University Co-op's mutual insurance is designed to help students to help each other. It is a security system for students. 大学生協の共済は、学生どうしがたすけあう、学生のための保障制度です。

Have you already subscribed?

すでに学生総合共済にご加入済みではありませんか?

The application form is different for those who have previously subscribed to Student Comprehensive Mutual Insurance or regular insurance. Please contact us before completing the procedure and submitting your application by calling the Mutual Insurance and Insurance support telephone number: 0120-335-770.

以前、学生総合共済・保険に加入されていた方は、申込書の様式が異なる場合がございます。お申し 込み手続きの前に大学生協共済・保険サポートダイヤル 0120-335-770までお問い合わせください。

Contact list お問い合わせ先一覧

How to 加入手網

Please contact the information desk of the Univ. Co-op.

各大学生協の窓口までお問い合わせください。

生 協

生命共済

火災共済

学生賠償責任保険



Mutual Insurance and Insurance support telephone number:

Note: This service is available in Japanese only.

大学生協共済・保険サポートダイヤル (注)対応言語は日本語に限ります。

0120-335-770

Inquiries related to the coverage or contract procedures 保障内容・契約手続に関するお問い合わせ

【平日】9:40~17:30【土曜】9:40~13:00 受付時間 Closed Sundays and public holidays. Closed ecember 28, till January 4

【日祝】休業·12/28~1/4休業

【日祝】休業・12/28~1/4休業



To report illness, accidents or injuries and related to Life Mutual Insurance or Mutual Insurance for Fire and make mutual 生命共済・火災共済の病気や事故・ケガ等の 連絡・共済金請求

Weekdays: 9:40 - 17:30 Saturdays: 9:40 - 13:00 【平日】9:40~17:30【土曜】9:40~13:00 Closed Sundays and public holidays. Closed December 28, till January 4





During the new school term (Feb. 10 [Sat.] - April 16 [Mon.]): Weekdays 9:00 - 19:00, weekends and holidays 9:00 - 17:00

2018年2/10(土)~4/16(月)は、平日9:00~19:00 土日祝9:00~17:00

To report accidents or make insurance claims related to Persona Liability Insurance for Students

学生賠償責任保険の事故連絡・保険金請求

Operating Hours for calls [Available 24/7] 受付時間 【24時間365日対応】



MSI Emergency Navigation 災害時ナビ

This free smartphone app assists and guides you by providing information on what to do to stay safe in time of disaster.

災害時の安心・安全な行動をサポートするスマートフォンの無料アプリ。

避難所ガイド機能 Routes to evacuation centers from

on the map, together with a

現在地周辺の避難所 を地図上に表示しま す。またコンパスで方 向を表示します。





characters), and Korean

(simplified characters or traditional

日本語·英語·中国語(簡体 Japan is a country that frequently ・繁体字)・韓国語に対応 Please make use of this knowledge bank to on responding to a disaster situation. 日本は、地震や台風な 災害時ナビ

どの災害がたくさんあ る国です。防災につい て知って、災害の時に 役立ててください。



MSI Emergency Navigation 災害時ナビ 災害時ノウハウ集

the app via the URL below.

Supports: Android (4.0.3 or higher), iOS (7.0 or higher)

device. For Android users, visit Google Play. 対象OS: Android 4.0.3以上 iOS 端末は App Store で、Android 端末は iOS7.0以上 Google Play でインストールしてください。

If your device's language is set to Korean or Chinese (simplified or App Store traditional characters), please install







Download via the App Store if using an iOS

お手持ちのスマートフォンの言語設定が韓国語や中国語(簡体字・繁体 字)の場合は、以下のURLからインストールしてください。

URL:http://www.ms-ins.com/sumaho/saigai.html

UNIV.

UNIVERSITY CO-OPERATIVES MUTUAL AID FEDERATION 全国大学生協共済生活協同組合連合会 Koenji Kaikan Bldg. 1-12-4 Koenji Minami, Suginami-ku, Tokyo 166-0003

〒166-0003 東京都杉並区高円寺南1-12-4 大学生協高円寺会館 http://kyosai.univcoop.or.jp/

Available at University Co-operatives Insurance Services 【取扱代理店】 株式会社 大学生協保険サービス

Koenji Kaikan Bldg. 1-12-4 Koenji Minami, Suginami-ku, Tokyo 166-0003 〒166-0003 東京都杉並区高円寺南1-12-4 大学生協高円寺会館 http://hoken.univcoop.or.ip/

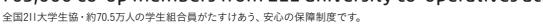
> Approval No. 承認番号: A17-103887 ucm180305 Expiration date 使用期限: 2024年4月1日

2018 Edition 2018 年度版 The contents of this pamphlet are provided in English just for reference, with the Japanese version prevailing. このパンフレット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 International Students 留学生の皆さまへ

Student UNIV. CO-OP's KYOSAI 大学生協の学生総合共済 厚生労働大臣認可 Authorized by the Ministra Company Authorized by the Minister of Health, Labour and Welfare Comprehensive Mutual Insurance

A secure insurance system based on mutual insurance policies covering around 705,000 Co-op members from 211 university co-operatives across Japan



Life Mutual Insurance

Mutual Insurance for Fire

Personal Liability Insurance for Students

Recommend! あわせておすすめする保険



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

Personal Liability Insurance for Students is not a mutual insurance but a group insurance for which the University Co-operatives Mutual Aid Federation is the insurance policyholder, with a group contract with Mitsui Sumitomo Insurance Co., Ltd. as lead underwriter. The insurance is open to members of those university co-operatives which belong to the University Co-operatives Mutual Aid Federation, who will be younger than 23 years or who will be students of an educational institution (university or vocational school, etc.) 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.

学生賠償責任保険は、共済ではなく全国大学生協共済生活協同組合連合会が保険契約者となり、三井住友海上火災保険株式会社(幹事)と締結する団体契 約の保険です。被保険者(保障の対象者)となれる方の範囲は、全国大学生協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、保険期間の未 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(大学・専門学校等)の学生(入学等手続きを終え、組合員となられた方を含みます。)に限ります。







http://kyosai.univcoop.or.jp/english/index.html

To protect your health and safety during your overseas study. Insurance for international students, originating in the spirit of mutual help.

健康で、安全に留学生活を過ごすために。たすけあいから生まれた留学生のための保障。

Seven reasons why KYOSAI recommends Student Comprehensive Mutual Insurance 学生総合共済 7つのおすすめポイント



With mutual insurance, you have peace of mind even for things for 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共済で安心

Q Is it necessary to participate in the mutual insurance system or take out insurance in addition to National Health Insurance?

A In the event of sickness or an accident while studying in Japan, there may be cases where you have to pay for expensive medical care. In Japan, international students staying more than three months are required to take out National Health Insurance, just like Japanese citizens. In the case of medical care covered by National Health Insurance, 70% of medical expenses are paid by the insurance and the remaining 30% of medical expenses are paid by the individual.

of the spirit of mutual help among students. The insurance required for student life can been achieved with a modest premium, providing secure

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

24 hour support for your overseas student life 留学生活を24時間サポート

Q 国民健康保険以外に共済・保険に加入が必要なの?

A 留学生活で、病気になったり事故にあった時、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。日本では3か月を超 えて滞在する外国人留学生に日本人と同じ『国民健康保険』への加入 を義務付けています。国民健康保険の対象となる治療の場合、医療費 の70%が保険で支払われ、残りの30%が自己負担となります。



Insurance cover for your student life in Japan by paying a modest premium

少ない掛金で安心できる留学生活の保障

Because it is non-profit mutual help scheme among students, you can obtain your insurance cover with only a

営利を目的としない " 学生どうしのたすけあい " の共済事業なので、少な い掛金で充実した保障を実現しています。



Insurance needed for living in Japan

日本での一人暮らしに必要な保障

This insurance covers household goods damaged by fire or water and even covers goods stolen or damaged through

The insurance also covers legal claims for compensation from landlords for fire or water damage due to negligence on the part of the policyholder.

火災・水ぬれなどで損害を受けた家財を保障 家財が盗難により盗まれたり、壊されたときも保障 過失による火災や水もれ事故で大家さんから法律上の損害賠償を請求 された場合に保障



Procedures can be completed at the co-op information desk at your university

学内の生協窓口で手続きが可能

Mutual insurance applications and advice 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 confirm the procedures by telephone.

共済加入の申込み・相談 共済金の給付申請手続き

共済金の給付申請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、お電話でお手続き方法を お尋ねください。



Twenty-four hour coverage whether you are in Japan, returning to your own country or traveling abroad

24時間、日本国内、帰国中でも、海外旅行中でも

*Mutual Insurance for Fire only covers incidents within Japan. ※火災共済は国内のみの保障です。

Commuting or during lectures During part-time work **During club activities** Traffic accidents

On trips home

During internships In Japan or traveling abroad While playing sports In dormitories or rented accommodation

通学中・授業中 アルバイト中 クラブ・サークル 交通事故

帰国中

食牛活相談会 健康チェック企画



Illness and accident prevention activities

病気や事故にあわないための予防活動

These plans are implemented by each university co-op. For further details, please contact the university co-op at the university where you are enrolled.

これらの企画は各大学生協単位で行われておりま す。詳しくはご自身の在学中の大学生協までお問い Diet counseling Health check plan Anti-binge drinking campaign Bicycle and motorbike inspection イッキ飲み防止キャンペーン 自転車・バイク点検

インターンシップ中

日本・海外旅行中

スポーツ中

寮・借家



Committee of NFUCA 全国留学生委員会 董 慧超 Kvoto University/ From China 京都大学/中国出身

Testimonial from the International Student Committee of NFUCA

Student Comprehensive Mutual Insurance system is an insurance system whereby students help each other so that Japanese students and foreign students can enjoy a healthy and safe university life. When you start your new life in Japan as a foreign student, there will be all kinds of worries in daily life, as well as unexpected difficulties. The saying goes: "forewarned is forearmed". When you're living in a foreign country, it's good to have financial and emotional support in an emergency, and it means your parents can rest easy, so I do recommend joining Kyosai.

National Health Insurance is insurance for when an individual becomes ill or is injured and does not cover compensation for damages claimed after having injured another person in an accident. (Source: 国民健康保険は自分が病気になったり、ケガをしたときの自分のための保険であり、事故等で他人に損害を与えてしまった場合の損害賠償に関しては補償されません。 留学生委員会からのおすすめ

学生総合共済制度は、学生どうしのたすけあいによる、日本人学生と留 学生の健康で安全な大学生活のための保障制度です。留学生一人で日 本での新生活を始めると、日常生活では心配事や予測できない困難が たくさんあると思います。「備えあれば憂いなし」。異国での生活において、 万が一の時、経済的にも精神的にも大きな支援となり、親も安心させる ことができる、共済への加入をおすすめします。

Ministry of Health, Labour and Welfare)

(厚生労働省資料より)



We recommend that you also take out insurance that covers liabilities that may be incurred due to negligence in daily life, during regular classes, during medical training and during internship, etc.

日常生活中および正課の講義中、医療関連実習中、インター ンシップ中などに自分の過失で賠償責任を負った場合等に 保障を受けられる「学生賠償責任保険」にもあわせて加入い ただくことをおすすめします。

ncludes out-of-court settlement 示談交渉サービス付き(国

In the event that the insured is party on the insured's behalf, この保険の被保険者が加害 害者と折衝し解決するサー

mediation services (only in Japan, and excluding defamation and an invasion of privacy) 内での賠償事故。名誉毀(き)損・プライバシー侵害事故を除く。)

held to be liable in an incident, the insurance company will negotiate with the injured with a consent of the injured party.

者となったとき、被害者の同意を得て被保険者に代わって保険会社が被

About membership of the University CO-OD 生協加入について

Please complete the Univ. Co-op membership procedures together with your university entrance procedures.

入学手続きとあわせて生協加入の手続きをお願いします。

Univ. Co-op is funded by investments from university students and teaching staff, and plays an important role in the welfare programs of universities. Many university students and teaching staff are members of Univ. Co-op and are entitled to use our retail stores or cafeterias, as well as discount services. Univ. Co-op exists thanks to the investments and participation of each individual person. Please consult Univ. Co-op if you have any questions about the funding.

生協は各大学の学生・教職員が出資金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。大学内の多数の学生・教職員が加入しており、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出資と参加で 成り立っています。出資金については各大学生協にお問い合わせください。

Invested capital will be fully refunded when you graduate. However, the premiums for mutual insurance or personal liability insurance for students are not refunded. (Part of the premium may be refunded in the case of autumn graduates, or if you leave the university before graduation.)

出資金は卒業時に全額返還されます。共済掛金、学生賠償責任保険の保険料返 金はありません。(秋卒業や途中退学などの場合は、未経過分の解約返戻金がある ことがあります。)

University Co-op Members (Investors)

Study

At university you need to focus on your studies and research!!

You can purchase the stationery and books necessary for your studies or research, personal computers, electronic dictionary, etc., all at discount prices. In addition, we also accept applications for the TOEIC test, certification exams, and driving schools.

勉学研究に必要な文具や書籍、パソコンや電子辞書なども割引 で購入できます。また、TOEICや資格試験の申し込み、自動車教習 所の受付も行っています。

Eat 食べる

Our food products use safe and reliable ingredients and come with nutritional labels and suggestions to enable you to have well-balanced meals. We offer you a variety of menus at inexpensive prices so as to provide support for your dietary life.

安心安全の食材を使用し、バランスよく食べるための栄養表示 と提案を行っています。様々なメニューを低価格で提供しており、 食生活をしっかりとサポートします。

Health 健康

Vishing you health and safety!

For that reason, we are working on health and safety initiatives. We recommend joining the Kyosai Student Comprehensive Mutual Insurance system to provide for emergencies.

健康で安全に過ごしてほしい

そんな願いから健康・安全のとりくみを行っています。もしもの時 のたすけあいの制度「学生総合共済」への加入をおすすめします。

Accommodation 住む

We introduce international students to apartment houses near their universities. 留学生の方へ大学の近くのアパートの紹介を行っています。

Travel トラベル

We also can help with getting tickets for trips, training camps, expressway buses, airlines, etc. 旅行・合宿・高速バス・航空券などの切符の手配も受付してい

Student Comprehensive 学生総合共済 生命共済

We were able to pay out mutual insurance to Life Mutual Insurance affected by the 2011 Great East Japan Earthquake.

2011年に発生した「東日本大震災」で被災された生命 共済加入者の方々へ共済金をお支払いすることがで

We will pay out mutual insurance in the event of injury during an earthquake.

地震災害によるケガの場合は、共済金をお支払いいたします。

In the event of hospitalization or out-patient treatment for injury due to falling objects or collapsing objects, etc.

落下物や飛来物、転倒等によるケガで入院・通院をされた場合

- The insurance covers out-patient treatment only, or combined out-patient and hospitalization from the first day, if the treatment is five days or longer in total.
- If the hospitalization also includes treatment for illness, the cover is from the first day of treatment. ●通院のみまたは入院と通院の合計日数が5日以上の場合は、I日目から
 - 通院保障の対象になります。
- ●入院は病気の場合も含めてI日目から保障の対象になります。

Insurance with fulfilling coverage and modest premiums from University Co-op。大学生協だからできる少ない掛金・保険料で充実した保障!

We recommend that students from overseas take out the three types of insurance of Life Mutual Insurance, Mutual Insurance for Fire, and Personal Liability Insurance for Students, in order to prepare fully for various risks while you are attending university.

The Japanese language version of the information provided pamphlet shall prevail. ここに記載する内容につきましては、日本語が優先となります。

Life Mutual Insurance

Make annual automatic renewal and annual premium payments by bank transfer.

口座振替で毎年自動継続/掛金年払い

You can choose between the "¥2,500 daily coverage for hospitalization" Course (NM Type) and the "¥10,000 daily coverage for hospitalization" Course (NA Type). 入院日額 2.500 円コース (NM 型)、入院日額 | 万円コース (NA 型) からお選びいただけます。

If you get sick, or have an injury 病気・ケガをしたとき



The following incidents are becoming more frequent among international students。 留学生のこんな病気・ケガが増えています。

Decline in health due to irregular eating habits

不規則な食生活による体力低下

Injury due to bicycle accident 自転車事故によるケガ

club activities

Injury during sports or other

サークルなどスポーツ中のケガ

Hospitalization can be covered up to 200 days from the first day of admission. Out-patient visits due to injury are also covered. (In Japan or abroad)

| 日目から200日までの入院を保障。ケガによる通院も保障します。(国内・海外)



Mutual Insurance for Fire

Make annual automatic renewal and annual premium payments by bank transfer.

口座振替で毎年自動継続/掛金年払い

If you are living in a dormitory or rented accommodation 寮・借家暮らしをされる方へ

火災共済



tional students. 留学生のこんな事故が増えています。 Water leakage from water

Tenant liability for damages claimed by the landlord

These following types of incidents are getting more frequent among interna-

Theft 盗難

supply or drainage system, etc. 給排水設備等からの水もれ 大家さんへの借家人損害賠償責任

The insurance covers tenant liability for damages, and also the loss of household goods due to fire, water leakage, wind and flood damage, or theft. (Only within Japan)

借家人賠償責任保障と火災・水ぬれ・風水害・盗難による家財を保障します。(国内のみ)



Recommended additional insurance あわせておすすめする保険

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

Lump-sum payment of premium through to scheduled

卒業予定年まで保険料一括払い

If you are held liable for hurting someone 他人への賠償責任を 負ったとき

This insurance is exclusively for students, and covers them against liability for a variety of accidents, etc. during school life.

学生生活のさまざまな賠償事故等を保障する学生専用の保険です。

Payout history 支払実績(2016年4月~2017年3月) (April, 2016, to March, 2017)

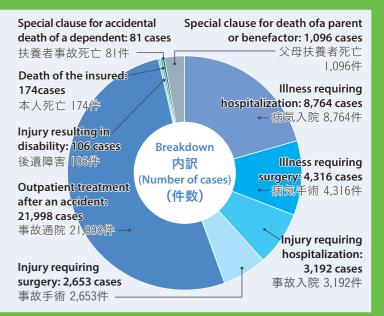
Life Mutual Insurance payout history 生命共済支払実績

Annual payout history of mutual insurance (Life Mutual insurance) (Total number of cases: 42,380; Total amount paid out: Approx. ¥3,368,430,000)

|年間の共済金(生命)の支払実績 〈合計件数42.380件/合計金額約33億6.843万円〉

There have been 21,998 insurance payouts for outpatient treatment for injuries (accidents).

ケガ(事故)による通院で21.998件の支払がありました。



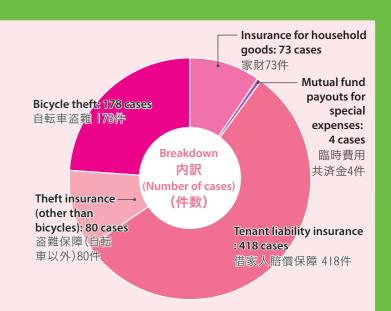
Mutual Insurance for Fire payout history 火災共済支払実績

Annual payout history of mutual insurance (Mutual Insurance for Fire) (Total number of cases: 753; Total amount paid out: Approx. ¥125,340,000)

|年間の共済金(火災)の支払実績 〈合計件数753件/合計金額約1億2,534万円〉

So far, there have been 418 tenant liability insurance payouts.

借家人賠償責任保障で418件の支払がありました。



Gakubai (Personal Liability Insurance for Students) payout history 学生賠償責任保険支払実績

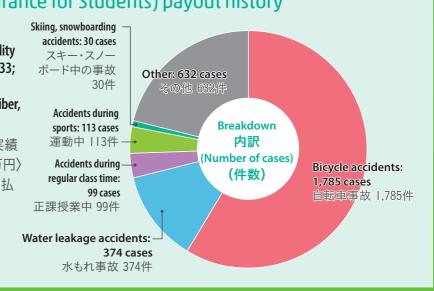
Annual payout history of Gakubai (Personal Liability Insurance for Students)(Total number of cases: 3,033; Total amount paid out: Approx. ¥736.34 million)

*Excluding cases and payouts for death of subscriber. needle-stick accident and viral infection.

|年間の学生賠償責任保険の保険金の支払実績 〈合計件数 3.033件/合計金額 約7億3.634万円〉 ※学生本人の死亡、針刺し・ウイルス感染の支払 件数、支払保険金は除いています。

Highly recommended for students who ride bicycles.

自転車に乗る方はぜひご加入ください。



Life Mutual Insurance **EDRICH**

Annual premium payments 掛金年払い Authorized by the Minister of Health, Labour and Welfare 厚生労働大臣認可事業

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

Open to student members of Univ. Co-op only.

