination.

# Insurance overview

Please refer to pages 4 to 7 of this pamphlet for an overview of the main cases where insurance payments will be made, the insurance payment amount, and the main cases where insurance payments will not be made.

## Coverage for one's own injury or illness

### Injury death insurance payments

(In case of death due to injury)

If you die due to an injury at your study abroad destination



### Illness death insurance payments

(In case of death due to illness)

If you die due to an illness at your study abroad destination



### Medical treatment & rescue expense insurance payments

- If you require treatment due to injury or illness at your study abroad destination
- If you are hospitalized for 3 days or more due to injury or illness and your family is to be rushed to you



### Disability due to injury insurance payments

If you develop a disability due to an injury at your study abroad destination



### Dental treatment expense insurance payments

If you have a toothache while studying abroad \*1

\*1 Only if you commence dental treatment (excluding preventive orthodontic treatment) for a dental illness that occurred during your study abroad after midnight on the day after the day the waiting period has elapsed from the insurance commencement date. For details, please check the explanation of coverage.



### Medical treatment & rescue expense insurance payments pertaining to endorsements for coverage of emergency medical treatment for illness & rescue expenses

If the symptoms of an illness you had prior to your trip at your study abroad destination suddenly worsens \*1 and you require treatment



\*1 What is the rapid deterioration of symptoms?

The term means a change in symptoms the occurrence of which while studying abroad cannot be foreseen by the insured, and is considered to be unavoidable even if special attention considered reasonable in the light of principles generally accepted in society was given.

⚠ Treatment expenses are not covered until the 31-day waiting period has elapsed.

## Compensation for belongings

### Personal effects damage insurance payments

- If you are robbed at your study abroad destination and the stolen items are not recovered
- If you drop your digital camera, etc., and it is destroyed



(Note 1) Insurance payments cannot be paid for damage caused by misplacement or loss of personal effects (including passports) (including theft after misplacement or loss).

(Note 2) The maximum payment for personal effects is 100,000 yen for a single item, set or pair (50,000 yen for tickets, etc.).

(Note 3) For theft or robbery of personal effects, or non-delivery of airline-checked baggage, the maximum payment amount may be 300,000 yen throughout the insurance period (in the event that the insurance amount exceeds 300,000 yen).

## Compensation if you cause injury to another person

Up to 31 days

### Liability insurance payments

- If you have injured another person
- If you have destroyed another person's property
- If you destroy a product in a store or flood your apartment room



Over 31 days

### International student liability insurance payments

- If you have injured another person
- If you have destroyed another person's property
- If you destroy a product in a store or flood your apartment room



## Compensation for other expenses

### Airline-checked baggage insurance payments\*

If your airline-checked baggage did not arrive and you purchased personal effects

- Refers to "insurance payments for checked baggage delay expenses, etc."



### Flight delay insurance payments\*

If your flight's departure is delayed and you paid for a hotel or meal, etc.

- Refers to "departure delay, flight cancellation, inability to board flight expense insurance payments" and "flight transfer delay expense insurance payments".



Up to 3 months

### Travel alteration expense insurance payments

If you return to your home country due to an emergency, midway through your studies abroad



Over 3 months

### Temporary return to home country expense insurance payments

If a parent is in a critical condition and you suddenly return to your home country while traveling



# Insurance payment amount and premiums (15% comprehensive discount and 25% discount based on past loss ratio applied)

Insurance period: Up to 31 days

Insurance payment amount	Injury death	10,000,000 yen	
	Physical impediment due to injury	10,000,000 yen	
	Medical treatment and rescue expenses	Unlimited	
	Death due to illness	10,000,000 yen	
	Emergency medical treatment & rescue expenses*	3,000,000yen	
	<small>* Refers to "Medical treatment &amp; rescue expense insurance payments pertaining to an emergency medical treatment for illness and rescue expense collateral endorsement"</small>		
	Personal effects damage	200,000 yen	
	Liability	100,000,000 yen	
	Airline-checked baggage	30,000 yen	
	Flight delays	Attached	
	Travel alteration expenses (Early-return expenses only)	300,000 yen	

Insurance period: Over 31 days

Insurance payment amount	Injury death	10,000,000 yen	
	Physical impediment due to injury	10,000,000 yen	
	Medical treatment and rescue expenses	Unlimited	
	Death due to illness	10,000,000 yen	
	Dental treatment expenses*	3,000,000yen	
	<small>* A waiting period of 31 days and reduction ratio of 80% are set. If treatment by a physician commences on the day after the waiting period (31 days) has elapsed, the amount multiplied by 80% will be paid.</small>		
	Emergency medical treatment & rescue expenses*	300,000yen	
	<small>* Refers to "Medical treatment &amp; rescue expense insurance payments pertaining to an emergency medical treatment for illness and rescue expense collateral endorsement"</small>		
	Personal effects damage	200,000 yen	
	Liability	100,000,000 yen	
	Airline-checked baggage	30,000 yen	
	Flight delays	Attached	
Travel alteration expenses (Early-return expenses only)	300,000 yen		
Temporary return to home country expenses	300,000 yen		

※Travel alteration expenses(Early-return expenses only)  
⇒ Up to 3 months

※Temporary return to home country expenses  
⇒ Over 3 months

Insurance	Insurance period: Up to 1 day	With Travel Protect	1,740yen
	Up to 2 days		2,300yen
	Up to 3 days		2,800yen
	Up to 4 days		3,230yen
	Up to 5 days		3,760yen
	Up to 6 days		4,250yen
	Up to 7 days		4,680yen
	Up to 8 days		5,080yen
	Up to 9 days		5,450yen
	Up to 10 days		5,810yen
	Up to 11 days		6,180yen
	Up to 12 days		6,550yen
	Up to 13 days		6,940yen
	Up to 14 days		7,310yen
	Up to 15 days		7,590yen
	Up to 17 days		8,060yen
	Up to 19 days		8,750yen
	Up to 21 days		9,440yen
	Up to 23 days		10,220yen
	Up to 25 days		10,990yen
Up to 27 days	11,740yen		
Up to 29 days	12,560yen		
Up to 31 days	13,440yen		