大学生協の学生組合員が加入できます。

国内・海外問わず保障します。

NM Type NM型

NA Type NA型

¥10 per day I日約10円

10,000円コース(NA型)

¥32 per day I日約32円

	Illness 病気		
Coverage for hospitalization 入院保障	Coverage provided from the first day to 200th day of hospitalization. Hospitalization due to mental illness and illnesses specific to woman are also covered. 入院I日目から200日まで保障。こころの病気入院や女性特有の病気入院も保障	¥ 2,500 per day 日額 2,500円	¥10,000 per day 日額 10,000円
Coverage for surgical procedures 手術保障	Some procedures, such as tests, dental procedures, eyesight restoration, etc., may not be covered. 検査・抜歯・視力回復術など対象にならないものもあります	¥10,000 per procedure I回につき 10,000円	¥50,000 per procedure I回につき 50,000円
Coverage for disability 後遺障害保障	Physical disabilities resulting from illness are covered from Grades 1 to 3. 病気による後遺障害はI〜3級の重度障害について保障	Maximum payout between ¥1,500,000 and ¥1,350,000 I50万円~I35万円	Maximum payout between ¥6,000,000 and ¥5,400,000 600万円~540万円

	Injury দর্গ						
Coverage for hospitalization 入院保障	Coverage provided from the first day to 200th day of hospitalization. 入院1日目から200日まで保障	¥2,500 per day 日 額 2,500円	¥10,000 per day 日額 10,000円				
Coverage for out-patient treatment 通院保障	Covers outpatient treatment only, or combined out-patient and hospitalization from the first day, if the treatment is five days or longer in total (for example, two days hospitalization, three days outpatient care), up to 90 days. 通院のみ、または入院・通院あわせて5日以上の場合(例えば、入院2日、通院3日など)1日目から90日まで保障	¥ 1,000 per day 日額 I,000円	¥2,000 per day 日額 2,000円				
Duration of use of surgical appliances 固定具使用期間	Two days of using surgical appliances will be considered one day of out-patient care, excluding hospitalization days and out-patient care days. 入院日および通院日を除いた固定日数2日を通院1日とみなします	¥1,000 per two days 2日で 1,000円	¥2,000 per two days 2日で 2,000円				
Coverage for surgical procedures 手術保障	Some procedures, such as tests, tooth extraction, or wound sutures, may not be covered. 検査・傷口の縫合・抜歯など対象にならないものもあります	¥10,000 per procedure I回につき 10,000円	¥50,000 per procedure I回につき 50,000円				
Coverage for disability 後遺障害保障	Physical disabilities resulting from accidents are covered from Grades 1 to 14. 事故による後遺障害は1~14級について保障	Maximum payout between ¥1,500,000 and ¥60,000 I50万円~6万円	Maximum payout between ¥6,000,000 and ¥240,000 600万円~24万円				

	Death of policyholder 本人の死亡				
Death due to illness or accident		¥500,000	¥2,000,000		
病気・事故による死亡		50万円	200万円		
Death due to other causes	Death due to causes other than illness or accident.	¥250,000	¥1,000,000		
その他の死亡	病気や不慮の事故以外の原因により亡くなられた場合	25万円	100万円		

+ option オプション

This option is available to subscribers to Life Mutual Insurance, contract NM type or NA type. NM型、NA型で生命共済にご加入の方が付帯できるオプションです。

The "Special clause for accidental death of benefactor" must be purchased together with the "Special clause for death of parent or benefactor". 「扶養者事故死亡特約」の付帯には、「父母扶養者死亡特約」の付帯と合わせての加入が必要です

	Type 型 Option 1 + オプション l tion2 + オプション l + オプション 2	NM Type + NM 型+ NA Type + NA 型+ M Type M 型 A Type A 型 MF Type MF 型 AF Type AF 型		Annual premium I年間の掛金	Payout for NM type subscription NM型に付帯した場合	Payout for NA type subscription NA型に付帯した場合
Option 1 オプションISpecial clause for death of parent or benefactor 父母扶養者死亡特約 Death coverage regardless of illness or accident 病気・事故を問わず保障				¥600 600円	¥100,000 10万円	¥200,000 20万円
Option 2 オプション2 Special clause for accidental death of benefactor 扶養者事故死亡特約 Death coverage due to accident only 事故による死亡のみ保障				¥800 800円	Lump sum or installment ¥1 million 一括または分割で100万円	Lump sum or installment ¥5 million 一括または分割で500万円

- ●保障のあらまし、重要事項説明書(12~16、20~26ページ)も必ずご一読ください。 また、告知事項を加入申込書でご確認のうえお手続きください。

魯 潤九 北海道大学/韓国出身

Life Mutual Insurance testimonials

have an operation. I wasn't in Kyosai at the time, so I ended up having to pay ¥50,000. I needed another operation, but since medical fees in Japan are so high, I went home and had the operation there. I felt strongly "if only I'd been in Kyosai". Of course, the best thing is not to get hurt or get sick but, as the saying goes "well prepared means no えあれば憂いなしということわざもあります。

Once, I got an injury and needed to go to hospital and 前にケガをして入院と手術が必要だったときに、共済に加入 していなかったために5万円くらい負担が必要でした。また手 術も必要でしたが、日本は医療費が高いので、一時帰国して 受けました。あのとき共済に入っていたら助かったのに…… と強く感じました。ケガや病気にならないのが一番ですが、備

Injury on campus

Sprained ankle 足首の捻挫

When I was walking down the stairs, I lost my footing, fell, and twisted my right ankle. I think that, because I was carrying a pile of books and unable to see in front, I missed a step on the stairs. However, even in such a case, because I am a member of mutual insurance I can enjoy my student life in Japan without undue worries. (First-year overseas student)

階段から降りる際、踏み外してしまって転倒した 際に、右足の足首を捻って捻挫。本を大量に持っ ていたため、前がちゃんと見えなかったので階段 を踏み外したと思います。共済に加入しているから 安心して留学生活を送られる。(大学 | 年 留学生)

> Insurance payout ¥30,000 共済金の支払い 30,000円

Illness / hospitalization

Acute gastroenteritis 急性胃腸炎

While visiting home during summer vacation, I had diarrhea and went to a hospital. The next day, I went to the hospital to be put on a drip and was immediately hospitalized. (First-year Japanese student)

夏休み帰省中、下痢をしてしまい病院へ。2日目 に点滴に行ったところ、そのまま入院した。(大 学 | 年 日本)

> Insurance payout ¥110,000 共済金の支払い 110,000円

Motorbike accident バイク運転中の事故

Brain contusion & facial fracture 脳挫傷・顔面骨折

When riding a motorbike and turning to the right at the intersection. I bumped into a car that came straight ahead of me from the opposite side and hit the left side of my face against the windshield and, having been thrown into the air, was

バイク走行中、交差点で右折しようとしたところ、 反対側から直進してきた車と衝突し、車のフロン トガラスに左顔面をぶつけ、空中に飛ばされ一時 意識不明に陥った。(大学 | 年日本)

> Insurance payout ¥1,938,000 共済金の支払い 1,938,000円

Testimonials from students who received mutual insurance aid

給付を受けた学生の声

Accident in the home 日常生活中の事故

Injury to exterior ligament of left ankle 左足関節外側靭帯損傷

I was taking a bath in the evening and stood on the edge of the bathtub to try and open the window. I slipped and fell over. (Second-year Japanese student 夕方、自宅の浴室にて入浴中、窓を開けようとして、 浴槽に足をかけた時に滑って転倒してしまった。 (大学2年日本)

Insurance payout ¥84,000 共済金の支払い 84,000円

Sports injury

Broken leg 右足の骨折

While skateboarding in a park, I fell and fractured my right leg. (First-year

公園でスケートボードをしていて転倒、右足を骨 折。(大学 | 年 留学生)

> Insurance payout ¥171,500 共済金の支払い 171,500円

Bicycle accident 自転車運転中の事故

Multiple facial fractures 顔面多発骨折

fter coming back home from university, I was on my way to my part-time job. I collided with a bicycle that was coming from the opposite side at an intersection. I fell, and suffered injuries, such as a bruise on the right side of the face. (First-year student)

大学より帰宅後、アルバイト先に向かう途中、交差点 で反対側から走行してきた自転車と出会い頭に衝突、 転倒し右顔面を打撲負傷した。(大学 | 年日本)

> Insurance payout ¥214,000 共済金の支払い 214,000円

Illness / hospitalization and surgery 病気/入院・手術

Urinary tract stone 尿路結石

n the morning, I suddenly felt a sharp pain in my lower back and was hospitalized for emergency treatment. As it was a sudden hospitalization, I did not have any change of clothes or other stuff, and I was at a loss. As the saying, "One for all, all for one," goes, it can be difficult if you get into trouble on your own. So, I think it's better to join the mutual insurance. (Second-year graduate overseas student)

朝、突然腰部から激痛を感じ緊急入院。急な入院な ので、着替え等全く持っていなかったため困りました。 「個人がみんなのため、みんなが個人のため」一人で は困った時にどうしようもないので、やはり共済に助け てもらった方が良いと思います。(大学院2年 留学生)

> Insurance payout ¥17,500 共済金の支払い 17,500円

Is it possible to pay mutual insurance in a lump

sum for the whole period up to graduation?

卒業まで一括加入できないのですか?

The period for Student Comprehensive Mutual Insurance is one year, so the premiums need to be paid one year at a time. You can pay the first year's premium via bank transfer, or at the Co-op information desk. Premiums from the second year on are automatically transferred from your registered account, and this continues until the year you are scheduled to graduate. With the Life Mutual Insurance continuing contract, even in the case of illness before your disability due to illness, where these occur after one year has passed since the day the first application was made

払いいただく必要があります。1年目の掛金は払込みまたは生協窓口 口座から振替となり、卒業予定年まで自動継続となります。生命共済の継続契約では加入前の発病の場合でも初めて契約を申し込んだ日から、1年を経過した後の病気による死亡、入院、手術、後遺障害の発 生について共済金をお支払いできる場合があります。

Is it possible to join mutual insurance without Univ. **Co-op membership?**

生協に加入せず、共済にだけ加入したい。

学生総合共済は加入資格として、大学生協の学生組合員であることが必要です。これは共済事業が不特定多数ではなく、団体の構成員の相互扶助を目的として行われる事業であるためです。

Is mutual insurance available for outpatient treatment of illness?

病気通院は保障されないのですか?

Outpatient treatment in a hospital due to illness is not covered. However, if you have had surgery as part of your outpatient treatment, you may qualify for coverage for surgical procedures. Please ask at the Univ. Co-op. 病気による通院保障はありません。ただし、通院で手術した場合は手術保障共済金の給付対象になる場合がありますので、生協にお問い合わせください。

Mutual Insurance for Fire w 火災共済 em

Annual premium payments 掛金年払い Authorized by the Minister of Health, Labour and Welfare 厚生労働大臣認可事業

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

Open to student members of Univ. Co-op only.

大学生協の学生組合員が加入できます。



KW Type Annual premium ¥2,000 KW型 掛金1年間2,000円

¥6 per day I日約6円

Coverage for liability 賠償保障

Fire, explosion, water leakage, burst pipes due to freezing 火災 破裂・爆発 水もれ 凍結による破裂

Coverage for tenant liability 借家人賠償責任保障

This insurance covers you against your legal responsibility to pay damages to your landlord in the event that your negligence has caused damage to your rented room through fire or water damage from water supply and drainage facilities, etc.

加入者の過失により火災や給排水設備等から水もれ事故を起こし借用戸室に損害を与え、貸主(大家)に対し法律 上の損害賠償責任を負担する場合に保障

Up to ¥12 million

1,200万円まで

No payment by the subscriber (自己負担額なし)

Coverage for damage to household goods due to fire, water, wind and flood, etc. 家財の火災・水ぬれ・風水害など

Fire, lightning, explosion, water, wind and flood damage

火災 落雷 破裂・爆発 水ぬれ 風水害

Coverage for household goods 家財の保障

This insurance covers damage to the subscriber's household goods due to fire, lightning, wind and water damage, etc. *For goods that can be repaired, the insurance will cover the cost of repair.

火災・落雷・風水害などにより加入者の家財が損害を受けた場合に保障 ※修理可能なものは修理費用を保障します

Extraordinary expenses

Extraordinary expenses can be paid in the event that household goods are completely

家財が全損(全焼・全壊)のとき臨時費用としてお支払い

Up to ¥3 million

300万円まで

No payment by the subscriber (自己負担額なし)

> Up to ¥200,000 20万円まで

Coverage for theft 盗難保障

Coverage for the theft of household goods **盗難家財保**障

This insurance covers the loss, damage or soiling of the subscriber's household goods due to theft from the rented room. 借用戸室内の被共済者所有の家財が盗まれたり、壊されたり、汚されたときに保障

Coverage for the theft of cash 盗難現金保障

Coverage for bicycle theft

(Mopeds not covered)

自転車盗難保障

(原付は対象外)

Attention!

ご注意ください!

This insurance covers the theft of cash from the rented room.

借用戸室内の被共済者所有の現金などが盗まれたときに保障

The insurance covers bicycles owned and ordinarily used by the subscriber that were locked and kept in an exclusive bicycle parking place (*) established on the site of the

* An exclusive bicycle parking place is an established and managed place that was approved by the landlord.

加入者の借用戸室の敷地内に併設された専用の駐輪場所に施錠 保管していた被共済者所有の常用自転車

※専用の駐輪場所とは、貸主(大家)が認めた設置・管理する場所

Coverage for the cost of repair to the rented room in the event of burglary 盗難借用戸室修理費用保障

This insurance covers when the windows or the locks of the rented room are damaged in a burglary, and you are required to pay for the repair.

盗難で借用戸室の窓ガラスやカギを壊され、修理代を負担しなけれ ばならないときに保障

Up to ¥500,000

50万円まで

No payment by the subscriber (自己負担額なし)

Up to ¥100,000 10万円まで -No payment by the subscriber (自己負担額なし)

Replacement value up to ¥30,000 再取得価額3万円まで

> Subscriber pays ¥5,000 (自己負担5,000円)

Up to ¥150,000 15万円まで

No payment by the subscriber (自己負担額なし)

Insurance payments cannot be made in the following cases. 下記のような場合は共済金はお支払いできません。



- nage to and soiling of the rented room caused by defects, corrosion, rust, mold or any other natural wear and tear.
 Is due to theft occurring outside of the rented room, such as having one's wallet stolen on the way to university. Also, the theft of articles being looked after for another person, even noccurring inside the rented room.
 In age to walls, floors or equipment and fixtures in the rented room.
 In age resulting from earthquakes, volcanic eruption, or subsequent tsunami, fire, or wind and flood.

- ●欠陥、腐食、さび、カビ、老朽化などの自然の消耗などを原因とする借用戸室の損壊・汚損 ●通学途上で財布を盗まれたような借用戸室外での盗難事故、借用戸室内であっても他人から預かっていた物の盗難事故など ●壁や床などをキズつけた場合や借用している設備等を壊した場合 ●地震、噴火、これらによる津波、火災、風水害等による損害

- ●保障のあらまし、重要事項説明書(16~26ページ)も必ずご一読ください。 また、告知事項を加入申込書でご確認のうえお手続きください。

*Compensation paid for damage of household goods of people living below you is not covered by Mutual Insurance for Fire, so we recommend that you also subscribe to GAKUBAI (Personal Liability Insurance for Stude ※水もれによる階下の人の家財への賠償は火災共済では保障されないので「学生賠償責任保険」とぜひあわせてご加入ください。



任 可欣 東北大学/中国出身

Mutual Insurance for Fire testimonial

enough experience of living alone, so they are prone to having careless accidents. There is a very high risk of causing a fire when using electrical appliances, gas, aromatherapy candles, etc. And, if you have a fire, it's not only your own apartment, but there is a danger that neighboring buildings could be damaged. In order to reduce the amount of loss in a case like すために、火災共済の加入をおすすめしております。 that, I recommend taking out Kyosai's Fire Insurance.

When foreign students arrive in Japan, they don't have 留学生は日本に来たばかりの時、一人暮らしの経験が足り ないため、不注意の事故を起こしやすいです。家電、ガス、ア ロマキャンドルなど使用する際に火災になる危険性が高いで す。火災を起こしたら、自分の賃貸マンションだけではなく、 近隣に被害が及ぶ恐れもあります。こんな場合の損失を減ら

Testimonials from students who received mutual insurance aid

Water leakage 水

went out while the washing machine was on, and didn't realize that the hose had come loose. Water leaked out and flooded the apartment downstairs.

洗濯中にその場を離れた際にホースが外れたこと に気がつかず階下に水もれし、建物に被害がでた。 (大学 | 年 留学生)

> Insurance payout ¥249,195 共済金の支払い 249.195円

Tenant liability

Frozen and burst pipes 凍結による破裂

didn't drain the water properly, so the bath heater pipes froze and burst. I think that if I had drained the water properly, I could have avoided such damage.

水抜き不十分のために風呂釜が凍結し、破損。 水抜きをきちんとしていれば防げたと思う。(大 学院 | 年 留学生)

> Insurance payout ¥20,000 共済金の支払い 20,000円

給付を受けた学生の声



Tenant liability

Frozen and burst pipes 凍結による破氢

The water heater outside the entrance, not having been prepared for freezing temperatures, was damaged and leaked water. I should have taken precaution to protect against freezing by shutting off the main valve. (First-year graduate

玄関外の給湯器が凍結予防処理をしていなかっ た為、破損し水がもれた。水道栓を締めておくと いった凍結予防をしておくべきだった。(大学院 |

> Insurance payment ¥49,600 共済金の支払い 49,600円

Household goods

Burglary 盗難

While I was away, a burglar broke into my room by breaking the window and stole my notebook computer, digital camera, glasses, etc. As my apartment is on the first floor, should have pulled down the balcony shutter before going out. (Fourth-year oversea:

留守中、窓ガラスを割って侵入され、ノートパソコン、 デジカメ、メガネなどが盗まれた。アパートの部屋は 一階なので、留守にする時はベランダのシャッターを 降ろして外出すべきだった。(大学4年留学生)

> **Insurance payment ¥257,190** 共済金の支払い 257,190円

Household goods/ cash

I came home from overseas trip to find that the front door was unlocked with a hole pierced in it, and that cash and a business carry-on bag had been stolen (Second-year graduate overseas student)

海外旅行より帰宅すると、ドアに穴が開けられ施錠が 外されており、現金とビジネスキャリーが盗まれていた。 (大学院2年 留学生)

Insurance payout ¥43,465 共済金の支払い 43,465円

Does Mutual Insurance for Fire only cover fires? 火災共済は、火災の時だけ保障されるのですか?

leaks from water supply or drainage system, etc. caused by a fire, but also for water lightning. It also covers damages claimed by the landlord when the subscriber has caused a fire, water accident or burst water pipe.

(Mutual Insurance for Fire will not cover damage to the household goods of people other than the owner of the house. This kind of damage is sometimes covered by the Personal Liability Insurance for Students, which we recommend joining together with the Mutual Insurance for Fire.)

火災だけでなく、給排水設備等からの水もれや、風水害、落雷での家財の損害も保障します。また、自分が火災や水もれを起こして大家さんから借用戸室の損害賠償を請求されたときの保障もあります。(他室の家財に与えた損害の賠償は火災共済では保障されません。学生

Am I covered for illness or injury while doing a part-time job, on vacation or while going back home to my own country?

Illnesses or injuries that qualify for Mutual Insurance are covered no matter where they occur. (Mutual Insurance for Fire cover is only for Japan.) 共済の給付対象となる病気やケガであれば、どこで起こったもので

Will my premiums be refunded if there is no illness or injury?

Premiums are not refunded, even if the subscriber has no illness or injury. But, since Mutual Insurance is a "system by which financial aid is provided from the funds contributed by the subscribers to help subscribers in difficulties due to illness or injury," your premiums are certainly used to help other subscribers.

病気やケガをしなくても、掛金は戻ることはありません。しかし、学生総合共済は「病気やケガをして困っている仲間にみんなでお金を出し合ってお見舞い金(共済金)をおくる制度」ですから、みなさんの掛金(大阪電)に付置しては、1500年に共和の

Personal Liability Insurance for Students (= GAKUBAI) 16H



学生賠償責任保険 16H Open to student members of Univ. Co-op only. 大学生協の学生組合員が加入できます。

Lump-sum payment of premiums until your graduation year 卒業予定年まで一括払し

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Comprehensive Insurance for Students/Children: with special clause for compensation for personal liability in daily life and partially altered special clause expanded for consignment item compensation, and Premises/Product Liability Insurance

日常生活個人賠償責任補償特約および受託品補償拡大型一部変更特約付帯学生・こども総合保 険、施設・生産物賠償責任保険

Underwriting insurance companies: Mitsui Sumitomo Insurance Company, Limited (lead underwriter), Kyoei Fire and Marine Insurance Company, Limited (non lead underwriter)

引受保険会社:三井住友海上火災保険株式会社(幹事)・共栄火災海上保険株式会社(非幹事)

学生賠償責任保険 卒業予定年まで一括払 ¥3,120 3 years ¥4,470 4 years ¥5,800 ¥7,150 5 years ¥8,070

You must apply for the number of years that will elapse until you graduate. (必ず卒業までの年数での申込みが必要です

emiums indicated above apply only when payment has been made by April 29, 2018. は2018年4月29日までに払込んだ場合の保

Accident compensation in daily life (including regular classes) [In Japan or abroad] 日常生活(正課の講義等を含む)における賠償事故 [国内・国外]

Third party liability 他人に対する賠償責任

- Struck and injured a pedestrian while operating a bicycle.
- · Collided with another person while skiing, causing the person to suffer a bone fracture and require hospitalization. (Extra expense insurance will be provided if the other party is hospitalized for 20 or more days)
- Caused damage to household goods belonging to a person residing on a lower level of the same building, as a result of water leakage from your rented room. Accidentally caused injury to a student during teaching practice.
- ・自転車で歩行者にぶつかりケガをさせた。
- ・スキーで衝突して相手が骨折し、入院した。(相手が20日間以上入院された場合には、別途、臨時費用保 険金をお支払いします。)
- ・借用戸室で水もれを起こして、階下の人の家財に損害を与えた。
- ・教育実習中、過って生徒にケガをさせた。

Liability for compensation for items borrowed 他人から借用したものに対する賠償責任 from another person

- Dropped and broke a computer that was borrowed from a company during an internship.
- ・インターンシップ(就業体験)中、就業体験先から借りたパソコンを床に落として壊した。

Up to ¥200 million per accident

最高 | 事故 2億円まで

In the event of accidental damage to information, recorded in information equipment, etc., entrusted to you during regular classes, etc., the limit of indemnity will be ¥5 million.

正課の講義等で受託した情報機器等の記録 情報の事故は500万円を限度とします。

Accident compensation during regular classes, etc. (personal rights infringement) and cost damages [In Japan or abroad] 正課の講義等における賠償事故(人格権侵害)・費用損害 [国内・国外]

Liability for infringing another person's privacy or defaming another person

他人のプライバシー侵害や名誉毀(き)損に対する賠償責任

Costs for prevention of infection or other treatment due to accident occurring

during medical related training (expenses occurred in infection prevention) 医療関連実習等で発生した事故に伴う感染予防措置・治療に要した費用(感染事故損害防止費用)

· Accidentally stuck a syringe being used on a patient into your own hand during medical training and required treatment in order to prevent infection to others.

・臨床実習中に患者に使用した注射針を過って自分の手に刺して感染してしまい、他人への感染のおそれが 発生したため、自身の感染の治療を行った。

Annual limit ¥5 million

年間 最高 500万円まで

Annual limit ¥5 million

年間 最高 500万円まで

Condolence gift to another person (depending on the injury level of the victim) 他人に対するお見舞い(被害者のケガの程度によります。)

- Condolence gift to a person whom you visited in the hospital as a result of that person having suffered a bone fracture when you knocked them over or otherwise caused them to fall during a soccer game.
- ・サッカーの試合中、転倒時に相手の足を骨折させたため、見舞い時にお見舞品を渡した。

Limit per victim ¥500,000

(Limit per accident ¥1,000,000)

被害者 | 名につき 最高 50万円まで (1事故につき最高100万円まで)

In the case where the subscriber dies as a result of injury ケガにより加入者本人が亡くなられた場合 Payment to the legal heir of the subscriber 加入者(被保険者)の法定相続人へお支払い

¥100,000

*Personal Liability Insurance for Students is not mutual insurance but a group contract insurance with Mitsui Sumitomo Insurance Co., Ltd. as the lead underwriter. ※学生賠償責任保険は共済ではなく、三井住友海上火災保険株式会社を幹事引受保険会社とする団体契約保険商品となります。



ご注意ください!

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Insurance payments never be made in the following cases.

- Liability for injury to third parties caused by cars or motorcycles (including mopeds) Liability for injury to participants in sporting activities (within the scope of the conventional rules of the respective sport) (in case that legal liability does not occur)
- Liability for compensation under the responsibility of the university administration (where individual students are not held responsible under the law)
- Liability for compensation to landlord of the rented room, regarding damage of the rented room. etc.
- - ●P27~34の「制度のあらまし」も必ずご一読ください。 ●加入後の保険会社への相談、保険会社からの連絡は日本語となりますのでご了

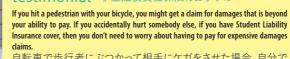
 Please bear in mind that, after subscription, any consultation with the insurance company, or any notifications from the insurance company, will be in Japanese.

下記のような場合、保険金はお支払いできません。

- ●自動車・バイク(原付を含む)による第三者への賠償責任
- ●スポーツ (通常のルールの範囲) における参加者間の賠償責任(法律上の賠償責任自体が発生しない場合)
- ●大学の管理責任下での賠償責任(法律上、学生個人に責任
- ●借用戸室の損壊について貸主に対する賠償責任 ……など

Please see the top of this page or access page 44 regarding premiums. 保険料については、上記または P44 をご参照ください。

Personal Life Insurance for Students testimonial 学生賠償責任保険のおすすめ



自転車で歩行者にぶつかって相手にケガをさせた場合、自分で は負担しきれない額の請求が発生することがあります。他人に迷 惑をかけてしまったとき、学生賠償責任保険に加入していると、 保険金で支払いされる場合もあるので、高額の賠償金を支払う 名古屋大学/中国出身 心配がなく助かります。

日常生活における事故例

Water leakage 水もれ事故

Due to insufficient water removal, the water pipes in the toilet and kitchen froze and burst, causing damage to the apartment

水抜きが不十分だったため、トイレと台 所の水道管が凍結破裂して、階下建物に 損害を出してしまった。

Amount of insurance payment ¥420,283 保険金の支払い 420.283円

Example of accident in daily life 日常生活における事故

Daily activity 日常活動

During dance group activities, I accidentally broke the glass in the

ダンスサークルの活動中、過って貸しスタ ジオのガラスを割ってしまった。

Amount of insurance payment ¥130,000 保険金の支払い 130.000円

Example of accident in daily life 日常生活における事故

Bicycle accident 自転車事故

While riding a bicycle, I accidentally collided with a person who had just gotten out of a taxi and caused that person to fall and break a hand.

自転車走行中、タクシーから降りてきた 相手と接触し、相手が転倒、手を骨折さ せてしまった。

Amount of insurance payment ¥1,173,949 保険金の支払い 1,173,949円

Personal Liability Insurance for Students can assist you in the case of...

こんな時にお役に立ちます!



Example of accident on campus 正課の講義等における事故例

During class 正課中

While using a laboratory instrument, I mistakenly inserted a piece of paper and the fan caught up the paper, resulting in damage to

実験器具を使用中、過って紙を入れてし まい、ファンが紙を巻き込んで破損してし

Amount of insurance payment ¥43,785 保険金の支払い 43.785円

When the subscriber is faced with a problem in daily life

加入者が日常生活中にトラブルを抱えたときのために

*Anyone who has taken out Personal Liability Insurance for Students (Gakubai) can use the following services.

※学生賠償責任保険にご加入いただいた方全員が、次のサービ スをご利用いただけます。

Life support service (Consultation at no charge) 生活サポートサービス(ご相談無料)

Using your phone, you can take advantage of a range of services that are useful in daily life. These services are provided exclusively for those who have taken out Comprehensive Insurance for Students/Children, etc.* and for members of their families living in the same household. For further details, please contact the agent in charge or the underwriting insurance company

日常生活に役立つさまざまなサービスを電話にてご利用いただけます。学生・ こども総合保険などにご加入のお客さまとその同居のご家族の方専用サービ スです。詳しくは、取扱代理店または引受保険会社までお問い合わせください。

健康•医療

· Consultation on health and medical care • Provision of comprehensive information about medical institutions, etc. ·医療機関総合情報提供 等

暮らしの相談

 Consultation on problems that occur in daily life (legal advice) Consultation on everyday tax matters ・暮らしのトラブル相談(法律相談)

・暮らしの税務相談

介護

Provision of information on nursing care 介護に関する情報提供 介護に関する悩み相談 等

情報提供・紹介サービス

 Consultation on parenting (children aged up to 12 years) Provision of information on everyday living, etc. ·子育て相談(I2才以下) ・暮らしの情報提供等

In addition, via the Health/Nursing Care Station on the Mitsui Sumitomo Insurance Company website, we provide information on health, medical care and nursing care.

□ 三井住友海上ホームページの「健康・介護ステーション」でも 健康・医療、介護に関する情報をご提供します。

*These services are only available in Jananese *To check operating hours, and for the telephone number toll-free), please refer to the notice on your membership certificate. *These services may not be accessible through certain telephone lines. Also, the services can only be accessed from within Japan, *The services are provided by the affiliated service providers of the underwriting insurance company. Depending on the contents, ome consultations, such as those concerning foreign countries, may not be able to be dealt with. *The services may be subject to change or suspension without notice. We thank you for your understanding.

*サービスは日本語でのご利用に限ります。 *サービス受付の ご利用時間・電話番号(通話料無料)は、ご加入後にお届けする 加入者証の案内などをご覧ください。 *お使いの電話回線によ り、ご利用できない場合があります。また、ご利用は日本国内からに 限ります。 *本サービスは、引受保険会社の提携サービス会社 にてご提供します。海外に関するご相談など、ご相談内容によって はご対応できない場合があります。 *本サービスは予告なく変 更・中止する場合がありますので、あらかじめご了承ください。

Out-of-court settlement mediation service

(This service is available in Japan only, and does not cover cases of defamation or privacy infringement.)

示談交渉サービス付き (国内での賠償事故。名誉毀(き)損・プライバシー侵害事故を除く。)

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、被害者の同意を得て被保険者に 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。

※示談交渉をお引き受けできない場合もありますので、詳しくは大学生協共済・保険サポートダイヤルまでお問い合わせください。

ても安心できましたと言われました。

Feedback from students who have

used the settlement mediation service 示談サービスを利用した学生の声

Not only was I able to rest easy but the counter party also told me that it was very reassuring to have

someone professional serve as a go-between.

自分もそうですが、相手の方も、プ

口の方が間に入ってくれることにと

For inquiries about Personal Liability Insurance for Students, please contact the Mutual Insurance and Insurance support telephone number. Note: This service is available in Japanese only.

学生賠償責任保険に関するご質問は、大学生協共済・保険サポートダイヤルまでお問い 合わせください。(注)対応言語は日本語に限ります。

(Toll-free) (通話料無料) **0120-335-770**

Office Hours: Monday to Friday 9:40 -17:30

For example, if I matriculate in the autumn, and graduate in the autumn, what will happen about my student liability insurance premiums?

たとえば秋に入学し、秋卒業の場合、学生賠償責任保険の保険 料はどのようになりますか?

graduate, about half of the premium for that year will be returned. 学生賠償責任保険の保障満期日が4月1日に決まっているため、卒業後の4月1日 まで加入した上で、卒業時に手続きをすると約半年分の保険料が返還されます。

The Student Liability Insurance maturity date is fixed at April 1, so your insurance runs until April 1 after your graduation. If you complete the necessary procedures when you



What if the expected date of my graduation is postponed? 卒業の予定が変更になった場合はどうすればいいですか?

As soon as the postponement is determined, please consult the Co-op about any changes that need to be made to your policy. In the event of entry into graduate school, etc., please follow the extension

・変更が確定した時点で、生協の窓口に申し出て変更手続きを行ってください。 大学院などに進学する場合は卒業継続の手続きを行ってください。

Life Mutual Insurance

Main cases in which Mutual **Cases in which Mutual Insurance Cases in which Mutual Insurance Mutual Insurance payment Mutual Insurance payment** Insurance cannot be paid will be paid will be paid ____ 共済金をお支払いできない<u>主な場合</u> 共済金をお支払いする場合 お支払いする共済金 共済金をお支払いできない主な場合 共済金をお支払いする場合 お支払いする共済金 In the case of hospitalization during the Illness hospitalization insurance is paid • Hospitalization outside the period of In the case of an injury directly caused Accident hospitalization insurance is paid • Hospitalization due to an unexpected period of mutual insurance due to an by multiplying the amount of the illness by an unexpected accident (*1) that by multiplying the amount of the illness mutual insurance coverage illness that developed on or after the hospitalization coverage by the number • Hospitalization due to an illness that occurred during the period of mutual hospitalization coverage by the number of days of hospitalization. date following the date of application for insurance, where hospitalization has ●Hospitalization resulting from the had already developed or had been of days of hospitalization. a policy, illness hospitalization insurance * The number of days of hospitalization started within 180 days from the date The number of days of hospitalization diagnosed when the application for a will be paid for hospitalization during will be from the date of admission until of the accident, accident hospitalization will be from the date of admission until The insured's deliberate intention, contract was made (excluding illnesses that period of mutual insurance. the date of discharge approved by a insurance will be paid for hospitalization the date of discharge approved by a that developed after one year passed during the mutual insurance period. A Attention! physician. physician. after a new contract application). Outpatient treatment due to illness is Payment of illness hospitalization ● Payment of accident hospitalization • Accidents that occur while driving • Hospitalization resulting from the In the event that a period of hospitalnot covered. insurance is limited to 200 days for deliberate actions of the policyholder. insurance is limited to 200 days of In the event that a period of hospitalization due to a different accident one illness, but in the event that hospitalization beginning within The insured's deliberate intention, overlaps, duplicate mutual insurance ization due to a different illness 180 days of the accident, and for one hospitalization due to the same illness gross negligence, criminal action, overlaps, duplicate mutual insurance will not be paid for that period. exceeds the number of days of the accident. suicide, or personal altercation. will not be paid for that period. In the event that a period of hospitallimit, illness hospitalization insurance ●When 360 days have elapsed since Conditions for which there are no Illness In the event that a period of hospitalwith a new limit of 200 days will be ization due to illness and a period of Conditions for which there are no the date of an accident, for which Accident medical objective findings, such as cer-Hospitalization ization due to illness overlaps a period hospitalization due to an accident paid for hospitalization, starting after the hospitalization has exceeded the vical syndrome (so-called "whiplash"), of hospitalization due to an accident, Hospitalization overlap, duplicate mutual insurance 160 days have passed since the day 200 day limit, this will be considered coverage lower-back pain, or backaches. duplicate mutual insurance will not be after the first limit was exceeded. will not be paid. coverage hospitalization due to illness, and Hospitalization that does not come paid for that period. Hospitalization that does not come hospitalization insurance with a new 病気 under health insurance or medical limit of 200 days will be paid. 事故 expenses. 入院保障 入院保障 契約のお申込み日の翌日以降に発病した 病気入院保障共済金額に入院日数を乗 ●共済期間外の入院。 共済期間中に発生した不慮の事故(*1) 事故入院保障共済金額に入院日数を乗 ●共済期間外に発生した不慮の事故(* 病気を原因として共済期間中に入院された じて病気入院保障共済金を支払います。 ●契約のお申込み時に発病していた を直接の原因としてケガをし、事故の日か じて事故入院保障共済金を支払います。 場合、その共済期間中の入院について病 病気、告知を行っていた病気によ ※入院日数は、入院した日から医師が認 ●契約者の故意。 ら180日以内に入院された場合は、共済 ※入院日数は、入院した日から医師が認 気入院保障共済金を支払います。 る入院(新規契約申込み後1年を経 定した退院日までとします。 期間中の入院に対して、事故入院保障 定した退院日までとします。 ●被共済者の故意、重大な過失、犯罪 過したものを除く)。 ▲ご注意 ●病気入院保障共済金の支払は1事由 共済金を支払います。 ●事故入院保障共済金の支払は、1事 ●病気による通院は保障の対象ではあり ●契約者の故意。 の病気につき200日限度です。ただし、 ●無免許、無資格運転、酒気帯び若しく 由の事故につき事故日から180日以内 ●被共済者の故意、重大な過失、犯 生せん。 同一事由による入院が限度日数を超 ●異なる事故により入院期間が重複する の入院開始に対し200日限度です。 ●異なる病気により入院期間が重複する 罪行為、自殺行為、私闘。 える場合、限度日数の翌日から起算し 場合は、その期間については重複して ●事故日から360日を経過し、かつ事故 場合は、その期間については重複して ●頸部症候群(いわゆる「むちうち て160日を経過した後の入院について 共済金を支払いません。 入院支払限度日数200日を超えての 症」) または腰痛、背痛等で医学 共済金を支払いません。 は、新たに200日を限度とする病気入 ●頸部症候群(いわゆる[むちうち症])ま ●病気による入院期間と事故による入院 入院については、病気入院とみなし新 的他覚所見のないもの。 ●病気による入院期間と事故による入院 院保障共済金を支払います。 期間が重複する場合は、重複して共済 たに200日を限度とする病気入院保障 ●健康保険および療養費の対象とな 期間が重複する場合は、重複して共済 金を支払いません。 共済金を支払います。 らない入院。 金を支払いません。 ●健康保険および療養費の対象とならな • Serious disabilities due to illness that In the event that a disability that was In the event that a disability of Grade 1 In the event that an injury happened as Accident outpatient treatment coverage •When the details are the same as the caused by an illness that developed on to Grade 3 of Appendix 1 "Table of ratios occurred outside the period of mutual mutual insurance will be paid by a direct result of an unexpected accident or after the date following the date of of payments for grades of disability" insurance (*1) that occurred during the mutual inmultiplying the amount of the accident application for a policy for a contract stipulated in the short-term life mutual Disabilities due to an illness that surance period, for which hospitalization outpatient treatment coverage mutual occurs during the period of mutual insurance contract has occurred, 100% had already developed or had been or out-patient treatment began within insurance money by the number of days Accident outpatient insurance cannot insurance, insurance for serious disability to 90% of the "serious disability due diagnosed when the application 180 days from the date of the accident, of outpatient treatment. due to illness will be paid. to illness insurance" will be paid in for a contract was made (excluding with the number of days for out-patient However, there will be a limit of 90 days accordance with that grade. A Attention! disabilities that developed after one In the event that the insured who treatment only or the total number of per instance of an accident for the same year passed after a new contract days for hospitalization and out-patient already had a disability at the time reason. application) treatment combined being five days or • The number of days of outpatient of the contract has incurred an Disabilities resulting from the deliberaggravated disability in the same more, accident out-patient treatment treatment will be up to the time when ate actions of the policyholder. place during the period of mutual insurance will be paid for treatment recovery has been made to the extent The insured's deliberate intention, insurance, payment will be made starting within 360 days from the date that there is no hindrance to ordinary gross negligence, criminal action, after subtracting a prescribed of the accident, and from the first day of daily life or work. Internal fixation or external skeletal suicide, or personal altercation. Accident amount from the disability cover-Illness • Even if outpatient treatment is treatment. fixation due to surgery. **Out-patient** A Attention! conducted multiple times on the When a fixation device is attached to **Disability coverage** Excluding days of hospitalization or same day, the number of days of only the third, fourth, or fifth finger of coverage 契約のお申込み日の翌日以降に発病し 短期生命共済事業規約に定める別表第 ●共済期間外に生じた病気重度後遺障 days of out-patient treatment, two outpatient treatment will be one day. the hand 病気 1「後遺障害等級別支払割合表」の1級 た病気を原因として共済期間中に後遺 days of treatment using a surgical The number of days of fixation calcula-When a fixation device is attached to 障害が生じた場合、病気重度後遺障害 から3級の後遺障害が生じた場合は、その ●契約のお申込み時に発病していた病 事故 appliance will be calculated as one tion will be included in the 90-day only a toe, the nose, or a tooth. 後遺障害保障 気、告知を行っていた病気による後遺 保障共済金を支払います。 等級に応じて「病気重度後遺障害保障 通院保障 day of out-patient treatment. limit. 共済金額 | の100%から90%を支払いま 障害(新規契約申込み後1年を経過し ▲ご注意 Out-patient treatment for treatment ●ご契約時にすでに後遺障害の状態に たものを除く)。 by a qualified judo bonesetter will あった被共済者が、共済期間中に同 ●契約者の故意 be allowed, limited to dislocations, 一部位に加重して障害を負った場合は、 ●被共済者の故意、重大な過失、犯罪 fractures, bruises, and sprains. 行為、自殺行為、私闘。 所定の金額を後遺障害保障共済金よ Outpatient treatment for procedures り差し引いて支払います。 by someone, such as an acupuncturist will be allowed, limited to cases in which a physician has given instruc-

Main cases in which Mutual

Insurance cannot be paid

accident (*1) that occurred outside the

deliberate actions of the policyholder.

gross negligence, criminal action,

without a license or without qualifica-

tions, while under the influence of

alcohol or drugs, or due to violation of

speed limits, ignoring traffic lights, or

entering a blocked railroad crossing

medical objective findings, such

as cervical syndrome (so-called "whip-

lash"), lower-back pain, or backaches

under health insurance or medical

は薬物依存等による運転、最高速度

違反、信号無視、遮断中踏切内進入

たは腰痛、背痛等で医学的他覚所見

"Main cases in which Mutual Insurance

cannot be paid" for hospitalization

be paid for use of surgical appliances

in outpatient treatment during a

hospitalization period, or on a date

of hospitalization or outpatient

treatment. In addition, accident

outpatient insurance cannot be paid

for the following types of surgical

expenses.

1)による入院。

行為、自殺行為、私闘。

due to accident injury.

により生じたもの。

のないもの

appliances.

い入院。

suicide, or personal altercation.

period of mutual insurance.