Insurance	Insurance period: Up to 34 days	With Travel Protect	15,860yen
	Up to 39 days		18,650yen
	Up to 46 days		22,550yen
	Up to 53 days		27,030yen
	Up to 2 months		32,300yen
	Up to 3 months		45,410yen
	Up to 4 months		65,490yen
	Up to 5 months		84,820yen
	Up to 6 months		103,870yen
	Up to 7 months		123,170yen
	Up to 8 months		142,500yen
	Up to 9 months		162,360yen
	Up to 10 months		181,840yen
	Up to 11 months		200,690yen
	Up to 1 year		220,150yen

\*1 This applies to customers who have concluded a contract type policy and have an insurance card.

<Notes on entering into a contract>

- Please set the insurance period (insurance contract period) according to the "study period" – from when you leave your residence for the purpose of studying abroad to when you return to your residence. Residence refers to the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building. In addition, the insurance will end when you return to your residence, even if midway through the insurance period.
- The insurance period is counted including the day of your departure. For instance, the insurance period is "Up to 8 days" for "study abroad from June 1st to June 8th", "up to 2 months" for "study abroad from June 1st to July 31st" and "up to 3 months" for "study abroad from June 1st to August 1st".

# Overview of overseas travel insurance (Outline of main endorsements, etc.)

"While traveling overseas" means during the travel schedule, from the time the insured departs from his or her residence for the purpose of traveling overseas (such as studying overseas) to the time he or she returns home, during the insurance period (during the insurance contract period). Residence refers to the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building.

\* When the degree of injury or illness becomes serious due to a physical impairment or illness that preexisted at the time of the injury or illness, we will pay the amount equivalent to when there was no effect.

● Compensation for both an "insurance period of up to 31 days" and an "insurance period of over 31 days"