	Cases in which Mutual Insurance will be paid 共済金をお支払いする場合	Mutual Insurance payment お支払いする共済金	Main cases in which Mutual Insurance cannot be paid 共済金をお支払いできない主な場合		Cases in which Mutual Insurance will be paid 共済金をお支払いする場合	Mutual Insurance payment お支払いする共済金	Main cases in which Mutual Insurance cannot be paid 共済金をお支払いできない主な場合
Accident Out-patient coverage 事故 通院保障	共済期間中に発生した不慮の事故(*1)を直接の原因としてケガをし、事故の日から180日以内に入院または通院を開始され、通院のみの日数が5日以上になった場合は、事故の日から360日以内の通院について、1日目から事故通院保障共済金を支払います。 ▲ご注意 ●固定具を用いる治療は、入院日および通院日を除く固定日数2日を通院1日と算定します。 ●脱臼、骨折、打撲、捻挫に限り、柔道整復師の施術を通院と認めます。 ●医師の指示がある場合に限り、鍼灸師等の施術を通院と認めます。	事故通院保障共済金額に通院日数を乗じて事故通院保障共済金を支払います。ただし、同一事由かつ1回の事故について90日を限度とします。 ●通院日数は、平常の生活または業務に支障がない程度に治ったときまでとします。 ●同一日に複数回の通院があっても通院日数は1日です。 ●限度日数90日には固定算定日数を含みます。	 ●前項の事故入院保障の「共済金をお支払いできない主な場合」と同一内容です。 ●入院期間中の通院および入院、通院日の固定具の使用については、事故通院保障共済金を支払いません。また、以下に該当する固定具については、事故通院保障共済金を支払いません。 ・手術により内固定、創外固定したとき・固定具を手指のうち第Ⅲ指、第Ⅳ指または第Ⅴ指のみに装着したとき・固定具を足指、鼻、歯のみに装着したとき 		In the event of the death of the policyholder during the mutual insurance period due to an illness that developed on or after the date following the date of application for the contract, or in the event of death directly caused by an unexpected accident (*1) that occurred during the mutual insurance period, or within 360 days from the date of the accident, death insurance will be paid. Attention! In the event that disability insurance has already been paid, death insurance will be paid after subtracting the amount of the disability insurance	Death insurance will be paid. In the event of death of the policyholder during the mutual insurance period caused by something other than illness or an unexpected accident (*1) (in the case of suicide), one-half of the amount of death insurance will be paid.	 Death resulting from an illness that had already developed at the time of application for the contract or an illness that was disclosed (excluding those that developed after one year passed after a new contract application). Death resulting from the deliberate actions of the policyholder. Death resulting from the deliberate intention or gross negligence of the recipient of mutual insurance payment. Death resulting from the insured's criminal action or personal altercation.
Accident Disability coverage 事故 後遺障害保障	In the event that an injury incurred as a direct result of an unexpected accident (*1) that occurred during the mutual insurance period, where a disability has developed within 360 days after the date of the accident, accident disability insurance will be paid. Attention! In the event that treatment is necessary even when more than 360 days have passed since the date of the accident, the extent of the disability will be approved through diagnosis by a physician on the 361st day after the date of the accident, and accident disability insurance will be paid. 共済期間中に発生した不慮の事故(*1)	In the event that a disability of Grade 1 through Grade 14 of Appendix 1"Table of ratios of payments for grades of disabilities"stipulated in the short-term life mutual insurance contract has occurred, 100% to 4% of the accident disability insurance will be paid in accordance with that grade.	●Disability due to an unexpected accident (*1) that occurred outside the period of mutual insurance. ●Disability resulting from the deliberate actions of the policyholder. ●The insured's deliberate intention, gross negligence, criminal action, suicide, or personal altercation. ●Disability resulting from an injury that occurs while driving without a license or without qualifications, while under the influence of alcohol or drugs, or due to violation of speed limits, ignoring traffic lights, or entering a blocked railroad crossing.	Coverage for death of the student 本人の死亡保障	payment. 契約のお申込み日の翌日以降に発病した病気を原因として共済期間中に亡くなられた場合、または共済期間中に発生した不慮の事故(*1)を直接の原因として、共済期間中若しくは事故の日から360日以内に亡くなられた場合は、死亡保障共済金を支払います。 ▲ご注意 ●すでに後遺障害保障共済金のお支払いがされている場合は、死亡保障共済金の額を差し引いた額を死亡保障共済金の額を差し引いた額を死亡保	死亡保障共済金を支払います。 ●病気や不慮の事故(*1)以外の原因(自殺の場合)により共済期間中に亡くなられた場合、死亡保障共済金額の2分の1の金額を支払います。	●Death that occurred while driving without a license or without qualifications, while under the influence of alcohol or drugs, or due to violation of speed limits, ignoring traffic lights, or entering a blocked railroad crossing. ●契約のお申込み時に発病していた病気、告知を行っていた病気、告知を行っていた病気により亡くなられた場合(新規契約申込み後1年を経過したものを除く)。 ●契約者の故意。 ●共済金受取人の故意、重大な過失。 ●被共済者の犯罪行為、私闘。 ●無免許、無資格運転、酒気帯び若しくは薬物依存等による運転、最高速度違反、運転中の信号無視、遮断中踏切内進入により生じたもの。
	を直接の原因としてケガをし、事故の日から360日以内に後遺障害が生じた場合は、事故後遺障害保障共済金を支払います。 A ご注意 ●事故の日から360日を超えてもなお治療が必要な場合には、事故の日から361日目における医師の診断により後遺障害の程度を認定して、事故後遺障害保障共済金を支払います。	1「後遺障害等級別支払割合表」の1級から14級の後遺障害が生じた場合は、その等級に応じて「事故後遺障害保障共済金額」の100%から4%を支払います。	1)による後遺障害。 ●契約者の故意。 ●被共済者の故意、重大な過失、犯罪 行為、自殺行為、私闘。 ●無免許、無資格運転、酒気帯び若しく は薬物依存等による運転、最高速度 違反、運転中の信号無視、遮断中踏 切内進入により生じたもの。		障共済金として支払います。 In the event that a parent (excluding the parents of a spouse) or benefactor has died during the period of mutual insurance, mutual insurance will be paid for each person, according to the "Special clause for death of parent or	Mutual insurance will be paid for each relevant person, in accordance with the "Special clause for death of parent or benefactor".	 Death of a parent or benefactor outside the period of mutual insurance. Death of a parent or benefactor due to the insured's deliberate intention or gross negligence. Death of a parent or benefactor due
	In the event that, during a period of hospitalization that is subject to payment of illness hospitalization coverage, or accident hospitalization coverage, a surgery stipulated by the University Co-operatives Mutual Aid Federation in the list of surgeries was undergone for the purpose of treatment of the illness or accident that caused that hospitalization, the amount of the surgery will be covered by mutual insurance. Even in the case of surgery conducted through outpatient	Surgery insurance will be paid for one surgical procedure. In the following cases, even when multiple surgical procedures have been undergone, they will be deemed a single surgical procedure. Teven if multiple procedures are conducted, if the medical institution approves them as a single (series) procedure, it will be deemed a single procedure. Multiple procedures conducted on the same day.	 Surgeries other than those in Appendix 3 "List of surgeries" stipulated in the illness short-term life mutual insurance contract (specific examples: tests, eyesight improvement surgeries, suturing of wounds, tooth extractions and other treatment of teeth and periodontal tissue, and plate removals, etc.) Surgeries conducted during periods of hospitalization in which accident hospitalization coverage mutual insurance payment will not be paid Surgeries that are not directly for the 	Coverage for death of a parent or benefactor 父母扶養者死亡保障	シロ(配偶者の父母を除きます。)または 扶養者が共済期間中に亡くなられた場合 は、1名ごとに父母扶養者死亡特約共済 金額を支払います。	該当者1名につき父母扶養者死亡特約 共済金額を支払います。	to the deliberate intention or gross negligence of the recipient of mutual insurance payment. Death of a parent or benefactor due to criminal action by the policyholder, the insured, the recipient the mutual insurance payment, or a benefactor. 共済期間外の父母、扶養者の死亡。 供済者の故意、重大な過失。 共済金受取人の故意、重大な過失。 シ契約者、被共済者、共済金受取人、扶養者の犯罪行為。
Surgery coverage 手術保障	まない。 ボ気入院保障共済金および事故入院保障共済金のお支払いの対象となる入院期間中に、その入院の原因となった病気やケガの治療を目的として、全国大学生協共済生活協同組合連合会が「手術一覧表」に定める手術を受けた場合は、手術保障共済金額を支払います。なお、通院による手術であっても、お支払いできる場合があります。	手術1回につき、手術保障共済金額を支払います。 ②次の場合は複数の手術を受けたときでも、1回の手術とみなします。 ①複数回実施する手術を1回(一連)の手術として医療機関が算定する場合。 ②同日に複数の手術が実施された場合。	purpose of treatment of an illness or injury, even if they are surgeries that were conducted during a period of hospitalization subject to payment. Surgery performed on an actual outpatient day when accident outpatient coverage mutual insurance payment cannot be made. 病気短期生命共済事業規約に定める別表第3「手術一覧表」以外の手術(具体例:検査、視力回復術、傷口の縫合、抜歯など歯・歯周組織の処置、プレート除去等)。 事故入院保障共済金をお支払いしない入院期間中に行った手術であっても、病気やケガの治療を直接の目的としない手術。 事故通院保障共済金が支払えない実通院日に行われた手術	Coverage for death of a benefactor due to an accident 扶養者事故死亡保障	In the event that a benefactor registered in the contract (hereinafter referred to as the "benefactor") has died within 360 days of an accident and during the period of mutual insurance, as a direct result of an unexpected accident (*1) that occurred during the period of mutual insurance, mutual insurance will be paid in accordance with the "Special clause for accidental death of a benefactor due to an accident" A Attention! The following cases are not covered. Death of the benefactor due to a cause other than an unexpected accident (*). Death of the benefactor due to illness.	¥5,000,000 will be paid in a lump sum or in installments, as mutual insurance in accordance with the "Special clause for death of a benefactor due to an accident". Payment of the mutual insurance for this special clause is made to one insured, and is limited to one time throughout the mutual insurance periods of all life mutual insurance policies.	 Death of the benefactor due to an unexpected accident that occurred outside the period of mutual insurance (*1). Death of the benefactor due to the deliberate intention of the policyholder or the insured. Death of the benefactor due to the benefactor's deliberate intention, gross negligence, suicidal action, or personal altercation. Death of the benefactor due to the deliberate intention or gross negligence of the recipient the mutual insurance payment. Death of the benefactor due to criminal action by the policyholder, the insured, the recipient the mutual insurance payment, or the benefactor.

Coverage for deat of a benefactor du to an accident 扶養者事故死亡保障	e	中aid ないする場合 た扶養者(以下、扶 共済期間中に発生を直接の原因として、以内かつ共済者事故死払います。合は保障の対象とないの。因とにより扶養合。が亡くなられた場合。	万円を一括または分割して支払いま この特約での共済金のお支払いは、 力被共済者に対して、すべての生命 契約の共済期間を通じて1回限り	Main cases in which Mutual Insurance cannot be paid 共済金をお支払いできない主な場合 ● 共済期間外に発生した不慮の事故(*1)により扶養者が亡くなられた場合。 ● 契約者、被共済者の故意。 ● 扶養者の故意、重大な過失、自殺行為、私闘。 ● 共済金受取人の故意、重大な過失。 ● 契約者、被共済者、共済金受取人、扶養者の犯罪行為。	Personal liability coverage 賠償保障	Tenant liability coverage 借家人賠償 責任保障	り火災、破裂/爆発、給排水設備等からの水もれ、水ぬれ事故を起こし、借用戸室に損害を与え、貸主(大家)に対して法律上の損害賠償責任を負う場合に、借家人賠償責任保障共済金を支払います。 ● 水道管の凍結破裂による漏水等の事故は、被共済者にその責任があると認められる場合のみ、共済金を支払います。	Mutual Insurance payment お支払いする共済金 損害賠償金額を支払います。 ※1回の事故につき借家人賠償責任 保障共済金額が限度となります。 ※貸主との間に訴訟等が必要となった 場合、全国大学生協共済生活協の 組合連合会から書面により同意を得 た訴訟費用等については、上記の 損害賠償金とは別にその費用を支 払います。 ※他の共済や保険の契約がある場合、 被害額をそれらの共済等と按分した 額を支払います。	発見された借用戸室の損壊等。 ●台風、旋風、暴風、暴風雨等の風災、ひょう災、豪雪、雪崩等の雪災。 ●地震、噴火、またはこれらによる 津波。 ●借用戸室の欠陥、腐食、さび、かび、その他の自然消耗、老朽化等。 ●火災、破裂爆発(凍結による破裂を含む)、給排水設備等からの水もれ以外の原因による借用戸室の破損、汚損、毀損による損害
Coverage 保障のあらまし Personal liability coverage 麻(学) 保険	火災共済 Cas Ins 共済 ●In the insured mutua explos plumb damag rented and th to cor damag will be ●As for a to the water only ir	d's negligence during the linsurance period, a fire ion, water leakage from ing equipment, etc., or wate pe has occurred and the room has been damaged e insured is liable under law mpensate the landlord foges, tenant liability insurance.	Mutual Insurance payment お支払いする共済金 The claimed amount of compensation for damages will be paid. * The amount of tenant liability insurance will be limited to one accident in the event that litigation with the landlord has become necessare lawsuit expenses for which the written agreement of the University of the landlord has been obtained will be paseparately from the aforementione payment of damage compensation in the event that there are any oth mutual insurance or insurance contracts, damages will be paid after the set of the land of t	ate actions of the policyholder. Damage resulting from the deliberate intention, insanity, or instructions of the insured. Damage resulting from construction such as renovation, extension, or demolition. Liability weighted under any special agreement regarding compensation for damages between the insured and the landlord. Damage to the rented room that is discovered by the landlord after the rented room has been vacated.	Coverage for damage to household goods due to fire, water, wind and flood, etc. 家財の火災、水ぬれ、風水害など	Coverage for household goods 家財の保障	ing equipment or from a room occupied by another party, or wind or flood damage, during the period of mutual insurance, fire insurance will be paid. ● Fire insurance covers only household goods that are owned by the insured and are located within the rented room, or within the same building zone as the rented room. ▲ Attention! The following are not included in coverage for household goods. ① Currency, negotiable securities, savings deposit certificates, ATM cards, credit cards, etc. ② Commuter passes, airplane tickets, passports, etc. ③ Manuscripts, designs and diagrams, etc. ④ Precious metals, jewels, curious and objets d'art, etc. ⑤ Ships and automobiles (automobiles include motorcycles and automatic tricycles. ◆ Motorized bikes (*5) are included in coverage for household goods.) ⑥ Animals and plants ● 共済期間中に発生した火災、落雷、破裂/爆発、建物の外部からの人為的災害、給排水設備等や被共済者以外の者が占有する他の部屋からの漏水、放水、溢水による水ぬれ、風水害等の自然災害によって、借用戸室内に収容されている機能等を受けた場合に、火災保障共済金を支払います。 ●火災保障共済金の対象となる家財は、被共済者の借用戸室、借用戸室、借用戸室、借用戸室、借用戸室、借用戸室、借用戸室、借用戸室、	(replacement value) will be paid. * Payment will be made up to the limit of the fire mutual insurance. In addition, for items for which repair or cleaning is possible, the actual expenses will be paid. Once the Federation has accepted that the household goods are a complete loss (completely destroyed), ¥200,000 will be paid for one accident as a temporary expense payment. Expenses that are beneficial and necessary in terms of preventing the occurrence and spread of damage will be paid as damage prevention expenses. In the event that damage was due to the action of a third party and damage compensation was received, insurance will be paid after the amount of that compensation has been subtracted. [書額 (再取得価額) を支払います。 **ただし、火災保障共済金額が限度となります。 **大だし、火災保障共済金額が限度となります。 **大だし、大だし、大だし、大だし、大だし、大だし、大だし、大だし、大だし、大だし、	the insured. The deliberate intention of the party entrusted with using or caring for the household goods, or a relative of the insured. Loss in the event of a fire or wind or flood damage, or theft. Damage caused by fire, wind or flood damage occurring due to war, use of military force by a foreign country, or civil strife, etc. Damage or defacement of the rented room resulting from other than fire, explosion or rupture (including bursting as a result of freezing) or water damage from plumbing equipment, etc. Payhat、被共済者の故意、 wtill the part of the part of the rented room resulting from other than fire, explosion or rupture (including bursting as a result of freezing) or water damage from plumbing equipment, etc.

		Cases in which Mutual Insurance will be paid 共済金をお支払いする場合	Mutual Insurance payment お支払いする共済金	Main cases in which Mutual Insurance cannot be paid 共済金をお支払いできない主な場合
		●This insurance covers the loss, damage or soiling of the insured's household goods due to theft (*2) from the rented room during the period of mutual insurance. * Includes damage due to the actions of a stalker (*3). ●When bicycles (motorized bikes (*5) are not covered. In addition, when only some of the component parts of a bicycle, or parts that	The claimed amount of damages (replacement value) will be paid. * Payment will be made up to the limit of the mutual insurance for the theft of household goods. ● In the case of bicycle theft, insurance will be paid after subtracting ¥5,000 from the amount of damages (the cost of replacement). Total damages (cost of replacement) will be limited to ¥30,000. E.g.: In the event that total damages (cost of replacement) are ¥35,000, the cost of replacement will be limited to a maximum amount of ¥30,000. The insurance payment will be the amount of damages (cost of replacement) (¥30,000) minus ¥5,000 (the cost to be borne by the policyholder), = ¥25,000.	 The deliberate intention or gross negligence of the policyholder or the insured. The deliberate intention of a party entrusted with the use or management of an item covered by mutual insurance, or a relative of the insured; this excludes cases in which said person did not have the aim of having the insured obtain an insurance payment. Damage to household goods that were not kept within the rented room at the time the theft occurred. Damage to goods that are not owned by the insured. Theft in times of fire or wind or flood damage. Theft in times of an earthquake, volcanic eruption, or tsunami. Loss in times of an earthquake, volcanic eruption, or tsunami. Theft in times of war, use of military force, revolution, or civil disturbance, rioting, etc. Loss. Theft of a bicycle left in a place other than an exclusive bicycle parking place established on the site of the rented room. In the event that the stolen household goods have been recovered before the payment of insurance.
Coverage for theft 盗難保障	Coverage for the theft of household goods 盗難家財保障	●共済期間中に発生した盗難事故(* 2)により、情用戸室取、き損が盗取、き損共済を含いて盗難を支払います。 ※ストーカー行為による損害(*3)を書きないます。 ●借用の駐・金を支払います。 ●借用の駐・金をでの数地内に併発錠所は一個では、一個では、一個では、一個です。をは、そのの数では、そのでは、そのでは、そのでは、そのでは、そのでは、そのでは、そのでは、その	損害額 (再取得価額) を支払います。。 ※ただし、盗難家財保障共済金額を ●自転車工業難損害については、損害を のをとします。額に有価額を支払い額に対してでは、損害を します。ののでは、対害を します。ののでは、対害を します。ののでは、対害を します。ののでは、対策を ののでは、対策を ののでは、対策	 契約者、は被共済者の故意、 ●共済者がいかの使用または被表のないのでは、 ●共済者がいかのでは、 会をを表しいないが、 会をを持っていいが、 ●を変しいないが、 会をを持っていいが、 ●を変しいないが、 会をを持っていいが、 ●を変しいないが、 ●を変しいないが、 ●を変しいないが、 ●を変しいないが、 ●を変しいないが、 ●を変しいないが、 ●を変しいないが、 ●を変しいでは、 ●を変しいでは、 ●を変しいが、 ●を変しいが、 ●を変しますが、 ●を変しますが、 ●の変とのできるが、 ●の変とのできるが、 ●のの変には、 ●のの変には、 ●の変には、 ●を変には、 ●を変には、<

		Cases in which Mutual Insurance will be paid 共済金をお支払いする場合	Mutual Insurance payment お支払いする共済金	Main cases in which Mutual Insurance cannot be paid 共済金をお支払いできない主な場合
	Coverage for stolen cash 盗難現金保障	●Stolen cash insurance will be paid for damages in the event that currency or savings deposit certificates owned by the insured that were kept inside the rented room are stolen during the mutual insurance period (*2). * Includes damage due to the actions of a stalker (*3). Attention! ●It is necessary to submit a notification of theft to the police station that has jurisdiction. ●Theft of savings deposit certificates is limited to cases in which cash can be withdrawn from a savings account. ◆It is necessary to submit a notification of theft to the financial institution that holds the savings. ●共済期間中に発生した盗難事故(*	,	●See "Main cases in which Mutual Insurance cannot be paid" in the Coverage for the theft of household goods section (excluding coverage for bicycle theft). ●In the event that the stolen cash has been recovered before the payment of insurance.
Coverage for		2)により、借用戸室の中の被共済者が所有する通貨または預貯金証書が盗取された場合の損害について盗難現金保障共済金を支払います。 ※ストーカー行為による損害(*3)を含みます。 ▲ご注意 ●所轄警察署への盗難の届出が必要です。 ●預貯金証書の盗難は、預貯金口座から現金が引き出された場合に限ります。 ◆預貯金先への届出が必要です。	※ただし、盗難現金保障共済金額を 限度とします。	いできない主な場合」と同一内容です。 ※「自転車の盗難」は除く ●盗取された現金が共済金を支払う前に回収されたとき
theft 盗難保障	Coverage for the cost of repair to the rented room in the event of burglary	 ●In the event of breakage, defacement or damage to the rented room due to burglary (*2) that occurred during the period of mutual insurance, where the landlord has asked you to pay damages, as per the terms of the lease contract, and you are required to make repairs at your own expense, coverage for the cost of repair to the rented room in the event of burglary will be paid. * Includes damage due to the actions of a stalker (*3). Attention! ● It is necessary to submit a notification of theft to the police station that has jurisdiction. ● Breakage, defacement, or damage to the rented room due to causes other than burglary (*2) are not covered. 	The claimed amount of damages will be paid. * Payment will be made up to the limit of the mutual insurance for the cost of repair to the rented room in the event of burglary	rented room.
	盗難借用戸室 修理費用保障	●共済期間中に発生した盗難事故(*2)により、借用戸室が破損、汚損、き損し、賃貸借契約にもとづいて賃貸住 契約にもとづいて賃費用で修理する場合、その修理費用について盗難借用戸室修理費用保障共済金を支払います。 ※ストーカー行為による損害(*3)を含みます。 ▲ご注意 ●所轄警察署への盗難の届出が必要です。 。盗難事故(*2)以外の原因による借用戸室の破損、汚損またはき損による損害は保障対象外です。		●借用戸室以外の修理費用。 ●火災等、風水害等による損害の修理費用。 ●地震、噴火、津波による損害の修理費用。 ●戦争、武力の行使、革命、内乱等の事変、暴動、騒じょう等による損害の修理費用。 ●貸主に借用戸室を引き渡した後に発見された借用戸室の損壊等の修理費用。 ●借用戸室の欠陥、腐食、さび、かび、その他の自然の消耗等。

^{*}Limited to new student subscribers (including transfer and graduate school students), during the period from the first day of the month prior to the month of admission, or from the day after the application for new subscription is accepted, whichever is the later, until the day before the policy becomes effective, incidents that would normally be covered by Mutual Insurance for Fire will be treated as having occurred within the period of mutual insurance, and the appropriate insurance and expenses will be paid. In addition, there is also provision to cover liability for damages to other persons that may occur during student life, such as water leaking from the rented room and flooding downstairs premises. (For details, see Student Comprehensive Mutual Insurance website at the University Co-op.)

※新入生(編入学・院入学を含む)の新規契約者に限り、入学月の前月の1日又は新規契約の申込みを承諾した日の翌日のいずれか遅い日から発効日の前日までの期間に火災共済の保障の対象となる事故が発生した場合には、共済期間中の事由とみなし、該当する共済金、費用を支払います。また、その期間における階下への水もれなど、学生生活における、他人に対する賠償事故への備えもございます。(詳しくは、「大学生協の学生総合共済ホームページ」をご覧ください。)



- (*1): "Unexpected accident" refers to an accident due to a sudden and incidental cause, or an infectious disease as stipulated in Article 6, Paragraphs 2, 3 and 4 of the "Act on Prevention of Infectious Diseases and the Medical Care of Infectious Patients."
- (*2): "Theft" or "Burglary" refers to acts of robbery or theft, or attempted robbery or theft.
- (*3): "Actions of a stalker" refers to the loss or damage to property (including cash) owned by the insured and kept inside the rented room, as well as damage due to breakage, defacement, or damage of the rented room, due to actions stipulated in the "Law on Proscribing Stalking Behavior and Assisting Victims" and is included in "Theft".
- (*4): "Exclusive bicycle parking place" refers to a place that has been established within the site of the building that contains the rented room and that the landlord of the rented room manages and has approved for bicycle parking by the resident.
- (*5): "Motorized bike" refers to a two-wheeled vehicle with an engine displacement of 125cc or less, or a vehicle with three wheels or more and an engine displacement of 50cc or less, as stipulated in the "Road Vehicles Act Enforcement Regulations".
- * For explanations of "policyholder", "insured" and "benefactor" please refer to "Explanation of Important Matters in the Student Comprehensive Mutual Insurance".
- (*1)「不慮の事故」とは、急激かつ偶然な外因による事故、および「感染症の予防及び感染症の患者に対する医療に関する 法律」第6条第2項、第3項および第4項に定める感染症をいいます。
- (*2) 「盗難事故」とは強盗もしくは窃盗または、それらの未遂をいいます。
- (*3) 「ストーカー行為による損害」とは、「ストーカー行為等の規制等に関する法律」に定める行為等により、借用戸室内の被共済者が所有する財物(現金を含む)の損害、および借用戸室の破損、汚損、またはき損による損害をいい、「盗難事故」に含めます。
- (*4)「専用の駐輪場所」とは、借用戸室がある建物の敷地内に併設され、借用戸室の貸主が設置、管理し、居住者の駐輪を認めた場所のことをいいます。
- (*5)「原動機付自転車」とは、「道路運送車両法施行規則」に定める排気量125cc以下の二輪車および50cc以下の三輪以上の車両とします。 ※「契約者」、「被共済者」、「扶養者」の解説は、「学生総合共済の重要事項説明書」をご参照ください。

Explanation of Important Matters

重要事項説明書

Explanation

用語の解説

Student comprehensive mutual insurance (new policies)

学生総合共済(新規契約用)

Concerning your policy, this Explanation of Important Matters covers "Particularly Important Matters" in the "Policy Overview" section, and "Matters that Require Particular Caution" for the policyholder in the "Information Requiring Attention" section. Please be sure to read these before concluding your policy. If anything is unclear, please enquire at the mutual insurance desk of the University Co-op, or the consultation desk (Mutual Insurance and Insurance support telephone number) of the University Co-operatives Mutual Aid Federation (abbreviation: UCMAF).

重要事項説明書はご契約にあたり「特に重要なことがら」を「契約概要」に、ご契約者にとって「特に注意を要することがら」を「注意喚起情報」に記載していますので、ご契約の前に必ずお読みください。 ご不明な点がございましたら、大学生協の共済窓口または全国大学生協共済生活協同組合連合会【略称:大学生協共済連】の相談窓口:共済・保険サポートダイヤルまでお問い合わせください。

I Policy Overview (Particularly Important Matters) 契約概要 (特に重要なことがら)

1. How student comprehensive mutual insurance works

[Life Mutual Insurance]

This is life mutual insurance that combines a basic contract that covers the hospitalization, surgery, disability, or death due to illness or accident, or outpatient treatment due to an accident for the person subject to coverage (hereinafter referred to as the "insured"), and a special clause that covers the death of a parent or benefactor of the insured and the accidental death of a benefactor of the insured.

[Mutual Insurance for Fire]

● This is Mutual Insurance for Fire that combines fire coverage for damage to household goods that are owned by the insured and are kept inside the rented room due to fire, lightning strike, rupture or explosion, water damage, or wind or flood damage, with theft coverage for damage due to theft, and tenant liability coverage for incidents where the insured's negligence causes a fire, explosion, water leaks from plumbing equipment, or water leaks, resulting in damage to the rented room, with the insured bearing a legal liability to compensate the landlord.

1. 学生総合共済のしくみ

【生命共済】

- ●保障対象者(以下「被共済者」といいます。)の病気や事故による入院・手術・後遺障害・死亡および事故通院を保障する基本契約と、被共済者の父母または扶養者の死亡ならびに被共済者の扶養者の事故死亡を保障する特約を組み合わせた生命共済です。
- ●借用戸室内における被共済者が所有する家財の火災・落雷・破裂/爆発・水ぬれ・風水害等による損害を保障する火災保障と、盗難による損害を保障する盗難保障、被共済者の過失によって火災・破裂/爆発・給排水設備等からの水もれ・水ぬれ事故を起こし借用戸室に損害を与え、貸主に対して法律上の賠償責任を負うとき保障する借家人賠償責任保障を組み合わせた火災共済です。

2. The mutual insurance period

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- ●The period of mutual insurance will be the one-year period that begins on the date that the policy becomes valid.
- The period of mutual insurance for a continued contract will be the one-year period that begins at midnight on the day that the currently purchased mutual insurance contract expires.
- The period of mutual insurance for a newly enrolled student will be the one-year period beginning on the date that corresponds to ①, ②, or ③ of "4. Contract establishment date and effective date" of "II. Information Requiring Attention", below.

2 共済期間

【生命共済、火災共済共通】

- ●共済期間は効力の発生する日から1年間です。
- ●継続する契約の共済期間は、現在ご加入の共済契約の満了日の翌日午前0時から1年間です。
- ●新入生の共済期間は、後記II.注意喚起情報「4.契約の成立日と効力の発生日について」の①、②、③のいずれかに該当する日から1年間です。

3. Automatic renewal

- The period of mutual insurance for this contract is one year, but as long as the policyholder does not apply to discontinue the contract, it will be assumed that every year there has been an application to continue the policy with the same content as the contract is due to expire. The premiums for the continued contract will be transferred from the account that the policyholder has stated in the form to request transfer from their savings account, and coverage will continue until the contract expiration date in the scheduled year of graduation. In the event that the system has been revised, the "with the same content as the contract is due to expire" section above will read "with the revised content".
- This continuation of a contract through "considered application" and "account transfer of premiums" is called automatic continuation.

3 白動綵絲

- ●この契約の共済期間は1年間ですが、契約者が契約の継続停止を申し出ない限り、「満了する契約」と同一内容の継続契約の申込みが毎年あったとみなし、契約者が預金口座振替依頼書に記載した金融機関口座から継続契約の掛金を振替えて、卒業予定年の契約満了日まで保障を継続します。制度改定があった場合は、上記『「満了する契約」と同一内容の』の部分を、『「改定後の制度内容」での』と読み替えます。
- ●この「みなし申込」と「掛金の口座振替」により契約を継続することを自動継続と呼びます。

4. Method of payment of mutual insurance premiums

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- Mutual insurance premiums will be paid once a year for a one-year period of mutual insurance.
- For the mutual insurance premium for the first year (including matriculation), please make payment according to the method designated by the co-operative of the university in which you are enrolled.
- The mutual insurance premiums from the second year up to the scheduled year of graduation will be paid by account transfer from the financial institution designated in advance by the policyholder.

4. 共済掛金の支払い方法

【生命共済、火災共済共通】

- ●共済掛金は1年間の共済期間に対し年1回払いです。
- ●初年度(入学時を含む)の共済掛金は、入学する大学の生協が指定する方法でお支払いください。
- ●2年目から卒業予定年までの共済掛金は、あらかじめ契約者が指定した金融機関からの口座振替でのお支払いです。

5. Policyholder (refers to the person who applies to join mutual insurance)

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

The person who applies to purchase mutual insurance (policyholder) shall be a union member of the University Co-op which is a member of the UCMAF, or a person who belongs to the same household as a union member.

5. 契約者(共済に加入の申込みをする人をいいます。)

【生命共済、火災共済共通】

●共済に加入の申込みをする人(契約者)は、大学生協共済連の会員である大学生協の組合員、または組合員と同一の世帯に属する人です。

6. Insured (refers to the person who will be subject to coverage by mutual insurance)

- This is a student, as stipulated in the details of Life Mutual Insurance and Mutual Insurance for Fire, who falls under any one of the categories below, and who is the one person registered in the application.
- ①The policyholder ②The spouse of the policyholder ③A relative within two degrees, other than the persons of ① or ② above, who shares a livelihood with the policyholder ④A relative within two degrees of the spouse of the policyholder, who shares a livelihood with the spouse of the policyholder.

6.被共済者(共済の保障対象になる人をいいます。)

- ●生命共済・火災共済の細則に定める学生で、次の各号のいずれかに該当する人、申込書で登録した方1名です。
- ①契約者 ②契約者の配偶者 ③契約者と生計を共にする前記①②以外の2親等以内の親族 ④契約者の配偶者と生計を共にする契約者の配偶者の2親等以内の親族

7. Benefactor (requirements for persons registered as a "benefactor" in the policy application)

OIT is a requirement that a benefactor bears all or the major portion of the academic fees and living expenses of the insured for Life Mutual Insurance, but it is not absolutely necessary that the person is a relative.

7. 扶養者(加入申込書に「扶養者」として登録する人の要件)

●扶養者は、生命共済の被共済者の学費および生活費を負担していることが要件ですが、必ずしも親族である必要はありません。

8. Policy restrictions and underwriting conditions

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- For one insured, it is possible to have one contract each for Life Mutual Insurance and Mutual Insurance for Fire.
- It is not possible to have a contract in a form other than the forms set by the UCMAF.

[Life Mutual Insurance]

- Contract forms: There are two types. One type is the "AF type" that combines the basic contract A type and the special clause F type. The other type is the "MF type" that combines the basic contract M type and the special clause F type.
- ${}^{\scriptstyle \bullet}$ The amounts of coverage for the insured differ for the basic contract A type and the M type.
- The special clause "F type" is a "Special clause for accidental death of the insured's benefactor".
- The "age" of the insured in this contract refers to their age on the date of the start of coverage under a new contract or a continued contract.
- The Life Mutual Insurance premium amount stated in the student comprehensive mutual insurance pamphlet is the amount for an insured who is younger than 35 years old. The Life Mutual Insurance premium amount will differ for an insured who is 35 years old or older on the date of the start of coverage under a new contract, or an insured who is 35 years old or older on the start of coverage under a continued contract for the second year or thereafter. Therefore, please first check with the mutual insurance desk of the University Co-op or the Mutual Insurance and Insurance support telephone number before taking out your policy.
- For an insured who is financially independent (a person who does not receive support) or an insured who does not have a benefactor, the contract will be the A type or the M type, which do not have the special clause F type (Special clause for accidental death of benefactor).
- Payment of mutual insurance for this special clause is made to one insured, and is limited to one time throughout the mutual insurance periods of all life mutual insurance policies. Accordingly, in the event that an insured who has received payment under this special clause elects to continue a contract or conclude a contract again, the contract will be the A type or the M type, which do not have the special clause F type (Special clause for accidental death of benefactor).

- Even in the event that you have stopped being a student union member of the University Co-op during the period of mutual insurance because of graduation or withdrawal from university, coverage can be continued until the date of expiration of the contract.
- However, if you wish to cancel the contract before it expires, please notify the mutual insurance desk of the University Co-op or the Mutual Insurance and Insurance support telephone number.

[Mutual Insurance for Fire]

- Contract form: There is only one type, the KW type.
- In this contract the "person who is the resident under the real estate lease agreement" is considered the insured. It is required that the rented room exists within
- In the event that you no longer occupy the rented room during the period of mutual insurance because of graduation or withdrawal, please notify the mutual insurance desk of the University Co-op or the Mutual Insurance and Insurance support telephone number.

- 【生命共済、火災共済共通】 ●被共済者1人につき、生命共済、火災共済にそれぞれ一つ契約できます。
- ●大学生協共済連が設定する契約の型以外の契約はできません。

- ●契約の型:基本契約A型+特約F型の組み合わせによる「AF型」と基本契約M型+特約F型の組み合わせによる「MF型」の2種類があります。 ・基本契約A型とM型では被共済者の保障金額が異なります。
- ・特約「F型」は被共済者の扶養者事故死亡に関する特約です。
- ■この契約における被共済者の「年齢」は、新規契約および継続契約の保障開始日における満年齢をいいます。
- ●学生総合共済パンフレット記載の生命共済掛金額は、35歳未満の被共済者を対象とした金額です。 新規契約の保障開始日において35歳以上の被共済者、お よび2年目以降の継続契約の保障開始日において35歳以上の被共済者は生命共済掛金額が異なりますので、大学生協の共済窓口または共済・保険サポートダ イヤルにお問い合わせのうえ、ご契約ください
- ●経済的に自立している被共済者(扶養を受けない人)、および扶養者のいない被共済者は、特約F型(扶養者事故死亡特約)を付帯しないA型またはM型の契約と
- ●扶養者事故死亡特約の共済金の支払いは、1人の被共済者に対して、すべての生命共済契約の共済期間を通じて1回限りです。したがって、この特約での支払を 受けた被共済者が、契約を継続または再契約する場合には、特約F型(扶養者事故死亡特約)を付帯しないA型またはM型での契約となります。
- ●共済期間中に卒業や退学などにより大学生協の学生組合員で無くなった場合でも、契約の満了日まで保障を続けることができます。 ただし、中途解約を希望されるときは大学生協の共済窓口または共済・保険サポートダイヤルまでお申し出ください。

【火災共済】

- ●契約の型:KW型の1種類のみです。
- ●この契約は「不動産賃貸借契約の入居者本人」を被共済者とする契約です。なお、借用戸室は日本国内に存在することを要します。
- ●共済期間中に卒業、退学などにより戸室を借用しなくなった場合、解約手続きについて大学生協の共済窓口または共済・保険サポートダイヤルまでお申し出ください。

9. Content of coverage

[Life Mutual Insurance]

Basic contract: Death coverage, disability coverage, hospitalization coverage, surgery coverage, coverage of outpatient treatment due to an accident Special clause: Special clause for death of parent or benefactor, Special clause for death of parent or benefactor

[Mutual Insurance for Fire]

Basic contract: Fire coverage, theft coverage (household goods, cash, burgled rented room repair expenses), tenant liability coverage

*If, in addition to Mutual Insurance for Fire, there are mutual insurance policies of the same type, and if the total insurance payments under each contract exceed the amount of damages claimed, there may be cases in which payment will be made after adjustment is made so that the amount does not exceed the amount

*Limited to new student subscribers (including transfer and graduate school students), during the period from the first day of the month prior to the month of admission, or from the day that the application for new subscription is accepted, whichever is the later, until the day before the policy becomes effective, incidents that would normally be covered by Mutual Insurance for Fire will be treated as having occurred within the period of mutual insurance, and the appropriate insurance and expenses will be paid.

9. 保障内容

基本契約:死亡保障、後遺障害保障、入院保障、手術保障、事故通院保障

約:父母扶養者死亡特約、扶養者事故死亡特約

基本契約:火災保障、盗難保障(家財・現金・盗難借用戸室修理費用)、借家人賠償責任保障

- ※この火災共済の他に同種の共済(保険)契約があり、それぞれの契約から支払われる共済金(保険金)の合計が損害額を超えるときは、損害額を超えないように調 整して支払われる場合があります。
- ※新入生(編入学・院入学を含む)の新規契約者に限り、入学月の前月の1日又は新規契約の申込みを承諾した日の翌日のいずれか遅い日から発効日の前日までの 期間に火災共済の保障の対象となる事故が発生した場合には、共済期間中の事由とみなし、該当する共済金、費用を支払います。

10. Maturity refunds, and rebates

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- This contract does not have maturity refunds.
- In the event that a surplus has been recorded for a particular fiscal year, and a resolution has been passed by the General Meeting of the Federation, there may be payment of rebates for contracts that are valid at the time of settlement on the last day of September. A rebate will be deferred until the termination (graduation year) of the mutual insurance contract.

10. 満期返戻金、割戻金

【生命共済、火災共済共通】

- ●この契約に満期返戻金はありません。
- ●年度の決算において剰余が生じ総会で議決された場合、9月末決算時点で有効な契約に対し割戻金を支払う場合があります。なお、割戻金は共済契約の最終終 了時(卒業年)まで据え置きいたします。

11. Recipient of mutual insurance payment

- ●The recipient of mutual insurance payment is the policyholder (the person who applies to purchase the mutual insurance).
- The recipient of mutual insurance payment when the policyholder who is the same person as the insured has died will be those listed below, ranked in order ① through ⑤. In addition, the order for items ② through ⑥ will be that described in those items. ①The spouse of the policyholder. ②A child, parent, grandchild, grandparent, or sibling of the policyholder, who was sharing a livelihood with the policyholder at the time of the policyholder's death. 3A child, parent, grandchild, grandparent, or sibling of the spouse of the policyholder who was sharing a livelihood with the policyholder at the time of their death. (4) A child, parent, grandchild, grandparent, or sibling of the policyholder who does not fall under item ②, above. ⑤A child, parent, grandchild, grandparent, or sibling of the spouse of the policyholder who does not fall under item ③, above.

11.共済金の受取人

- ●共済金の受取人は契約者(この共済に加入の申込みをする人)です。
- ●被共済者と同一人である契約者が死亡したときの共済金受取人は、下記の人で、その順位は下記の①から⑤の順序とします。さらに、②から⑤における順位はそれ

ぞれの記載順序とします。

①契約者の配偶者 ②契約者が死亡した当時、契約者と生計を共にしていた、契約者の子、父母、孫、祖父母、兄弟姉妹 ③契約者が死亡した当時、契約者と 生計を共にしていた、契約者の配偶者の子、父母、孫、祖父母、兄弟姉妹 ④上記②に該当しない契約者の子、父母、孫、祖父母、兄弟姉妹 ⑤上記③に該当し ない契約者の配偶者の子、父母、孫、祖父母、兄弟姉妹

ただし、上記にかかわらず、契約者は死亡保障共済金の受取人を事前に指定することができます。

12. Sending of mutual insurance certificate

The mutual insurance certificate (including a deduction certificate in the case of life mutual insurance) and information about continued contracts, etc., will be address of the benefactor (limited to addresses within Japan) that was given in the purchase application.

12 共済証書等の送付

●共済証書(生命共済は控除証明書を含む)や継続契約のご案内等は、加入申込書に記載した扶養者住所に送付します(日本国内に限ります)。

III Information Requiring Attention (matters that require particular caution) 注意喚起情報 (特に注意を要することがら)

1. Withdrawal of an application for a policy (cooling off)

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

• Limited to new contracts, the person applying for a contract can, within eight UCMAF business days after the date of application (the premium payment date), withdraw their application in writing. To withdraw an application, please notify the mutual insurance desk of the University Co-op or call the Mutual Insurance and Insurance support telephone number.