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for both an "insurance period of up to 31 days" and an "insurance period of over 31 days"			
Injury death insurance payments	If you die from injuries due to a sudden and fortuitous accident of external origin occurring while traveling overseas, occurring <u>within 180 days</u> including the date of the accident (This includes cases of immediate death due to accident.)	The full amount of injury death insurance payment will be paid to the insured's legal heir. If a death insurance beneficiary is designated, it will be paid to said designated person. * If there is an injury residual disability insurance payment already paid for the same injury, the remaining amount will be paid after deducting the amount of the already paid injury residual disability insurance payment from the injury death insurance amount.	For instance, ① A willful act or gross negligence on the part of the policyholder or the insured ② A willful act or gross negligence on the part of the beneficiary of insurance payments ③ War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *1 ④ Radiation exposure, radioactive contamination ⑤ Injury due to an accident that occurred while driving without a license or under the influence of alcoholic or narcotics, etc. ⑥ Fighting, or suicidal or criminal acts ⑦ Injury due to brain disease, temporary insanity, pregnancy, childbirth, premature birth, miscarriage ⑧ <u>Injuries that occurred before the start or after the end of the overseas trip</u> ⑨ Injury in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider, or competitive driving or test driving of vehicles such as automobiles (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.) *1 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.
Disability due to injury insurance payments	In the event of residual physical disability from injuries due to a sudden and fortuitous accident of external origin while traveling overseas, occurring <u>within 180 days</u> including the date of the accident	4% to 100% of insurance benefits for physical impediment from injury (depending on the degree of physical impediment) *2 * The maximum amount of insurance claims for physical impediment from injury shall be the aggregate amount calculated over the insurance period (the policy period).  *2 For policies of insured persons aged 70 and older on the day the policy goes into effect, the payable amount is limited to physical impediments coming under the payout percentage for Class 3 or above in the Physical Impediment Class Table (The "limited compensation rider for physical impediment classes" is automatically added.). However, for policies that include a rider related to the comprehensive agreement or a rider related to the comprehensive agreement with a company, etc., this rider shall be added if indicated on the insurance policy document, insurance policy certificate, or insured person's certificate.	
Illness death insurance payments	① If you die due to illness while traveling overseas ② If you die, due to an illness *3 that manifested itself after the start of the overseas trip, for which medical treatment was received <u>within 72 hours</u> from the end of the trip, occurring <u>within 30 days</u> including the end date of the trip ③ If you die, due to a specific infectious disease *4 contracted while traveling overseas, occurring <u>within 30 days</u> including the end date of the trip *3 Illnesses that manifest themselves after the end of a trip are limited to those that were contracted during the trip. *4 Refers to Class I Infectious Disease, a Class II Infectious Disease, a Class III Infectious Disease, a Class IV Infectious Disease as prescribed in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases. *5 *5 Refers to the infectious disease prescribed at the time of the death of the insured.	The full amount of illness death insurance payment will be paid to the insured's legal heir. If a death insurance beneficiary is designated, it will be paid to said designated person.	In addition to ① to ④ and ⑥ above, for instance, • Treatment expenses for pregnancy, childbirth, premature birth or miscarriage, or illnesses caused by such events or infertility • Dental disease • Death due to altitude sickness developed in the course of engaging in mountain climbing using mountaineering equipment such as ice axes and crampons (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.)
Medical treatment & rescue expense insurance payments	<p>■ <b>Medical treatment cost portion</b></p> <p>① If medical treatment by a physician was received for injuries due to a sudden and fortuitous accident of an external origin while traveling overseas</p> <p>② If medical treatment by a physician was received <u>within 72 hours</u> from the end of the trip, for a disease that manifested itself after the start of the overseas trip *6</p> <p>③ If medical treatment by a physician was received <u>within 30 days</u> of the end date of the trip, for a specific infectious disease *7 contracted while traveling overseas</p> <p>* The maximum amount for the insurance payments to be paid shall be the medical treatment / rescuer's expense insurance payment amount for a single injury, illness, accident, etc. In addition, the expenses for the following a. and b. shall be covered, while c. shall not be covered.</p> <p>a. The expenses paid directly by the insured to the medical institution as a co-payment amount, when treatment was received in Japan</p> <p>b. The expenses paid directly by the insured to the medical institution, when treatment was received overseas</p> <p>c. The portion that the insured did not need to pay directly when treatment was received in Japan, as it was paid for by health insurance or workers' accident compensation insurance, etc. In addition, the portion that the insured did not need to pay directly to the medical institution, under a similar system, when such a system exists in the foreign country.</p> <p>*6 Illnesses that manifest themselves after the end of a trip are limited to those that were contracted during the trip.</p> <p>*7 Refers to Class I Infectious Disease, a Class II Infectious Disease, a Class III Infectious Disease, a Class IV Infectious Disease as prescribed in Article 6 of the Act on the Prevention of Infectious Diseases and Medical Care for Patients with Infectious Diseases. *8</p> <p>*8 Refers to the infection prescribed at the time of start of treatment of the insured.</p> <p>■ <b>Rescuer's expenses portion</b></p> <p>① If you die from injuries due to a sudden and fortuitous accident of external origin while traveling overseas, occurring <u>within 180 days</u> including the date of the accident (This includes cases of immediate death due to accident.)</p> <p>② In the event of hospitalization for <u>3 days or more</u> *9 from injuries due to a sudden and fortuitous accident of external origin while traveling overseas (In the case of illness, it is limited to when treatment by a physician was started during the trip.)</p> <p>③ If you die while traveling overseas, due to illness, pregnancy, childbirth, premature delivery or miscarriage</p> <p>④ If you die due to an illness that manifested itself while traveling overseas, for which treatment by a physician was started during the trip, <u>within 30 days</u> including the end date of the trip</p> <p>⑤ If an aircraft or ship boarded while traveling overseas is in distress, the life or death of the insured cannot be confirmed due to a sudden and fortuitous accident of external origin, or when it is confirmed that emergency search and rescue activities are required by a public agency such as the police, etc.</p> <p>* The maximum amount for the insurance payments to be paid shall be the medical treatment / rescuer's expense insurance payment amount for a single injury, illness, accident, etc. In addition, the expenses for the following a. and b. shall be covered, while c. shall not be covered.</p> <p>a. The expenses paid directly by the insured to the medical institution as a co-payment amount, when treatment was received in Japan</p> <p>b. The expenses paid directly by the insured to the medical institution, when treatment was received overseas</p> <p>c. The portion that the insured did not need to pay directly when treatment was received in Japan, as it was paid for by health insurance or workers' accident compensation insurance, etc. In addition, the portion that the insured did not need to pay directly to the medical institution, under a similar system, when such a system exists in the foreign country.</p> <p>*9 If it crosses midnight, it will be counted as 2 days.</p>	<p>■ <b>Medical treatment cost portion</b></p> <p>An amount, out of the actual medical expenses paid for the following expenses that is considered reasonable in the light of principles generally accepted in society (For the following expenses, it is limited to the necessary expenses <u>within 180 days</u> of the day of the accident, in the case of injury, or of the day of the first medical examination, in the case of illness.)</p> <p>* Expenses paid for chiropractic, acupuncture or moxibustion treatment outside Japan cannot be covered.</p> <p>① Medical treatment and hospitalization expenses paid to a physician or hospital (Including drug expenses by doctor's prescription, emergency transportation fees, accommodation room fees, etc., when a hospital is unavailable or when instructed by a physician.)</p> <p>② Interpreter hiring costs and transportation expenses required for treatment</p> <p>③ Repair cost of prosthetic arms and legs (only in case of injury)</p> <p>④ a. Telephone charges, including international telephone charges, and b. Purchase cost of personal effects that became necessary for hospitalization (For a single injury or illness, the limit will be 50,000 yen for b, and a total of 200,000 yen for a and b.)</p> <p>⑤ Transportation expenses, accommodation expenses necessary for returning to the original travel itinerary, or directly returning home, after having deviated from the travel itinerary (The refunded amount and the amount scheduled to be borne will be deducted.)</p> <p>⑥ Physician's medical examination fees required for insurance claims</p> <p>⑦ Disinfection cost when ordered to disinfect by public authorities in accordance with laws and regulations</p> <p>■ <b>Rescuer's expenses portion</b></p> <p>The following expenses actually paid by the policyholder, insured or the relatives of the insured *10 and an amount that is considered reasonable in the light of principles generally accepted in society</p> <p>① Search and rescue expenses</p> <p>② Transportation expenses such as round-trip airfares to the location for rescuers (Up to 3 rescuers)</p> <p>③ Room fees for rescuer accommodation (Up to 3 rescuers and <u>14 days</u> per rescuer)</p> <p>④ Rescuer travel expenses, various miscellaneous expenses at the destination (Up to 200,000 yen in total)</p> <p>⑤ Transportation cost from the site (The refunded amount, the amount scheduled to be borne and the amount to be paid in the medical treatment cost portion will be deducted.)</p> <p>⑥ Fees for treatment of the body (Up to 1 million yen)</p> <p>*10 Refers to blood relatives within the sixth degree of consanguinity, spouse*11 or relatives by marriage within the third degree of affinity.</p> <p>*11 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantially from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied. This is not the same as engagement to marry.)</p> <p>① The couple has the intention to marry *12</p> <p>② They have been living together in a similar manner to a married couple</p> <p>*12 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future.</p>	<p>In addition to ① to ④ and ⑥ above, for instance,</p> <p>• Accidents that occurred while driving without a license or under the influence of alcoholic or narcotics, etc.</p> <p>• Treatment expenses for pregnancy, childbirth, premature birth or miscarriage, or illnesses caused by such events or infertility</p> <p>• Dental disease</p> <p>• <u>Injuries that occurred before the start or after the end of the overseas trip</u></p> <p>• <u>Illnesses that had manifested themselves before traveling overseas</u> (For policies that have an emergency treatment for illness and rescue expense collateral endorsement attached, such cases may be covered by said endorsement.)</p> <p>• Whiplash, lower-back pain and other symptoms with no medical objective findings</p> <p>• Injuries, etc., in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider, or competitive driving or test driving of vehicles such as automobiles (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be covered.)</p> <p>• Altitude sickness developed in the course of engaging in mountain climbing using mountaineering equipment such as ice axes and crampons (If you have attached a special risk insurance endorsement and paid additional premium corresponding to such activities, it will be eligible for insurance payment.)</p>

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made								
<p>● Compensation for both an "insurance period of up to 31 days" and an "insurance period of over 31 days"</p>											
Personal effects damage insurance payments	<p>When personal effects *1 are damaged or lost in the event of a fortuitous accident, such as theft, damage, fire, etc., while traveling overseas</p> <p>*1 What are personal effects? It means personal effects owned by the insured, or borrowed from others free of charge for the purpose of travel prior to traveling overseas, such as cameras, bags, clothing, etc. *8 Cash, checks, credit cards, prepaid cards, electronic money, gift certificates, commuter passes, dentures, contact lenses, documents such as manuscripts, specifications, designs, certificates and accounts books, intangibles such as data and software, and equipment for activities such as surfing, or related accessories, are not included. In addition, items that are used only for work, items while they are residential facilities (on the premises in the case of a detached house, or inside the apartment where the insured resides in the case of an apartment building) and unaccompanied goods are <b>not included</b>.</p> <p>*2 Items borrowed for business purposes, regardless of the trip, are excluded. [Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	<p>(limited to 100,000 yen for one item, one set or one pair of personal effects) damage amount *3</p> <ul style="list-style-type: none"> <li>* Tickets, etc., are limited to a total of 50,000 yen.</li> <li>* For passports, the limit is 50,000 yen per insurance accident.</li> <li>* Insurance payments to be made shall be limited to the personal effects damage insurance amount throughout the insurance period.</li> <li>* Insurance payment may also be made to cover expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss.</li> </ul> <p>*3 What is the damage amount? It will be the current market value of the damaged personal effects *4. If repairable, it will be whichever is lower out of the repair costs and the current market value *4. It refers to the re-issuance fee for a driver's license, the re-issuance fee for a passport (Only when paid for at the destination. Transportation and accommodation expenses are included.), and, in the case of tickets, etc., it refers to expenses paid by the insured after the insured event within the range of the route and class of the ticket, etc.</p> <p>*4 Current market price refers to the amount calculated by deducting the amount of depreciation, due to wear from usage and the age of the item, from the repurchase price *5.</p> <p>*5 Refers to the amount required to replace items of the same structure, quality, purpose of use, scale, type, performance as the insured item</p>	<p>In addition to ① to ④ listed on p. 5, for instance,</p> <ul style="list-style-type: none"> <li>• Damage due to an accident that occurred while driving without a license or under the influence of alcoholic or narcotics, etc.</li> <li>• Degradation of the normal function and performance of insured items, or natural wear, rust, discoloration or insect damage</li> <li>• Misplacement or loss of personal effects *6</li> <li>• Damage to related equipment in the course of engaging in dangerous activities such as mountain climbing using mountaineering equipment such as ice axes and crampons, flying an aircraft off duty, riding a bobsleigh, skydiving, flying a hang glider</li> <li>• Damage to external appearance that does not interfere with function</li> <li>• Exercise of public authority such as seizure, destruction, etc. (Breaking of locks for fire fighting and evacuation measures, and for airport safety inspection, etc., is covered.)</li> </ul> <p>*6 Includes theft after misplacement or loss.</p>								
Airline-checked baggage insurance payments	<p>① If the aircraft scheduled to be boarded by the insured as a passenger failed to depart <b>within 6 hours</b> of the scheduled departure time, and the baggage that the insured entrusted with the airline for transportation upon boarding the aircraft could not be collected at the transit point or destination, and the insured is forced to pay the purchase cost of clothing, daily necessities, and other necessary personal effects <b>within 96 hours</b> of the scheduled departure time</p> <p>② If the baggage that the insured entrusted with the airline for transportation upon boarding the aircraft could not be collected at the transit point or destination <b>within 6 hours</b> of the arrival at the transit point or destination of the aircraft boarded by the insured as a passenger and the insured is forced to pay the purchase cost of clothing, daily necessities, and other necessary personal effects <b>within 96 hours</b> of the arrival of the aircraft at the transit point or destination</p>	<p>We will pay 30,000 yen (fixed amount) per accident. [Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	<p>In addition to ① to ④ listed in "Injury death", for instance,</p> <ul style="list-style-type: none"> <li>• Legal violations on the part of the policyholder or insured</li> <li>• Legal violation on the part of insurance beneficiaries</li> <li>• Earthquake, volcanic eruption, or a tsunami caused by such events</li> </ul>								
Flight delay insurance payments	<p>① When an alternative flight could not be used <b>within 6 hours</b> from scheduled departure time due to a departure delay of <b>6 hours or more</b> for the flight planned to be boarded from the place of departure, the inability to board the flight due to flight cancellation, suspension of service or mistakes in the flight booking system, or a change in the boarded aircraft's place of landing, and the following expenses were borne</p> <p>② If the flight scheduled to be boarded at the transit point could not be boarded due to delays to the boarded flight, and an alternative flight could not be used <b>within 6 hours</b> of the time of arrival at the transit point, and the following expenses were borne</p> <ul style="list-style-type: none"> <li>• Accommodation facility room charges</li> <li>• Travel expenses *7</li> <li>• Cancellation fees for various services at the travel destination</li> <li>• Meal costs</li> </ul> <p>*7 Refers to expenses when using another means of transportation as an alternative to the aircraft.</p>	<p>For a single accident, if the insured bears the costs corresponding to a to c in the table below, we will pay the higher of the applicable payments.