1. 契約の申込みの撤回(クーリングオフ)について

【生命共済、火災共済共通】

●新規契約に限り、契約申込者は、申込日(掛金支払日)から大学生協共済連の8営業日以内に、書面により申込みの撤回ができます。申込みの撤回をするときは、 大学生協の共済窓口または共済・保険サポートダイヤルまでお申し出ください。

2. Filling in the purchase application form and notification information (notification information at the time of concluding the contract)

[Life Mutual Insurance]

- The "subscription form" (including a written notification when it falls under notification matters) is an important document for concluding a contract with the UCMAF. Please enter the information factually and, if the policyholder and the insured are different persons, the policyholder should enter the insured's details personally, after having checked them carefully.
- Please be sure to reply accurately to the "Notification matters related to the state of health for Life Mutual Insurance". If the replies differ from the facts, the contract may be cancelled, or insurance payments may not be possible.
- In the event that any of the "Notification matters related to the state of health for Life Mutual Insurance" apply, the name of the illness and date of onset, or scheduled surgery date, must be notified.

Also, mutual insurance cannot be paid in the event of a "notified illness" or an "illness that was not listed in the notification, but was diagnosed as having occurred before the contract application was made".

However, there are cases where insurance payouts can be made for death, hospitalization, surgery, and disability due the illness referred to above after one year has passed since the day the first application was made (the premium payment date). For details, ask at the mutual insurance desk of the University Co-op or call the Mutual Insurance and Insurance support telephone number.

[Mutual Insurance for Fire]

• Please indicate in the "Subscription application form" whether or not you are subscribed to any similar mutual insurance or insurance policies other than this mutual insurance. If other mutual insurance or insurance policies exist, refer to "Policy Overview 9" Content of coverage".

2.加入申込書および告知事項の記入について(契約時の告知事項)

- ●「加入申込書」(告知事項に該当するときの告知書を含みます。)は大学生協共済連と契約を締結するための重要書類です。記載事項は事実を表記し、契約者と 被共済者が異なるときは被共済者の事実を充分確認のうえ、契約者自身が記入してください
- ●「生命共済健康状態に関する告知事項」には正確にお答えください。回答が事実と異なると契約が解除されたり共済金をお支払いできない場合があります。
- ●「生命共済健康状態に関する告知事項」のいずれかの事項に該当する場合は、その病名および発病日または手術予定日についての告知が必要となります。 なお、「告知書に記載した病気」、「告知書に記載しなかったが契約申込み前に発病していたと診断された病気」が原因での共済金は支払いません。 ただし、申込日(掛金支払日)から1年を経過した後の前記の病気を原因とする死亡や後遺障害、入院、手術については共済金をお支払いできる場合があります。 詳細は大学生協の共済窓口または共済・保険サポートダイヤルまでお問い合わせください。

●この共済の他に、同種の共済契約や保険契約の有無を「加入申込書」に告知してください。他の共済契約や保険契約が存在するときは、「契約概要の9.保障内 容しの項をご覧ください。

3. Changes to contract content (notification after contract is established)

• In the event that any of the following details is changed after the contract is established, please be sure to notify the mutual insurance desk of the University Co-op or call the Mutual Insurance and Insurance support telephone number

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

①Name or address of benefactor of the insured, ②name or address of policyholder, ③name or address of the insured (the insured cannot be changed), ④ account of the financial institution for transfer of mutual insurance premiums, §university or school attended by the policyholder or the insured, ®scheduled year of graduation ? "classification" of the insured.

[Mutual Insurance for Fire only]

• Report any similar mutual insurance or insurance policies other than this mutual insurance.

3. 契約内容の変更等について(契約後の通知事項)

●契約後に次の事項に変更が生じたときは、必ず大学生協の共済窓口または共済・保険サポートダイヤルに通知してください。

【生命共済、火災共済共涌】

①被共済者の扶養者の氏名、住所 ②契約者の氏名、住所 ③被共済者の氏名、住所(被共済者の変更はできません) ④共済掛金の振替金融機関口座 ⑤ 契約者または被共済者の通学する大学、学校 ⑥卒業予定年 ⑦被共済者の「区分」 【火災共済のみ】

●この共済の他に同種の共済や保険の契約を締結するとき

4. Contract establishment date and effective date

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- •When the UCMAF accepts the contract application, the application is considered to have been established on that date.
- For the contract to become effective, both the "submission of contract application" and "payment of mutual insurance premium" are required. The mutual insurance contract will become effective from 0:00 hours on the day after the "submission of contract application" or "payment of mutual insurance premium", whichever is the later. However, in the case of a contract where the effective date is specified as later than these days, the contract shall become effective from 0:00 hours on the specified date.

- •In the case of new students, due to the relationship between the application date and the premium payment date, the effective date will be as follows.
- ① If the application date and the mutual insurance premium payment are on or before March 31, 2018,

.....from 0:00 hours on April 1, 2018

- ② If the application date is on or before March 31, 2018, but the mutual insurance premium payment date is on or after April 1, 2018,
-from 0:00 hours on the day following the mutual insurance premium payment date

 ③ If both the application date and the mutual insurance premium payment date are on or after April 1, 2018,
 -from 0:00 hours on the day after the application date or the mutual insurance premium payment date, whichever is the later.

4. 契約の成立日と効力の発生日について

【生命共済、火災共済共通】

- ●大学生協共済連が契約の申込みを承諾した場合には、契約はその申込日に成立したものとします。
- ●効力の発生には「契約申込書の提出」と「共済掛金支払」の双方が必要です。共済契約の効力は、「契約申込書提出日」または「初回掛金支払日」のいずれか遅い日の翌日午前0時に発生します。ただし、それらの日よりも遅い日を発効日として指定する契約については、その指定発効日の午前0時に効力が発生します。
- ●新入生の場合の効力発生日は、契約申込日と共済掛金支払日との関係により、次のとおりとします。
- ①契約申込日と共済掛金支払日が2018年3月31日以前の場合……2018年4月1日午前0時
- ②契約申込日は2018年3月31日以前であるが、共済掛金支払日が2018年4月1日以降の場合……共済掛金支払日の翌日午前0時
- ③契約申込日と共済掛金支払日が2018年4月1日以降の場合……契約申込日、または共済掛金支払日のいずれか遅い日の翌日午前0時

5. Grace period for payment of premiums for continuing contracts, and non-establishment of continuing contracts

*For details, refer to the UCMAF website.

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- If the mutual insurance premiums for an automatically continuing contract cannot be transferred from a deposit account due to insufficient funds, etc., there will be a three month grace period for payment of said premiums, starting from the day after the first scheduled account transfer date.
- However, if there is no payment within that period, the contract will be deemed to have terminated on its original termination date, and a continuing contract will not be established, and the insured will be "uninsured".
- If an account transfer request has not been submitted by the last day of the month prior to the account transfer month, there will be no grace period for the payment of the continuing contract premium.

5. 継続契約の掛金払込猶予期間と継続契約の不成立について

※詳しくは、大学生協共済連ホームページをご覧ください。

【生命共済、火災共済共通】

- ●自動継続する契約の共済掛金が預金口座の残高不足等で振替不能となった場合、初回口座振替日の翌日から3ヶ月間の払込猶予期間があります。
- ただし、この期間内に入金がない場合は、満了した契約の満了日を以って契約が終了し、継続契約は成立せず「保障のない状態」となります。 ●口座振替月の前月末日までに口座振替依頼書のご提出がない場合は、継続契約の掛金支払猶予期間はありません。

6. Main cases in which Mutual Insurance cannot be paid

*For details, refer to P12-20 of Student Comprehensive Mutual Insurance pamphlet, or the UCMAF website.

[Life Mutual Insurance]

①Deliberate actions (excluding suicide) of the policyholder or the insured, ②Personal altercations or criminal actions by the insured or their benefactor, ③ Conditions for which there are no medical objective findings, such as cervical syndrome (so-called "whiplash"), lower-back pain, or backaches, ④Injury resulting from driving without a license or without qualifications, while under the influence of alcohol or drugs, or due to violation of speed limits, ignoring traffic lights, or entering a blocked railroad crossing.

[Mutual Insurance for Fire]

①Deliberate actions of the policyholder or the insured, ②Earthquake, volcanic eruption, or damage from tsunami, fire, wind and water caused by these, ③Fire, wind and water damage, or theft, resulting from war or civil disturbance, etc. ④Loss, ⑤Liabilities incurred due to a separate special agreement with a landlord, ⑥Theft of household goods or cash that was not actually inside the rented room, ⑦Defect, corrosion, rust, mold or other natural wear and tear or ageing of the rented room, ⑧Liabilities for damage to the rented room that is discovered by the landlord after the rented room has been vacated.

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

• Fraudulent actions carried out at the time of concluding the contract, or when making a claim for payment.

6. 共済金をお支払いできない主な場合について

※詳しくはP12~20または大学生協共済連ホームページをご覧ください。

【生命共済】

- ①契約者、被共済者の故意によるとき(自殺は除きます。) ②被共済者、当該扶養者の私闘、犯罪行為によるとき ③頸部症候群(いわゆる「むちうち症」)、腰痛、背痛等で医学的他覚所見がないとき ④無資格、無免許、酒気帯び、薬物依存での運転や信号無視、最高速度違反、遮断中の踏切内進入によるケガ 【火災共済】
- ①契約者、被共済者の故意によるとき ②地震、噴火、これらによる津波、火災、風水害等 ③戦争、内乱等によって発生した火災、風水害、盗難 ④紛失 ⑤貸 主と特別な約定により加重された賠償責任 ⑥借用戸室内に存在しなかった家財、現金の盗難 ⑦借用戸室の欠陥、腐食、さび、かび等の自然の消耗 ⑧借用 戸室を貸主に引き渡した後に発見された借用戸室の損壊に起因する賠償責任

【生命共済、火災共済共通】

●契約締結の際または共済金請求の際に詐欺行為をした場合

7. Payment in the event that the mutual insurance amount has been increased or decreased

[Life Mutual Insurance]

•In the event that the mutual insurance amount has been increased or decreased during a period of hospitalization or out-patient treatment, for hospitalization or out-patient treatment after the contract has been changed, insurance payments will be based on either the mutual insurance amount before the change or after the change, whichever is the smaller.

7. 共済金額を増額、減額した場合のお支払いについて

【生命共済】

●入院・通院期間中に、共済金額に増減がある場合、契約変更後の入院・通院期間については、変更前の共済金額と変更後の共済金額のいずれか少ない額で支払います。

8. Division, deferment or reduction of mutual insurance payment

[Life Mutual Insurance]

• In the event of war or other states of emergency, earthquakes, tsunami, volcanic eruption or other similar natural catastrophes, it may be necessary to divide, defer or reduce mutual insurance payments, based on a decision by the General Meeting of the Federation.

8. 共済金の分割、繰り延べ、削減について

【生命共済】

●戦争その他の非常な出来事、地震、津波、噴火、その他これらに類する天災などの非常時には、総会の議決を経て共済金を分割・繰り延べて支払い、または金額を 削減する場合があります。

9. Prescription

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- Claims for mutual insurance by the policyholder, the insured or the recipient of mutual insurance payment that are not made within three years from the day following the incident shall lapse by prescription.
- •Claims by the policyholder for a return of mutual insurance premiums, or cancellation refunds, that are not made within three years from the day following the reason for the return or claim shall lapse by prescription.

9. 時効について

【生命共済、火災共済共通】

- ●契約者・被共済者・共済金受取人が共済金の請求を、支払事由の発生した翌日から3年間怠ったときは時効により消滅します。
- ●契約者が共済掛金の返還・解約返戻掛金の請求を、返還・請求事由の発生した翌日から3年間怠ったときは時効により消滅します。

10. Cancellation and cancellation refund

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

- To cancel a contract, contact the mutual insurance desk of the University Co-op or the Mutual Insurance and Insurance support telephone number, and then submit the prescribed documents. The date of cancellation shall be the date when said documents are received by UCMAF (or the mutual insurance desk of the University Co-op), or the desired date of cancellation, whichever is later.
- •When a contract is cancelled, if there is any unexpired period of mutual insurance, a cancellation refund will be paid according to a predetermined formula. However, if mutual insurance has been paid for some reason during the already expired period of mutual insurance, a cancellation refund will not be paid.

10.解約と解約返戻金について

【生命共済、火災共済共通】

- ●契約を解約するときは、大学生協の共済窓口または共済・保険サポートダイヤルへ連絡のうえ、所定の書類を提出してください。解約日は、所定の書類が大学生協 共済連(または大学生協の共済窓口)に届いた日または解約希望日のいずれか遅い日です。
- ●解約にあたって未経過共済期間がある場合は、所定の算式によって解約返戻金を支払います。ただし、既経過共済期間中に共済金の支払事由が生じた場合は 解約返戻金は支払いません。

11. Cases in which a contract may become invalid

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

①When the policyholder or the insured do not meet the qualifications or conditions of the contract. ②When the basic contract or a special clause is contracted for an amount in excess of the limit for mutual insurance, the excess portion will be invalid. ③When the consent of the insured had not been obtained at the time of application. ④When the contract was applied for without regard for the policyholder's intention.

[Life Mutual Insurance]

①When the insured has deceased prior to the effective date (the date when the insurance begins).

[Mutual Insurance for Fire]

①When there is no rental agreement for a rented room. ②When damage to the rented room and to household goods was already known by the policyholder or the insured at the time the contract was concluded.

11.契約が無効となる場合について

【生命共済、火災共済共通】

①契約者、被共済者が契約の資格・条件を充足しなかったとき ②基本契約および特約の共済金の限度額を超えて契約したとき、その最高限度を超えた部分 ③ 申込みの際、被共済者の同意を得ていなかったとき ④契約者の意思によらず契約が申込まれたとき

①被共済者が効力の発生日(保障開始日)の前日までに亡くなられていたとき

【火災共済】

①借用戸室の賃貸借契約が存在しないとき ②借用戸室や家財に損害が生じていることを、契約時点で契約者または被共済者が知っていたとき

12. Cases in which a contract may be cancelled

[Common to both Life Mutual Insurance and Mutual Insurance for Fire]

Cancellation due to violation of duty to disclose

When the policyholder or the insured, at the time of concluding the contract, either intentionally or through gross negligence, has failed to disclose matters of notification or important details related to the measurement of risk, or has entered falsehoods.

Cancellation due to serious reasons

When the policyholder, the insured, or the recipient of mutual insurance payment has ①intentionally caused or attempted to cause an incident that would result in a mutual insurance payment, ②conducted or attempted to conduct fraudulent actions with regard to a claim for mutual insurance, ③is judged by the UCMAF to have claimed a significantly excessive amount of mutual insurance payments for the insured by overlapping with other mutual insurance contracts, or similar, exceeding or deviating from the aim of the system of mutual aid, ④or where it is judged that the credibility of the UCMAF will be impaired and that it is not appropriate for the contract to continue.

*Even if the contract is cancelled after an incident has occurred, there will be no mutual insurance payment. Further, if a mutual insurance payment has already been made, a claim for return of the payment may be made.

12.契約が解除となる場合について

【生命共済、火災共済共通】

●告知義務違反による解除

契約者または被共済者が、契約締結の際に故意または重大な過失により、告知事項または危険の測定に関る重要な事実を隠したり、または事実でないことを記載した場合。

●重大事由による解除

契約者、被共済者または共済金受取人が、①故意に共済金支払事由を発生させ、または発生させようとしたとき ②共済金請求に関して詐欺行為を行い、または行おうとしたとき ③他の共済契約等との重複により、被共済者の共済金等の合計額が著しく過大となり、たすけあいの制度としての目的を超える、または逸脱すると大学生協共済連が判断したとき ④大学生協共済連の信頼を損ない、契約の存続を不適当と判断された場合。

※解除が共済金支払事由発生後であっても共済金を支払いません。また、すでに共済金を支払っていたときは、その返還を請求することができます。

13. Complaints and consultation regarding the underwriters and mutual insurance contracts

- For complaints and consultation regarding the UCMAF or mutual insurance contracts or mutual insurance payments, or for appeals, contact the consultation desk given below (0120-335-770).
- When the policyholder, the insured or the recipient of mutual insurance payment are dissatisfied with the decisions of the UCMAF regarding a contract or the payment of mutual insurance, they may lodge an appeal with the Federation's "Appeal Review Committee".

13. 元受団体ならびに共済契約に関する苦情・相談について

- ●大学生協共済連ならびに共済の契約または共済金の支払に関する苦情・相談ならびに異議申立ては下記の相談窓口(0120-335-770)でお受けいたします。
- ●契約者、被共済者または共済金受取人は、契約または共済金の支払に関して大学生協共済連の決定に不服があるときは、大学生協共済連の「異議申立てに関する審査委員会」に対して異議の申立てを行うことができます。

14. In the event of an accident or illness

In the event of an accident or illness, please get in touch with the mutual insurance desk of the University Co-op or the Mutual Insurance and Insurance support telephone number as soon as possible.

14.万一事故が発生した場合には

事故や病気が発生した場合には、すみやかに大学生協の共済窓口または共済・保険サポートダイヤルまでご通知ください。

15. Resolution of disputes by a neutral external body

• In the event that an issue with the UCMAF cannot be resolved by the means described above, you may also contact the Japan Cooperative Insurance Association's mutual insurance advice center to ask for advice, or to lodge an appeal.

Handling of personal information

[Purposes of use]

Personal information obtained by the UCMAF (hereafter, the "Federation") in the course of concluding and maintaining mutual insurance contracts, as well as making mutual insurance payments, etc., is used for the purposes of surveys and the provision of services and information related to the mutual insurance business and cooperative association work provided by the Federation and its members, the University Co-op and the UCMAF.*

In addition, for the purposes of sound mutual insurance business operation, doctors, etc., are sometimes contacted to confirm the details of notifications or mutual insurance claims.

*The UCMAF is a federation of co-operative associations to which university co-op belongs. Its formal name is University Co-operatives Mutual Aid Federation.

[Joint Usage]

Personal information that the Federation has obtained in relation to group contracts (Personal liability insurance for students, or special clause for death of parent or benefactor) is used by the Federation and its member university co-op, as well as the underwriting companies and the insurance agent, University Co-operatives Insurance Services, Inc., in the concluding and maintaining of insurance contracts, as well as the making of insurance payments, etc., the provision of services and information.

[Provision to third parties]

The Federation and its member University Co-op may provide information on the condition of subscriptions to "Student Comprehensive Mutual Insurance" and "group contracts" for which the Federation is the policyholder, as well as the condition of mutual insurance and insurance payments, to the Federation member university co-op, the UCMAF, and the university to which the insured belongs.

[Protection of personal information] Refer to individual websites.

University Co-operatives Mutual Aid Federation http://kyosai.univcoop.or.jp/

National Federation of University Co-operative Associations http://www.univcoop.or.jp/

Mitsui Sumitomo Insurance Co., Ltd. http://www.ms-ins.com/

Kyoei Fire & Marine Insurance Co., Ltd. http://www.kyoeikasai.co.jp/

Tokyo Marine & Nichido Fire Insurance Co. Ltd. http://www.tokiomarine-nichido.co.jp/

Sompo Japan Nipponkoa Insurance Inc. http://www.sjnk.co.jp/

University Co-operatives Insurance Services, Inc. http://hoken.univcoop.or.jp/

Underwriting organization: University Co-operatives Mutual Aid Federation

Help desk: University Co-op Mutual Insurance and Insurance support telephone number: 0120-335-770

Operating hours: Weekdays 9:40 to 17:30 Saturdays 9:40 to 13:00

15. 中立的な外部機関による紛争解決について

●上記による大学生協共済連との間で問題を解決できない場合は、(社)日本共済協会 共済相談所にご相談いただくか、解決の申立てを行うことができます。

個人情報の取り扱いについて

【利用目的

大学生協共済連(以降、当会と記載)が共済契約の締結・維持管理ならびに共済金支払等に際して取得した個人情報は、当会ならびに当会の会員である大学生協および全国大学生協連(※)が共済事業と生活協同組合事業に関する各種調査・サービス・イベント等の案内などをするために利用することがあります。 また、健全な共済事業運営のため、医師等に対して告知内容・共済金請求内容に関する事実確認を行うことがあります。

※全国大学生協連とは、大学生協が加盟する生活協同組合の連合会で正式名称は「全国大学生活協同組合連合会」と称します。

【共同利用】

当会が保険契約者となる団体契約(学生賠償責任保険・扶養者死亡保障保険)に関して取得した個人情報は、当会ならびに当会の会員である大学生協および 引受保険会社、および保険代理店である株式会社大学生協保険サービスにおいて、契約の締結・維持管理・保険金の支払および各種案内・サービスなどのために 利用します。

【第三者提供】

当会および当会の会員である大学生協は、当会の会員である大学生協・全国大学生協連・被共済者が所属する大学に、「学生総合共済」ならびに当会が保険契約者となる「団体契約」の加入状況および共済金・保険金の支払い状況などを提供することがあります。

【個人情報の保護】については各々のホームページをご覧ください。

全国大学生協共済生活協同組合連合会 http://kyosai.univcoop.or.jp/

全国大学生活協同組合連合会 http://www.univcoop.or.jp/

三井住友海上火災保険株式会社 http://www.ms-ins.com/

共栄火災海上保険株式会社 http://www.kyoeikasai.co.jp/

東京海上日動火災保険株式会社 http://www.tokiomarine-nichido.co.jp/

損害保険ジャパン日本興亜株式会社 http://www.sjnk.co.jp/

株式会社大学生協保険サービス http://hoken.univcoop.or.jp/

元受団体:全国大学生協共済生活協同組合連合会

ご相談窓口:大学生協共済・保険サポートダイヤル 0120-335-770

受付時間:平日9:40~17:30 土曜日9:40~13:00

Summary of the system 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: with special clause for compensation for personal liability in daily life and partially altered special clause expanded for consignment item compensation, and Premises / Product Liability Insurance

日常生活個人賠償責任補償特約および受託品補償拡大型一部変更特約付帯学生・こども総合保険、施設・生産物賠償責任保険

For an explanation of terms marked with an asterisk *, see "Explanation of terms marked with an asterisk *" on p.33–34. (Only the first instance of each term is marked with an asterisk *.)