</p> <table border="1" data-bbox="694 985 1133 1120"> <thead> <tr> <th>Expenses borne by the insured</th> <th>Payment amount</th> </tr> </thead> <tbody> <tr> <td>a Accommodation facility room fees</td> <td>30,000 yen</td> </tr> <tr> <td>b Travel expenses *1 or cancellation fees for various services at the travel destination</td> <td>10,000 yen</td> </tr> <tr> <td>c Meal Costs</td> <td>5,000 yen</td> </tr> </tbody> </table> <p>* Except for various service cancellation fees at the destination, it shall be limited to expenses incurred at the place of departure (or the landing site in the event of a change of landing) in the case of ①, or at the transit point in the case of ②, on the left.</p> <p>[Note] In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back documentary evidence of the accident and the damage amount.</p>	Expenses borne by the insured	Payment amount	a Accommodation facility room fees	30,000 yen	b Travel expenses *1 or cancellation fees for various services at the travel destination	10,000 yen	c Meal Costs	5,000 yen	<p>In addition to ① to ④ listed in "Injury death", for instance,</p> <ul style="list-style-type: none"> <li>• Legal violations on the part of the policyholder or insured</li> <li>• Legal violation on the part of insurance beneficiaries</li> <li>• Earthquake, volcanic eruption, or a tsunami caused by such events</li> </ul>
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a Accommodation facility room fees	30,000 yen										
b Travel expenses *1 or cancellation fees for various services at the travel destination	10,000 yen										
c Meal Costs	5,000 yen										
Emergency medical treatment & rescue expense insurance payments	<p>■ Medical treatment cost portion If symptoms, caused by an illness that developed prior to traveling overseas and has been treated by a physician (This does not include illness caused by pregnancy, childbirth, premature birth or miscarriage or dental diseases.), rapidly deteriorated *1 while on the overseas trip and required treatment by a physician.</p> <p>■ Rescuer's expenses portion If symptoms, caused by an illness that developed prior to traveling overseas and has been treated by a physician (This does not include illness caused by pregnancy, childbirth, premature birth or miscarriage or dental diseases.), rapidly deteriorated *1 while on the overseas trip and required hospitalization for <b>3 days or more</b> *2.</p> <p>*1 What is the rapid deterioration of symptoms? The term means a change in symptoms the occurrence of which during the overseas trip cannot be foreseen by the insured, and is considered to be unavoidable even if special attention considered reasonable in the light of principles generally accepted in society were taken.</p> <p>*2 If it crosses midnight, it will be counted as 2 days.</p> <p>Important notes regarding the medical treatment cost portion and rescuer's expenses portion</p> <ul style="list-style-type: none"> <li>• The insurance payment amount will be the sum total of the medical treatment cost portion and rescuer's expenses portion <b>up to 3 million yen</b> for a single incident. However, if the medical treatment and rescuer's expenses insurance payment amount is less than 3 million yen, it will be limited to the medical treatment and rescuer's expense insurance payment amount.</li> <li>• Limited to the expenses required <b>within 30 days</b> including the day when the medical treatment by a physician is started during the overseas trip. In addition, expenses incurred after returning to one's residence, etc. (Including the hospital or clinic in the final destination country where the insured person becomes hospitalized.) shall not be covered.</li> <li>• For details of covered expenses and amounts of loss or damage, please refer to "Overseas Travel Insurance General Insurance Policy Conditions and Endorsements".</li> </ul>	<p>■ Medical treatment cost portion Of the actual medical expenses, etc., that were paid, the amount considered reasonable in the light of principles generally accepted in society and is equivalent to the expenses that would ordinarily be borne in the event of a similar illness</p> <p>■ Rescuer's expenses portion The amount of the following expenses actually paid by the policyholder, insured or the relatives of the insured *3 that is considered reasonable in the light of principles generally accepted in society and is equivalent to the expenses that would ordinarily be borne in the event of a similar illness</p> <p>For instance, Transportation expenses such as round-trip airfares to the location for rescuers (Up to 3 rescuers) Room fees for rescuer accommodation (Up to 3 rescuers and <b>14 days</b> per rescuer)</p> <p>*3 Refers to blood relatives within the sixth degree of consanguinity, spouse *4 or relatives by marriage within the third degree of affinity.</p> <p>*4 This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied.)</p> <ol style="list-style-type: none"> <li>① The couple has the intention to marry *5</li> <li>② They have been living together in a similar manner to a married couple</li> </ol> <p>*5 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future (this is different from engagement.).</p>	<p>For instance,</p> <ul style="list-style-type: none"> <li>• If treatment is started after the end of the overseas trip</li> <li>• If traveling for the purposes of treatment or alleviation of symptoms</li> <li>• If the decision was made, before the start of the overseas trip, to receive medical treatment at a hospital or clinic in the travel destination (Including cases where medical consultation reservations or hospitalization arrangements, etc., were made.)</li> <li>• The following expenses scheduled to be paid during the overseas trip For instance, <ul style="list-style-type: none"> <li>• Expenses related to continuous use of dialysis, a prosthetic limb, an artificial heart valve, pacemaker, colostomy, wheelchair and other equipment</li> <li>• Expenses related to the continued use of insulin injections and other medications</li> <li>• Expenses for physical therapies such as spa therapy and hot air baths</li> <li>• Expenses for massage, acupuncture, acupunctur, moxibustion, judo therapy, chiropractics or osteopathy</li> <li>• Expenses for therapeutic exercise, rehabilitation, and other similar forms of physical therapy</li> <li>• Expenses related to organ transplantation and similar operations, etc.</li> <li>• Expenses related to the fitting and adjustment of eyeglasses, contact lenses or hearing aids, or costs related to procedures intended to correct myopia or other measures to restore vision</li> <li>• Expenses associated with hair transplantation, cosmetic plastic surgery, etc.</li> <li>• Expenses associated with infertility treatment and other forms of fertility management</li> </ul> </li> </ul>								

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for "insurance period of up to 31 days"			
Liability insurance payments	<p>In case of causing injury to another person or causing damage to another person's property *1 in a fortuitous accident while traveling overseas trips and assuming liability for legal damages</p> <p>*1 Includes the following loss and damage.</p> <ul style="list-style-type: none"> <li>• Damage caused to rooms in accommodation facilities, personal property in the accommodation facility rooms (Includes in-room safety deposit box and room keys.)</li> <li>• Damage caused to rooms in residential facilities, personal property in the residential facility rooms. • However, this excludes cases of rental of the whole building or apartment house.</li> <li>• Damage caused to the travel goods and living goods borrowed directly by the policyholder or insured from a rental company</li> </ul>	<p>Amount of damages</p> <ul style="list-style-type: none"> <li>* For a single accident, the liability insurance amount will be the limit.</li> <li>* In the case of approval of all or part of liability for damages, please consult us in advance.</li> <li>* Expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss, and litigation fee and attorney fees paid with our consent, may also be covered.</li> <li>* This is also covered in cases where the insured is a person without capacity, and the parents are held liable for legal damages due to the acts of said person without capacity.</li> </ul>	<p>In addition to ③ and ④ listed on p. 5, for instance,</p> <ul style="list-style-type: none"> <li>• Willful acts on the part of the policyholder or insured</li> <li>• Liability for (work-related) damages in the course of duties</li> <li>• Liability for damages to the legitimate rights holder concerning the destruction of property owned, used and managed</li> <li>• Liability for damages arising from ownership, use and management of aircraft, ships *2, vehicles *3 or firearms (excluding air guns)</li> <li>• Liability for relatives *4</li> </ul> <p>*2 Yachts and water motorcycles are covered. *3 Includes rental cars. Bicycles, golf carts at courses, snowmobiles, etc., for leisure purposes, are covered.</p>
Dental treatment expense insurance payments	<p>If, as a direct cause of dental disease *1 that developed during overseas travel, dental treatment is started after midnight on the day after the 31-day waiting period has elapsed, including the first day of the insurance period.</p> <p>*1 Treatments for dental diseases performed by a dentist *2, excluding preventive treatment and orthodontic treatment, that are considered reasonable in the light of principles generally accepted in society.</p> <p>*2 Outside Japan, it refers to a person who has the qualifications equivalent to a dentist at the place and time when the insured received a medical examination, dental treatment or diagnosis. If the insured is a dentist, it refers to a dentist other than the insured.</p>	<p>The amount obtained by multiplying the amount of expenses in ① to ④ below paid for dental treatment, considered reasonable in the light of principles generally accepted in society, by the reduction ratio listed on the insurance policy (80%) will be paid. (Limited to the expenses required within 180 days including the day when the dental treatment is started.)</p> <ul style="list-style-type: none"> <li>* For diseases occurring within the same insurance year, the limit will be the dental treatment expense insurance payment amount.</li> </ul> <p>① Dentist examination fees, treatment and surgery expenses ② Drug costs, treatment material costs, and medical device usage fees due to a dentist's treatment or prescription ③ X-ray examination expenses, various examination expenses and operating room expenses ④ A dentist's medical examination fees required for dental treatment expense insurance claims</p> <ul style="list-style-type: none"> <li>* However, for examinations that do not lead to dental treatment, and other dental treatments listed on the insurance policy that we have designated as not eligible for dental treatment expense insurance, dental treatment insurance will not be paid.</li> <li>* In principle, insurance claims will be accepted only in Japan and will be paid in yen in Japan. Please be sure to bring back the medical certificate from the dentist and documentary evidence such as a receipt.</li> </ul>	<p>For instance,</p> <ul style="list-style-type: none"> <li>• A willful act or gross negligence on the part of the policyholder or the insured</li> <li>• A willful act or gross negligence on the part of the beneficiary of insurance payments</li> <li>• Fighting, or suicidal or criminal acts</li> <li>• War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *3</li> <li>• Radiation exposure, radioactive contamination</li> <li>• Use of narcotics, opium, cannabis or stimulants on the part of the insured. (However, if the dentist uses it for the purpose of dental treatment, it will be covered.)</li> <li>• Dental disease that occurred before the start of the overseas trip</li> <li>• Dental disease for which treatment started during the waiting period from the first day of the insurance period</li> <li>• Of treatments for dental diseases, preventive treatment and orthodontic treatment</li> </ul> <p>*3 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.</p>