※印を付した用語については、P33~34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 Eligibility to become an applicant or subscriber (insured person) 申込人・ご加入者 (被保険者) となれる方

Eligibility for coverage (to become an insured person) under this insurance is limited to members of those university co-operatives which belong to the University Co-operatives Mutual Aid Federation, and who will be younger than 23 years old on the expiration date of the insurance period, or who will be students of an educational institution (university or vocational school, etc.) 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.

この制度で被保険者(保障の対象者)となれる方の範囲は、全国大学生協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(大学・専門学校等)の学生(入学等手続きを終え、組合員となられた方を含みます。)に限ります。

2 Insurance period 保険期間

New students who have applied for this insurance (and paid the insurance premium) by March 31, 2018, the insurance period shall be from 0:00 hours on April 1, 2018, till 16:00 hours on the afternoon of April 1 in the scheduled year of graduation (2019, 2020, 2021, 2022, 2023 or 2024). In the event of a mid-term subscription, the insurance period shall be from 0:00 hours of the day following the day the insurance premium was paid till 16:00 hours on the afternoon of April 1 following the date of graduation.

新入学生の方が2018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、2018年4月1日午前0時からご卒業予定年(2019年、2020年、2021年、2022年、2023年、2024年)の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時からご卒業予定日の後に到来する4月1日午後4時までとなります。

3 Insurance Coverage (death due to injury) 保障内容 (ケガによる死亡)

♦Cases in which insurance will be paid

◆保険金をお支払いする場合

payr	nsurance ment の種類	Cases in which insurance 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	Amount of death insurance ^(Note) 死亡保険金額 ^(注)
Injury insurance payment	Death insurance benefit	Death due to injury caused by an accident during the insurance period and within 180 days (including the day of the accident) of the accident.	The full amount of death insurance (Note) shall be paid to the person entitled to receive such death insurance (if such person has not been designated, then to the legal heir of the insured).	¥100,000
傷害 保険金	死亡 保険金	保険期間中の事故によるケガ*のため、事故の発生からその日を含めて180日以内に死亡された場合	死亡保険金額(注)の全額を死亡保険金受取人(定めなかった場合は被保険者の法定相続人)にお支払いします。	10万円

Note: The death insurance benefit has a special provision that excludes disability insurance. Therefore, there is no payment for disability. The formal name of this death insurance amount is Death and Disability Insurance amount but, for reasons of convenience, this is a death insurance amount.

(注)この死亡保険金には後遺障害保険金対象外特約がセットされるため後遺障害保険金はありません。死亡保険金額は正式には死亡・後遺障害保険金額といいますが、 この保険では便宜的に死亡保険金額としています。

◆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		Main cases in which insurance will not be paid
保険金の種類		保険金をお支払いしない主な場合
insurance ins payment be	eath issurance enefit 死亡 保険金	Olnjury* resulting from the intentional acts 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 suicide, criminal action, or personal fight. ●Injury resulting from driving an automobile* or similar without a license, without qualifications, or under the influence* of alcohol or drugs ●Injury resulting from brain disorder, illness, or insanity. ●Injury resulting from pregnancy, childbirth, premature birth or miscarriage. ●Injury resulting from a surgical procedure or other medical treatment (however, insurance will be paid if it is judged that the injury was the result of treatment* for an injury for which the underwriting insurance company should pay insurance). ● 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 made if this was caused by an injury for which the underwriting insurance company should pay insurance). ● Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause. ●Injury occurred during the course of activities described in the attached "Sporting activities, etc., not covered by insurance". ●Injury occurred during the course of sporting contests* and the like using vehicles*. Note: Bacterial food poisoning and viral food poisoning are not covered by insurance.

傷害保険金	死亡 保険金	●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*●自殺行為、犯罪行為または闘争行為によるケガ●自動車等*の無資格運転、酒気帯び運転*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●外科的手術その他の医療処置によるケガ(ただし、引受保険会社が保険金を支払うべきケガの治療*によるものである場合には、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、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、引受保険会社が保険金を支払うべきケガによって生じた場合には、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)*によって生じた肺炎●別記の「保障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
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4 Insurance Coverage (in case of accidents that need compensation) 保障内容 (賠償事故の場合)

♦Cases in which insurance will be paid

◆保険金をお支払いする場合

(受託品補償拡大型)セット

(1) Accidents caused in daily life (including regular classes(*)) (excluding (2) below)

(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	Cases in which insurance will be paid
保険金の種類	保険金をお支払いする場合
Daily life personal liability insurance ★Special clause for compensation for personal liability in daily life ☆Set of special clause relating to partial changes of special clause for compensation for personal liability in daily life (Consignment items compensation expansion)	Where the insured owes a legal liability for damages due to any of the following. ① The life or limb of another person has been injured, or their property (*1) has been damaged due to any of the following unintended accidents. a) Unintended accidents resulting from the ownership, use or management of a residence (*2). b) Unintended accidents occurring in the daily life of the insured. ② Damage, loss or theft (*4) of entrusted items (*3). (Limited to items kept inside a residence (*5), or temporarily kept outside of the residence by the student.) (*1) Including information stored on information equipments, etc. (*2) Refers to housing used as a residence by the student, and includes personal property and real estate within the site. (*3) "Entrusted items" refers to goods (*1) that the student is looking after in Japan, such as items borrowed or left by another person rented items, etc. However, items described in the attached "Main "entrusted items" not covered by insurance" are excluded. (*4) Payment of insurance for a reason listed under item ②, above, is limited to damage or loss incurred by the insured as a resu of having liability for damages to the person who has legal rights to the entrusted items (*3). (*5) Refers to housing used as a residence by the student, and includes the site. Note: The scope of the insured is as follows. a) the student b) a person with parental authority, or other statutory supervisor c) a spouse d) a relative of the student or their spouse and living with the student, their parent or spouse (blood relative within six degrees, or in-law within three degree e) an unmarried child of the student or their spouse, and not living with the student, their parent or spouse.
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(受託品補償 拡大型)セット	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 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。 ア.住宅(*2)の所有、使用または管理に起因する偶然な事故 イ.被保険者の日常生活に起因する偶然な事故 ②受託品(*3)の損壊、紛失または盗取(*4)(住宅(*5)内保管中または本人によって一時的に住宅(*5)外で管理している間に限ります。) (*1)情報機器等に記録された情報を含みます。 (*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。 (*3)「受託品」とは、本人が日本国内において他人から借りた、または預かった財物(*1)・レンタル用品等で、本人が管理するものをいいます。ただし、別記の「保障対象外となる主な「受託品」」を除きます。 (*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、受託品(*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。 (*5)本人の居住の用に供される住宅をいい、敷地を含みます。 (注)被保険者の範囲は、次のとおりです。 ア.本人、イ.親権者およびその他の法定の監督義務者、ウ.配偶者、エ.本人・親権者・配偶者と同居の本人・配偶者の親族(6条等内の血族および3親等内の姻族)、オ.本人・親権者・配偶者と別居の本人・配偶者の未婚の子
Daily life personal liability insurance (extraordinary expenses) ★ Special dause for compensation for personal liability in daily life ☆ Set of special chause relating to partial changes of special clause for compensation for personal liability in daily life	When another person's life or limb 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. ① a person who has died as a direct result of the accident. ② a person who has been hospitalized* for 20 days or longer at a hospital or clinic, as a direct result of the accident. Note: The scope of insured persons is as follows. a) the student b) a person with parental authority, or other statutory supervisor c) a spouse d) a relative of the student or their spouse and living with the student, their parent or spouse (blood relative within six degrees, or in-law within three degree
(Consignment items compensation expansion)	e) an unmarried child of the student or their spouse, and not living with the student, their parent or spouse.
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	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。 ①事故の直接の結果として死亡した場合 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 (注)被保険者の範囲は、次のとおりです。 ア.本人、イ.親権者およびその他の法定の監督義務者、ウ.配偶者、エ.本人・親権者・配偶者と同居の本人・配偶者の親族(6親等

内の血族および3親等内の姻族)、オ.本人・親権者・配偶者と別居の本人・配偶者の未婚の子

(2) Accidents that occur during regular classes, etc. (infringement of personal rights) and expenses damages (expenses for the prevention of damage in an accident involving infection)

(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 will be paid 保険金をお支払いする場合								
Personal rights infringement liability insurance ★Facility owner (manager) liability insurance / Product liability insurance + a special clause for student compensation liability	When the insured is legally liable for damages resulting from any of the inappropriate actions described below during regular classes, etc. (a) Infringement of freedom due to inappropriate detention, or defamation (b) Defamation or infringement of privacy through oral, written, graphic, imaging or other means of display. Note: The scope of the insured is limited to the subscriber.								
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	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 (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 (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 (注) 被保険者(保険契約により保障を受けられる方)の範囲:ご加入者								
Insurance for expenses for the prevention of damage in an accident involving infection ★ Facility owner (manager) liability insurance / Product liability insurance + a special clause for student compensation liability	When an accident during a regular class, etc., has caused or may have caused a third party to become infected, and the insured has paid expenses to prevent infection (expenses for the prevention or treatment of infection, having obtained the consent of the underwriting insurance company). Note: Scope of insured persons: the subscriber								
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	正課の講義等における事故により、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(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 (注)被保険者の範囲:ご加入者								

(★) 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. (Including events held by the university extra to regular classes.) 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 Teacher's License Act (Act No. 147 of 1949), Article 5-1, appendix 1 and appendix 2, or appendix 2-2.
- Special practical training: opportunities made available to students to gain experience in activities such as providing nursing care and assistance to persons with disabilities and elderly persons, 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: or volunteer activities which are equivalent to school curriculum courses or school events. However, this does not include 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。(正課の講義以外の大学が主催する行事を含みます。) ●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。

♦Insurance payment amounts

◆保険金のお支払額

Type of insurance	Payment amount
保険金の種類	保険金のお支払額
Daily life personal liability insurance ★ Special clause for compensation for personal liability in daily life ☆ Set of special clause relating to partial changes of special clause for compensation for personal liability in daily life (Consignment items compensation expansion)	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 of payment for legal damages and delay damages based on a judgement 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 equipments, etc., the limit for a single incident will be ¥5,000,000. Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc. 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. Note 4: In the event that the content of coverage 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 coverage may overlap. Please check the differences in the content of coverage, insured amounts, and whether or not subscription is necessary, before you subscribe.
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(受託品補償 拡大型)セット	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、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。 (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)保障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、保障の重複が生じることがあります。保障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。
Daily life personal liability insurance (extraordinary expenses) ★ Special clause for compensation for personal liability in daily life to partial changes of special clause for compensation for personal liability in daily life (Consignment items compensation expansion)	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 limb has harmed in one incident: In the event an incident described in ① under "Cases in which insurance will be paid": up to a limit of ¥100,000. In the event an incident described in ② under "Cases in which insurance will be paid": up to a limit of ¥20,000. Note 2: In the event that the content of coverage 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 coverage may overlap. Please check the differences in the content of coverage, insured amounts, and whether or not subscription is necessary, before you subscribe.
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 (受託品補償拡大型)セット	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。 前記「保険金をお支払いする場合」の①の場合…10万円限度 前記「保険金をお支払いする場合」の②の場合…2万円限度 (注2)保障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、保障の重複が生じることがあります。保障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。
Personal rights infringement liability insurance ★ Facility owner (manager) liability insurance / Product liability insurance + a special clause for student compensation liability	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 each insurance year (meaning from each April 1 during the insurance period to March 31 of the following year) 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.
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	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、各保険年度(保険期間中に到来する4月1日から翌年3月31日までの1年ごとのことをいいます。)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。
Insurance for expenses for the prevention of damage in an accident involving infection ★ Facility owner (manager) liability insurance / Product liability insurance + a special clause for student compensation liability	When the insured has paid expenses to prevent infection (expenses for the prevention or treatment of infection, having obtained the consent of the underwriting insurance company), that amount will be paid. Note 1: The payment amount in each insurance year (meaning from each April 1 during the insurance period to March 31 of the following year) 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.
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	被保険者が負担した感染事故損害防止費用(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、各保険年度(保険期間中に到来する4月1日から翌年3月31日までの1年ごとのことをいいます。)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。

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	Main cases in which insurance will not be paid
保険金の種類	保険金をお支払いしない主な場合
Daily life personal liability insurance compensation ★ Special clause for compensation for personal liability in daily life ☆ Set of special clause relating to partial changes of special clause for compensation for personal liability in daily life (Consignment items compensation expansion)	Damage caused by the policyholder or the insured, at their intention Liability for damages directly attributable to the performance of the insured's work (excluding part-time work and internships) (liability for damages at work) Liability for damages caused by physical disability suffered by an employee of the insured (excluding domestic servants) during the performance of their duties Liability for damages due to a stipulation concerning damage suffered by third parties Liability for damages incurred by relatives* residing with the insured Liability for damages due to breaking items borrowed or entrusted by other persons (this does not apply to Liability for damages according to ② of "Cases in which insurance will be paid") Liability for damages caused by insanity Liability for damages due to violence or assault by the insured or at the instruction of the insured Liability for damages attributable to ownership, use or management of automobiles* and other vehicles (excluding golf carts used on golf course premises), ships, aircraft, firearms, or movable property or immovable property used for the purposes of work Damage to entrusted items due to suicide, criminal acts or aggressive violence Damage to entrusted items while driving without a driving license or driving under the influence of alcohol* or narcotics Damage to entrusted items due to the exercise of public authority (seizure, confisca-

tion, destruction, etc.) Spontaneous combustion or spontaneous explosion of entrusted items Electrical or mechanical damage (failure) to entrusted items, not directly attributable to an unexpected external event Damage to entrusted items as a result of natural wear and tear, heating, rotting, rust, mold or discoloration due to the characteristics of the items, damage by vermin or insects, or other defects Damage to entrusted items as a result of rain, snow or hail entering from the roof, walls, windows or ventilation inlets or outlets etc. Liability for damages to entrusted items that is discovered after they have been returned Liability for damages to entrusted items that has rendered them unusable (loss of revenue, etc.) Liability for damages to entrusted items due to a noticeable lack of care in handling that would normally be considered necessary, or through the use of said items for other than their originally intended purpose Liability of damage due to war or other disturbances* or riots Damage resulting from earthquakes, volcanic eruption, or due to tsunami caused by these Liability for damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar Damage to entrusted items described in the attached "Main "Entrusted items" not covered by insurance"

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(受託品補償
 拡大型)セット

●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除きます。)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(家事使用人を除きます。)が業務従事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(「保険金をお支払いする場合」の②による損害賠償責任には適用しません。)●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を除きます。)、船舶、航空機、銃器、職務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●自殺行為、犯罪行為または闘争行為による受託品の損害●自動車等の無資格運転、酒気帯び運転*または麻薬等を使用しての運転中の事故による受託品の損害●公権力の行使(差し押え・没収・破壊等)による受託品の損害●受託品に生じ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受託品の電気的事故・機械的事故(故障等)による損害●自然消耗、性質による蒸れ・腐敗・さび・かび・変色、ねずみ食い、虫食い、欠陥による受託品の損害●屋根、扉、窓、通風筒等から入る雨、雪または雹(ひょう)による損壊による受託品の損害●引き渡し後に発見された受託品の損壊による損害賠償責任●受託品を使用下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受託品を使用したことに起因する損害賠償責任●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「保障対象外となる主な「受託品」」の損害

Personal rights infringement liability insurance

- ★ Facility owner (manager)
 liability insurance / Product
 liability insurance + a special
 clause for student
 compensation liability
- 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

Insurance for expenses for the prevention of damage in an accident involving infection

- Involving Infection

 ★ Facility owner (manager)

 liability insurance / Product

 liability insurance + a special

 clause for student

 compensation liability
- 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

• Liability for damages caused by the policyholder or the insured, at their intention • Liability for damages where such compensation is weighted by a stipulation concerning damage between the insured and a third party Liability for damages raised against relatives* living with the insured OLiability for damages caused by physical disability suffered by an employee of the insured during the performance of their duties @Liability for damages occurring due to war, use of military force by a foreign country, revolution, insurrection, civil strife, armed rebellion or similar events, riots, disturbances, or labor disputes ●Liability for damage resulting from natural disasters such as earthquakes, volcanic eruption, flooding or tsunami and the like 🗣 Liability for damages resulting from nuclear reaction or nuclear decay (but excluding the nuclear reaction or nuclear decay of radio isotopes (not including uranium, thorium, plutonium or compounds of these, or their inclusions) provided for medical, scientific or general industrial use)

Compensation liability attributable to criminal acts (excluding criminal negligence) carried out by the insured, or by a person other than the insured but with the understanding or consent of the insured Compensation liability arising from improper actions carried out by the insured or persons other than the insured, relating to recruitment, hiring or dismissal by the insured Compensation liability arising from improper actions carried out by the insured or persons other than the insured, where said improper action is a continuance or a repeat of a first improper action that was carried out before the start of the insurance period Ocompensation liability arising from improper actions carried out by the insured, or by persons other than the insured acting on the instructions of the insured, in the full knowledge that these actions were different from the actual facts Compensation liability arising from advertising activities, broadcasting activities or publishing activities carried out by the insured or by persons other than the insured on behalf of the insured Damage due to any of the following costs incurred in the prevention of damage in the event of an infection incident costs arising from infections that developed before the start of the insurance period - costs arising from incidents other than medical training as part of lectures, etc., of regular classes

●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●被保険者と第三者の間に損害賠償に関し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もしくは暴動または騒擾(じょう)、労働争議に起因する損害賠償責任●地震、噴火、洪水、津波等の天災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、科学的利用また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。) ●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●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●本保険者によってまたは被保険者のおめて被保険者によってまたは被保険者のおの者によってまたは被保険者のお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

There may be cases other than those described above when insurance cannot be paid. For details, refer to the common policy items, special terms and conditions, and special clauses. Also, if there is anything that is unclear to you, please consult your insurance agent, or the underwriting insurance company.

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、取扱代理店または引受保険会社までお問い合わせください。

- Sporting activities, etc., not covered by insurance mountain climbing (*), luge, bobsleigh, skeleton, aircraft (*2) operation (*3), skydiving, hang gliding, flying in ultralight aircraft, flying in gyroplanes, and other similar dangerous activities.
- Note: The following items, used in regular classes in accordance with the originally intended purposes, will be covered 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), bicycles, radio-controlled models, 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 recorder and other types of portable recording devices and their accessories, and equipment used during mountain climbing activities(*1).

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- (*1) Activities that use ice axes, crampons, ropes and hammers and other mountaineering equipment.
- (*2) Excluding gliders and airships.

(*3) Excluding operation as duties.