● Compensation for "insurance period of over 31 days"			
International student liability insurance payments	<p>In case of causing injury to another person or causing damage to another person's property *14 in a fortuitous accident while traveling overseas, an accident caused by daily life, or an accident caused by owning, using or managing a residence *13, and assuming liability for legal damages</p> <p>*13 What is housing? Accommodation facilities or residential facilities for the insured's study abroad or travel.</p> <p>*14 Damage * 15 caused to the travel goods and living goods borrowed directly by the policyholder or insured from a rental company, rooms in accommodation facilities, movables in the accommodation facility rooms (Includes in-room safety deposit box and room keys.) and residential facilities (including personal property inside the rooms) is included.</p> <p>*15 For damage to residential facilities, the damage covered differs depending on whether the damage is to a room or to an area other than a room. In the case of a room Damage caused to the room. However, in cases of rental of the whole building or apartment house, it is limited to the following. ① Damage caused to the room by fire, explosion or rupture ② Damage caused to the room by water leakage, water discharge, or flooding. However, this excludes damage caused to the water supply and drainage equipment itself. In cases other than a room Damage caused by fire, explosion, rupture and water leakage, water discharge or flooding.</p>	<p>Amount of damages</p> <ul style="list-style-type: none"> <li>* For a single accident, the student liability insurance amount will be the limit.</li> <li>* In the case of approval of all or part of liability for damages, please consult us in advance.</li> <li>* Expenses that are necessary and effective in the prevention of the occurrence or spread of damage and loss, and litigation fee and attorney fees paid with our consent, may also be covered.</li> <li>* This is also covered in cases where the insured is a person without capacity, and the parents are held liable for legal damages due to the acts of said person without capacity.</li> </ul>	<p>For instance,</p> <p>① War, exercise of military force by a foreign country, revolution, insurrection, civil war, armed rebellion or other similar incident *16 ② Radiation exposure, radioactive contamination ③ Willful acts on the part of the policyholder or insured ④ Liability for damages in the course of duties or while working part-time (liability for work-related damages) ⑤ Liability for damages arising from ownership, use and management of aircraft, ships *17, vehicles *18 or firearms (excluding air guns) ⑥ Liability for entrusted items (items included in *14 are covered.) ⑦ Liability for relatives *19</p> <p>*16 Terrorist acts are covered because a partial amendment endorsement concerning exemption from risk of war, etc., is attached.</p> <p>*17 Yachts and water motorcycles are covered by insurance payments. *18 Includes rental cars. Bicycles, golf carts at courses, snowmobiles, etc., for leisure purposes, are covered.</p>

Types of insurance payment	Main cases where insurance payments are made	Insurance payment amount	Main cases where insurance payments are not made
● Compensation for "insurance period of up to 3 months"			
Travel alteration expense insurance payments	<p>If departure is cancelled or the insured person returns home early from overseas travel due to any of the following circumstances:</p> <p>① Death or critical condition In the event that the insured person, a co-traveling reservation holder*1 (hereinafter collectively referred to as "the insured person and accompanying traveler"), or the spouse*2 of the insured person or accompanying traveler, or a relative within the third degree of kinship of the insured person or accompanying traveler, dies or falls into a critical condition.</p> <p>② Hospitalization (1) In the event that the insured person or accompanying traveler is hospitalized as a direct result of injury or illness (when occurring prior to departure, limited to hospitalization for a continuous period of three days or more*4). (2) In the event that the spouse*2 of the insured person or accompanying traveler or a relative within the second degree of kinship is hospitalized continuously for fourteen days or more as a direct result of injury or illness.</p> <p>③ Missing or distress incidents In the event that an aircraft or vessel on which the insured person or accompanying traveler is aboard goes missing or is involved in a distress incident, or in the event that the insured person or accompanying traveler becomes distressed while mountaineering that involves the use of climbing equipment such as ice axes or crampons.</p> <p>④ Search and rescue In the event that, due to a sudden and accidental external incident, it is confirmed by public authorities such as the police that the insured person or accompanying traveler is in a condition requiring urgent search and rescue operations.</p> <p>⑤ Fire or similar damage In the event that the building in which the insured person or accompanying traveler resides, or the household contents contained therein, suffers damage of JPY 1,000,000 or more due to fire, windstorm, flood, or similar causes.</p> <p>⑥ Court appearance In the event that the insured person or accompanying traveler is summoned by a court to appear as a witness or an expert appraiser.</p> <p>⑦ Earthquakes, acts of terrorism, and similar events In the event that any of the following circumstances occurs at the travel destination of the insured person or accompanying traveler:</p> <p>Earthquake or volcanic eruption, or a tsunami resulting therefrom War, civil war, riot, or acts of terrorism Accidents or fires involving transportation facilities or accommodation facilities Issuance of evacuation advisories or similar warnings for the travel destination</p> <p>⑧ Infectious diseases and related measures In the event that:</p> <p>Orders are issued to the insured person or accompanying traveler by Japanese or foreign government authorities; Entry or exit restrictions are imposed on the insured person or accompanying traveler by foreign authorities; The insured person or accompanying traveler is infected with an infectious disease and isolated in a medical facility based on the instructions of a physician or other medical professional.</p> <p>⑨ Evacuation instructions In the event that evacuation instructions or similar orders under the Disaster Countermeasures Basic Act are issued to the insured person or accompanying traveler by public authorities</p> <p>*1 A co-traveling reservation holder refers to a person who has reserved participation in the same trip at the same time as the insured person and travels together with the insured person. *2 Includes persons who have not legally registered a marriage but are in a de facto marital relationship equivalent to marriage, as well as persons of the same legal gender who are in a relationship substantially equivalent to marriage. This applies only when all of the following requirements can be confirmed in writing or by other means and does not include engagement: ① The parties have the intention to marry*3 ② The parties live together and share a joint life equivalent to that of a married couple *3 In cases where the legal gender is the same, this refers to the intention to continue a relationship equivalent to that of a married couple on an ongoing basis in the future. *4 If the period spans midnight, it is counted as two days.</p>	<p>The following expenses actually incurred by the policyholder, the insured person, or their respective legal heirs shall be paid to the person who bore such expenses, up to the limit of the Travel Change Expense Insurance Amount*6.</p> <p>● Expenses for Cancellation of Departure The following expenses incurred as a result of cancelling departure:</p> <p>Expenses paid to travel agencies or similar entities under the names of cancellation fees, penalty charges, travel handling fees, or other similar charges Expenses paid as travel procedure costs, such as visa fees and vaccination fees</p> <p>● Expenses for Early Return Home (1) In the case of a package tour The insurance benefit shall be calculated as follows: Travel Change Expense Insurance Amount*6 × (Number of days remaining after early return ÷ Total number of days of the travel itinerary) = Insurance Benefit*7</p> <p>(2) In the case of travel other than a package tour The following expenses incurred as a result of returning home early*7:</p> <p>Expenses paid to travel agencies or similar entities under the names of cancellation fees, penalty charges, travel handling fees, or other similar charges Expenses paid as travel procedure costs, such as visa fees and vaccination fees</p> <p>*5 This includes expenses scheduled to be paid in the future, but excludes refundable amounts and expenses for services or items that can still be used after cancellation of departure or early return. *6 If the Travel Change Expense Insurance Amount exceeds the travel cost, the travel cost shall be deemed to be the Travel Change Expense Insurance Amount. *7 If the following expenses are greater than the expenses listed above, the following expenses shall be paid: ·Transportation expenses such as airfare required for early return ·Accommodation expenses incurred during the early return itinerary (limited to a maximum of fourteen days and excluding amounts that were originally planned to be borne), as well as communication expenses such as international telephone charges and other miscellaneous expenses, up to a total of JPY 200,000.</p>	<p>① Expenses incurred due to any of the following causes, which resulted in the occurrence of any of items (1) through (5) listed in "Major Cases Where Insurance Benefits Are Payable": ·Intentional acts or gross negligence of the policyholder, the insured person, or the insurance beneficiary ·Fighting, suicide attempts, or criminal acts committed by the insured person ·War, foreign armed intervention, revolution, seizure of power, civil war, armed rebellion, or events similar thereto*8 ·Earthquakes, volcanic eruptions, or tsunamis resulting therefrom occurring within Japan ·Exposure to radiation or radioactive contamination</p> <p>② Hospitalization due to any of the following causes: ·Whiplash, lower back pain, or other symptoms for which no objective medical findings are confirmed ·Pregnancy, childbirth, premature birth, miscarriage, illnesses caused by these conditions, or infertility ·Dental diseases</p> <p>③ Death, critical condition, or hospitalization due to any of the following causes: Injury or illness occurring while engaging in hazardous activities, including mountaineering using climbing equipment such as ice axes or crampons, piloting an aircraft outside the scope of professional duties, bobsleighbing, skydiving, hang-gliding, or participating in dangerous sports such as competitions or test driving using automobiles or similar conveyances</p> <p>④ In cases where, prior to receipt of the insurance premium or prior to the policy inception date, any of the following applied: ·Any of the circumstances listed in "Major Cases Where Insurance Benefits Are Payable" had already occurred ·With respect to the insured person, or the spouse*2 of the insured person, or a relative within the first degree of kinship, the cause of (1) death or critical condition, (2) hospitalization*9, or infectious diseases*10 had already arisen</p> <p>*8 As a special clause partially modifying the war risk exclusion is attached, acts of terrorism are covered. *9 Refers to the occurrence of injury or the onset of illness that resulted in death, critical condition, or hospitalization. *10 Refers to the onset of an infectious disease that directly caused quarantine or isolation.</p>
● Compensation for "insurance period of over 3 months"			
Temporary return to home country expense insurance payments	<p>If the insured temporarily returns home during the overseas travel period due to the spouse of the insured *1 or a relative within the second degree of consanguinity dying, being in a critical condition of, or having boarded an aircraft or ship that become in distress or went missing</p> <p>* Limited to cases where you temporarily return to your home country <u>within 10 days</u> of the above cause, including the day on which it occurred, and, you return to your overseas place of stay <u>within 30 days</u> of the date of your return to your home country. If you return to your home country multiple times for the same reason, the return expenses for the second time onwards will not be covered. However, if you have temporarily returned home two or more times because of the critical condition of the same spouse or relative within the second degree of consanguinity, and said person dies <u>within 30 days</u> of the second return home, including the date of return, the second temporary return home will be covered.</p> <p>* By setting an endorsement for additional coverage for family emergency temporary return costs, you can also cover the emergency temporary return home of accompanying family members.</p> <p>This includes persons who have not filed a notification of marriage but are in a de-facto marriage relationship and persons who are listed as being of the same gender on their family registers but are in a relationship that does not differ substantively from a marital relationship (Only if it can be confirmed with documents, etc., that all of the following requirements are satisfied). ① The couple has the intention to marry *2 ② They have been living together in a similar manner to a married couple</p> <p>*2 When the genders on the family register are the same, it refers to the intention to continue with a relationship the same as that of a married couple over the future (this is different from engagement).</p>	<p>Of the following expenses paid by the policyholder or the insured, the amount that is considered to be reasonable in the light of principles generally accepted in society</p> <p>* The limit for a single return home is the temporary return to home country expense insurance payment amount. ① Return airfare and other transportation expenses ② Temporary return journey, room charges for accommodation facilities at the temporary return destination (<u>Up to 14 days</u>) and miscellaneous expenses (telecommunications expenses such as international telephone charges, travel arrangement expenses, transportation expenses, etc., at the temporary return destination). However, the limit for a single temporary return home is 200,000 yen.</p> <p>* If the policyholder or the insured is able to receive an allowance in accordance with his or her employer's congratulations and condolences regulations, etc., it will be deducted from the amount.</p>	<p>In addition to ① and ② in "Flight delay expenses", for instance,</p> <p>· If a spouse or a relative within the second degree of consanguinity is hospitalized, dies or is in a critical condition due to illness prior to receipt of insurance premiums or the start of the overseas travel period</p> <p>· If you temporarily return home using an airline ticket purchased or reserved prior to the occurrence of the injury or illness that was the cause of death or critical condition or prior to the aircraft or ship becoming in distress or going missing</p>