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

◎保障対象外となる運動等…山岳登はん(*1)、リュージュ、ボブスレー、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

◎保障対象外となる主な「受託品」…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、モーターボートおよびボートを含みます。)・航空機およびこれらの付属品、自転車・サーフボード・ウインドサーフィン・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、銃砲、刀剣、上記の「保障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

- (注)正課の講義等において、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。)、自転車、ラジコン模型、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、山岳登はん(*1)を行っている間のその運動等のための用具は保障されます。
- (*1)ピッケル、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ます。)をいいます。
- (*2)グライダーおよび飛行船を除きます。
- (*3)職務として操縦する場合を除きます。
- (*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、パラシュート型超軽量動力機(パラプレーン等をいいます。)を除きます。

5 Insurance Coverage (Condolence money expenses) 保障內容 (見舞費用)

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

◆保険金をお支払いする場合・保険金のお支払額

Type of insurance 保険金の種類	Cases in which insurance 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					
Insurance for condolence money expenses paid for injured parties ★ Special clause for compensation for condolence money expenses paid for injured parties	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. (Note 1)Limited to the amount agreed to by the underwriting insurance company. (Note 2) The scope of the insured is as follows. Note that, in the event that persons a) or c) to e) are incapable of responsibility, person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (blood relative within six degrees, spouse* or in-law within three degree) shall be the insured. a) the student b) a person with parental authority, or other statutory supervisor c) a spouse d) a relative of the student or their spouse and living with the student, their parent or spouse (blood relative within six degrees, or in-law within three degree) e) An unmarried child of the student or their spouse, and not living with the student, their parent or spouse.	Actual expenses will be paid, limited to the following amount per one victim However, the payments shall be limited to ¥1,000,000 per accident. (1) In the event that the victim dies within 180 days from the day of the acciden including that day, ¥500,000 (*1). (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). (3) In the event that the victim has been hospitalized* for treatment* for an injury a) When the period of hospitalization is 31 days or longer: ¥100,000 b) When the period of hospitalization is between 15 days and 30 days: ¥50,000 c) When the period of hospitalization is between 8 and 14 days: ¥30,000 d) When the period of hospitalization is 7 days or shorter: ¥15,000 (4) In the event that the victim received outpatient treatment* for treatment of a injury that was caused by the accident (*2) a) When the number of days of outpatient treatment is 31 or more: ¥50,000 b) When the number of days of outpatient treatment is between 15 and 30 \$\pm 30,000 c) When the number of days of outpatient treatment is between 8 and 14 \$\pm 20,000 d) When the number of days of outpatient treatment is between 8 and 14 \$\pm 20,000 c) When the number of days of outpatient treatment is between 8 and 14 \$\pm 20,000 d) When the number of days of outpatient treatment is between 8 and 14 \$\pm 20,000 d. (*1) In the event that insurance for expenses for disability condolence has already been paid, the portion already paid shall be deducted fror \$\pm 500,000, and the remainder paid. (*2) If the injured person does not receive outpatient treatment but has to continuously wear a plaster cast* or similar at the instructions of a doctor* in order to stabilize a prescribed part of the body that has been injured, such as a broken bone, dislocation, forn ligament, etc., they will be considered thave received outpatient treatment for that number of days. Not					
傷害見舞費用保険金 ★傷害見舞費用補償 特約	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。 (注2)被保険者の範囲は、次のとおりです。なお、ア.およびウ.からオ.まで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。ア.本人、イ.親権者およびその他の法定の監	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*が生じた場合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円の場合おり、15,000円の場合が実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					

督義務者、ウ.配偶者、エ.本人・親権者・配 偶者と同居の本人・配偶者の親族(6親 等内の血族および3親等内の姻族)、オ.本 人・親権者・配偶者と別居の本人・配偶者 の未婚の子

- 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、骨折、脱臼、靱(じん)帯損傷等のケガを被った所定の部位*を固定するために医師*の指示によりギプス等*を常時装着したときは、その日数について通院したものとみなします。
- (注)保障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。)が他にあると保障の重複が生じることがあります。 保障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 money expenses paid for 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 money expenses paid for 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します。

◆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 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
Insurance for condolence money expenses paid for injured parties ★Special clause for compensation for condolence money expenses paid for injured parties	Costs resulting from the intentional acts 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. ●tc.
傷害見舞費用保険金 ★傷害見舞費用補償 特約	●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●入浴中の弱水*(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生じた場合を除きます。)●原因がいかなるときでも、誤嚥(えん)*によって生じた肺炎

Explanation of terms marked with an asterisk *

• Medical objective findings" refers to abnormal findings observed through physical inspection, neurological inspection, clinical inspection or image inspection, etc. ●"Doctor" means a doctor other than the insured, if the insured happens to be a doctor. ●"Plaster cast or similar" refers to plaster casts, plaster splints, plaster shells, splints and other similar items (meaning items that provide the same degree of rest as rigid corsets, external fixators, and other medical casts, but not including bust bands, soft corsets, supporters, cervical collars, cardboard splints, knee braces, etc.)

"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. O"Cervical syndrome" refers to so-called "whiplash". O"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. • "A prescribed part of the body that has been injured refers to any of the following parts of the body (not including the fingers, face, etc.). Long bones (humerus, radius, ulna, femur, tibia and fibula, and hereafter the same), as well as the three major joints of the upper and lower limbs that connect to the spine and long bones (but not including the metatarsal and metacarpal bones, or fingertips or toes beyond these). However, this is limited to cases when a fixation device, such as a plaster cast or similar including long bones is fitted. • Ribs – sternum (but not including clavicle or scapula). However, this is limited to cases where a fixation device, such as a plaster cast or similar, is fitted to the trunk. O"Disability" means a state in which the effect of treatment* cannot be expected medically, and where a symptom remaining in the victim'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 victim complains of a symptom that cannot be corroborated by medical objective findings*. • "Aspiration" means when food, vomit, saliva, etc., has mistakenly entered the trachea. \(\textit{\textit{means}}\) an automobile or a motorized bike. \(\textit{\textit{morbile}}\) "Driving under the influence of alcohol" means driving an automobile (*) while under the influence of alcohol, as stipulated in Article 65, paragraph 1 (Prohibition against Driving Under the Influence of Alcohol and Related Conduct) of the Road Traffic Law. ●"Vehicles" means automobiles*, motorboats (including jet skis), go-carts, snow mobiles and other similar vehicles. ●"Relative" means a blood relative within six degrees, a spouse* or an in-law within three degrees. O'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. O'Outpatient treatment" means visiting a hospital or clinic, or having home visits for the purpose of receiving medical treatment*. However, it does not include such visits for the purposes of receiving medicine, medical certificates, medical fixtures, etc., without any medical treatment.

"Drowning" means suffocation as a result of inhaling water. \(\begin{align*} \pm \text{"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).

Special clauses A special clause for natural disaster risk compensation has been set, so even in the case of injury* resulting from earthquake, volcanic eruption or a tsunami caused by these, injury insurance can be paid. All insurance contracts automatically have a "partial amendment special clause relating to exemption from war risk, etc., with conditions" set so, among those cases for which insurance is not paid, with regard to "war, other forms of civil strife* or riots", terrorist acts qualify for insurance payment. Terrorist acts are acts of violence perpetrated by organizations or individual, or others sympathizing with them, having political, social, religious or ideological beliefs and assertions, where those actions are related to these beliefs and assertions.

• In the Personal Liability Insurance for Students "Summary of the Coverage" and "Explanation of Important Matters", the term "coverage" is expressed as "compensation" in the terms and conditions. In this pamphlet, for reasons of convenience, the term "coverage" is used.

〈※印の用語のご説明〉

●「医学的他覚所見」とは、理学的検査、神経学的検査、臨床検査、画像検査等により認められる異常所見をいいます。●「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。●「ギプス等」とは、ギプス、ギプスシーネ、ギプスシャーレ、シーネその他これらに類するもの(硬性コルセット、創外固定器、その他医学上 ギプスと同程度の安静を保つために用いるものをいい、バストバンド、軟性コルセット、サポーター、頸(けい)椎カラー、厚紙副子、ニーブレース等は含まれません。)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。●「頸(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。●「ケ がを被った所定の部位 |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、脛骨および腓骨をいいます。以下 同様とします。)または脊柱・長管骨に接続する上肢または下肢の3大関節部分(中手骨、中足骨およびそれらより指先側は含まれません)。ただし、長管骨を含めギプ ス等※の固定具を装着した場合に限ります。・肋骨・胸骨(鎖骨、肩甲骨は含まれません。)。ただし、体幹部にギプス等の固定具を装着した場合に限ります。●「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、被害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、被害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。●「自動車等」とは、自動車または原動機付自転車をいいます。●「酒気帯び運転」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。●「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。●「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、医療器具等の受領等のための ものは含みません。●「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)にある方を

〈特約について〉○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。

・学生賠償責任保険の「制度のあらまし」「重要事項説明書」にある「保障」は、約款上の表記は「補償」です。このパンフレットでは便宜上「保障」としています。

Explanation of Important Matters 重要事項説明書

Personal Liability Insurance for Students

学生賠償責任保険

Comprehensive Insurance for Students/Children: with special clause for compensation for personal liability in daily life and partially altered special clause expanded for consignment item compensation, and Premises/Product Liability Insurance 日常生活個人賠償責任補償特約および受託品補償拡大型一部変更特約付帯学生・こども総合保険、施設・生産物賠償責任保険

Explanation of Important Matters

重要事項のご説明

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

- The "Policy Overview" section contains items that you should check when subscribing, and the "Matters that Require Particular Caution" section draws your attention to matters that may be disadvantageous to the insured, and to which you should be particularly careful. Please read these sections before making your subscription application. When you make your application, please be sure that the content of your subscription is what you really want. ●If the applicant and the insured (the person covered by the insurance) are different, the important matters described in this explanation must also be explained 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, and well as any special clauses (including special terms and conditions, and hereafter the same). If anything is unclear to you, please ask of your insurance agent, or the underwriting insurance company. ●Your insurance agent, based on an outsourcing contract with the underwriting insurance company, acts as an agent in concluding insurance policies, collecting insurance premiums, issuing insurance premium receipts, and other administrative procedures related to the policy. Therefore, when you apply to your insurance agent and effectively establish a contract with them, that is the same as having a contract directly with the underwriting insurance company.
- ●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。お申込みいただく際には、ご加入の内容がお客さまのご意向に沿っていることをご確認ください。●申込人と被保険者(保障の対象者)が異なる場合には、この書面に記載の事項につき、被保険者の方にも必ずご説明ください。●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、取扱代理店または引受保険会社までお問い合わせください。●取扱代理店は、引受保険会社との委託契約に基づき、保険契約の締結・保険料の領収・保険料領収証の交付・契約の管理業務等の代理業務を行っております。したがって、取扱代理店にお申込みいただき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。

[Policy Overview]

【契約概要のご説明】

1 Structure of the product and its underwriting terms and conditions 商品の仕組みおよび引受条件等

- This insurance is a group contract under which the University Co-operatives Mutual Aid Federation (hereinafter referred to as the "UCMAF") is the policyholder.
- ●この保険は全国大学生協共済生活協同組合連合会(以下「大学生協共済連」)が保険契約者となる団体契約です。

(1) Structure of the product

This insurance will pay out in cases where the insured (the person covered by the insurance) has died from an injury resulting from an accident, or when the insured has had to bear a legal liability for damages. The scope of persons who can subscribe as insured persons, and persons who can be insured, are as follows.

(1) 商品の仕組み

この保険は、被保険者(保障の対象者)が事故によるケガで亡くなら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。

subscribe as	The scheme is limited to persons who are members of those university co-operatives which belong to the University Co-operatives Mutual Aid Federation, and who will be younger 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.(*) 全国大学生協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次の学校の学生(入学等手続きを終え、組合員となられた方を含みます。)に限ります。(*)					
ns, as stipulat- ducation Act	① Universities ② Graduate schools ③ Junior colleges ④ High schools ⑤ Technical colleges ⑥ High school departments of special needs schools ⑦ Vocational schools (specialist courses, higher education courses, general courses) ⑧ Other types of schools 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.					
育法	①大学②大学院③短期大学④高等学校⑤高等専門学校⑥特別支援学校の高等部⑦専修学校(専門課程、高等課程、一般課程)⑧各種学校ただし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。					
Other than those sted below 下記以外	The person named as the insured on the application form (the student) 加入申込書の被保険者氏名の欄に記載の方(本人)					
ompensation ability insurance with special clause or compensation or personal ability in daily life) ef情責任保険金 日常生活個人 ef情責任補價	① the student, ② a person with parental authority, or other statutory supervisor, ③ a spouse, ④ a relative of the student or their spouse living with the student, their parent or spouse (blood relative within six degrees, or in-law within three degrees), ⑤ an unmarried child of the student or their spouse, and not living with the student, their parent or spouse. Note: The difference between living together and not living together, and the nature of the relationship, refer to the actual situation at the time an incident that is the cause of damages occurs. Even if persons are described as living together on their certificate of residence, if they are in fact not living together, for the purposes of this document, they will not be judged as living together. ①本人、②親権者およびその他の法定の監督義務者、③配偶者、④本人・親権者・配偶者と同居の本人・配偶者の親族(6親等内の血族および3親等内の姻族)、⑤本人・親権者・配偶者と別居の本人・配偶者の未婚の子。 (注)同居・別居の別および続柄は、損害の原因となった事故発生時におけるものをいいます。住民票上は同居となっていても実態が別居の場合は、ここでいう同居には該当しません。					
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- (*)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. Referring to persons who have completed admission procedures and presented all 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.
- (*)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に在籍する学生・生徒の方は対象となりません。 2.入学手続きを終えた方とは、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。

(2) Contents of coverage

Cases in which insurance will be paid are as described in this pamphlet.

The details are given in 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 will not be paid (main exemptions)
 Refer to the pamphlet. Details are given in the item "Main cases in which insurance will not be paid" in the common policy terms and conditions and special clause etc.

(2)保障内容

保険金をお支払いする場合はパンフレットのとおりです。

詳細は普通保険約款・特約等に基づきます。

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・特約等の「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 clause etc.

(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・特約等に基づきます。

(4) Insurance period

The period of this insurance is between one and six years. To check the period of the insurance you will actually subscribe to, refer to the insurance period column in the application form.

4)保険期間

この保険の保険期間は、1~6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、加入申込書の保険期間欄にてご確認ください。

(5) Underwriting terms and conditions

- 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) Matters requiring attention after your subscription (obligation to notify, etc.)" "Occupations within the scope of underwriting for your insurance" and "Occupations outside the scope of underwriting for your insurance".
- With regard to the payment amounts of your insurance (including payment limits, and hereafter the same), please note the following. With regard to the actual

payment amounts of your insurance, please check the insurance payment columns in the pamphlet, as well as the subscription application form and the common policy terms and conditions and special clauses, etc.

•Please choose a level of insurance payment that is appropriate to the age and annual salary of the insured (the person covered by the insurance). Please understand that there may be cases where the insurance amount or subscription terms and conditions etc, cannot be accepted.

(5)引受条件

- ●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)ご加入後における注意事項(通知義務等)」<ご契約の引受範囲><ご契約の引受範囲><ご契約の引受範囲>をご参照ください。
- ●ご加入いただく保険金額(支払限度額を含みます。以下同様とします。)につきましては、次の点にご注意ください。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、パンフレット等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。
- ・保険金額は被保険者(保障の対象者)の方の年令・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。

2 Insurance premiums 保険料

Insurance premiums are set according to the insurance amount, the insurance period and the nature of the work, etc. For details, please enquire of your insurance agent or the underwriting insurance company. Check the pamphlet, etc., for details of the premiums to be paid for the insurance that you actually subscribe to.

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。詳細は取扱代理店または引受保険会社までお問い合わせください。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、パンフレット等にてご確認ください。

3 Insurance premiums payment method 保険料の払込方法

Please refer to the pamphlet. The total premium is to be paid in a single sum simultaneously with your subscription. With regard to the method of payment, please pay in accordance with the procedures of your cooperative association.

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 – Policyholder's dividends 満期返れい金・契約者配当金

This insurance does not pay any maturity refund or policyholder's dividends.

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 解約返れい金の有無

If your policy is cancelled, 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. For details, refer to "Information Requiring Attention," 7 Cancellation and cancellation refunds".

ご契約の解約に際しては、ご契約時の条件により、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いたします。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ご請求をさせていただく場合があります。【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】

Withdrawal of an application for a policy (cooling off) ご契約申込みの撤回等 (クーリングオフ)

This insurance is a group contract for which the University Co-operatives Mutual Aid Federation is the policyholder and is, therefore, not subject to a cooling off. この保険は全国大学生協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. 告知義務・通知義務等

(1) Matters requiring attention at the time of subscription

(Obligation to declare – matters requiring attention when completing the application form)

The insured (the person covered by the insurance) has an obligation to declare (obligation to declare) accurately any facts about matters for which the underwriting insurance company requires disclosure (matters to be declared), as important matters related to risks at the time of subscription, and the insurance agent has the right to receive the declaration (any matters that you declare to the insurance agent will be deemed to have been declared to the underwriting insurance company). Of the contents stated in the subscription application form, items marked with a star \bigstar , or similar, are matters to be declared (please check the matters to be declared in the subscription application form). In the event that, either intentionally or due to gross negligence, these items differ from the facts, or in the event that facts have not been entered, your subscription could be cancelled and it may not be possible to make insurance payments to you, so please be sure to check the contents that are entered in the subscription application form.

Please be very careful in declaring the following:

- ① The "professional occupation or duties" of the insured. ② Information on other insurance policies (*), etc.
- (*) This refers to other insurance policies that cover 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.
- (1) ご加入時における注意事項(告知義務-加入申込書の記入上の注意事項)

被保険者(保障の対象者)には、ご加入時に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たもの(告知事項)について事実を正確に告知いただく義務(告知義務)があり、取扱代理店には告知受領権があります(取扱代理店に対して告知いただいた事項は、引受保険会社に告知いただいたものとなります。)。加入申込書に記載された内容のうち、★印などの印がついている項目が告知事項です(告知事項の項目は加入申込書でご確認ください。)。この項目が、故意または重大な過失によって事実と異なっている場合、または事実を記入しなかった場合には、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の

で、加入申込書の記入内容を必ずご確認ください。

次の事項について十分ご注意ください。

- ①被保険者の「職業・職務」 ②他の保険契約等(*)に関する情報
- (*)同種の危険を保障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) Matters requiring attention after your subscription (obligation to notify)

In the event that, after your subscription, any of the facts listed below has occurred regarding the insured, please notify the insurance agent or the underwriting insurance company, without delay. It is important to pay close attention to this because, in the event that there is no notification, your contract could be cancelled and it may not be possible to pay insurance to you or the payments could be reduced before being paid.

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

(2)ご加入後における注意事項(通知義務等)

ご加入後、被保険者に次に掲げる事実が発生した場合には、遅滞なく取扱代理店または引受保険会社にご通知ください。ご通知がない場合、ご契約を解除し 保険金をお支払いできないことや、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。

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、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、ご契約を解約いただくか、引受保険会社からご契約を解除します。

"Occupations within the scope of underwriting for your insur- ance" <ご契約の引受範囲>	Occupations other than those listed below 下記以外の職業
"Occupations outside the scope of underwriting for your insur- ance"	Agricultural and forestry worker, fishery worker, miner or quarryman, driver (including assistant), construction worker, workers involved in the manufacture of items made from wood, bamboo, grass or vines, and persons engaged in the following "particularly hazardous occupations" (including occupations with a similar or higher degree of risk). Automobile tester (test driver), 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.
<ご契約の引受範囲外>	農林業作業者、漁業作業者、採鉱・採石作業者、自動車運転者(助手含む)、建設作業者、木・竹・草・つる製品製造作業者および以下の「特別危険な職業」(これらと同程度またはそれ以上の危険な職業を含みます。) 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 等

(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 cover the same kind of risk*, please contact your insurance agent. Also, please contact your insurance agent in the case of premises/ product liability insurance, regardless of the amounts involved.
- *"Other insurance policies that cover 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

(3) その他の注意事項

- ■同種の危険を保障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、取扱代理店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。
- (*) 「同種の危険を保障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

Recipient of insurance payment 保険金受取人	Death insurance benefit 死亡保険金	In the case of death insurance, where the person to receive the death insurance benefit has not been specifically designated, the benefit will be paid to the legal heir of the insured. Note: Where a person other than the legal heir is designated as the recipient of insurance payment, a signature or similar will be required in order to confirm the consent of the insured. In such a case, if the policyholder has concluded a contract where the policyholder and the insured are different, without the consent of the insured, the insurance contract will become invalid. In addition, in the event that there is a change of person entitled to receive death insurance benefit after the contract is concluded, a signature will be required in order to confirm the consent of the insured. *死亡保険金は、特に死亡保険金受取人を定めなかった場合には、被保険者の法定相続人にお支払いします。 (注)死亡保険金受取人を法定相続人以外の方に定める場合、被保険者の同意を確認するための署名などをいただきます。なおこの場合、保険契約者と被保険者が異なるご契約を被保険者の同意のないままにご契約されていたときは、保険契約が無効となります。また、ご契約後に死亡保険金受取人を変更する場合も、被保険者の同意を確認するための署名などをいただきます。
	Other than the above 上記以外	As stipulated in the common policy terms and conditions and special clause etc. ・普通保険約款・特約等に定めております。

- ■In the event that the address of the applicant changes following the subscription, it will be necessary to give notification to that effect, without delay. If notification is not given, it will become impossible to provide important notices and information. In addition, in the circumstances described below, it will be necessary to follow change procedures for the details of the policy, so please contact the insurance agent or the underwriting insurance company.
- Change of school type
- ■ご加入後、申込人の住所などを変更される場合は、遅滞なくご通知いただく必要があります。ご通知いただけない場合は、重要なお知らせやご案内ができないことになります。また、下記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取扱代理店または引受保険会社までご連絡ください。

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●学校の種類の変更

- 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 (*).
- ①The insured did not agree to be the insured in the injury clause of the insurance contract (*)
- ②Any 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.
- 3The policyholder or the recipient of insurance payment is a member of an organized crime group, or corresponds to an anti-social force.
- (4) The sum total of insured 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.
- (§) 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.
- ©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.
- ■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す。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場合
- 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場合
- ・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を生じさせ、または生じ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場合
- 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を生じさせた場合
- 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場合

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す。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。

■Overlap of coverage

When subscribing to any of the special clauses, etc. in the chart below, in the event that the contents of coverage also appear in another insurance contract of the same type (including special clauses that are included as a set with insurance contracts other than comprehensive insurance for students/children, and insurance contracts with parties other than the underwriting insurance company), the coverage may overlap. If coverage overlaps, there will be coverage under both insurance contracts for the incident in question, but there are cases in which insurance payment will not be made under one or other of the insurance contracts. Please check the differences in the content of coverage, insured amounts, and whether or not subscription is necessary, before you subscribe. (Note)

Note: In the case of subscription to only one contract, coverage 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).

■保障重複

次表の特約などのご加入にあたっては、保障内容が同様の保険契約(学生・こども総合保険以外の保険契約にセットされる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、保障が重複することがあります。保障が重複すると、対象となる事故について、どちらの保険契約からでも保障されますが、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ます。保障内容の差異や保険金額をご確認いただき、加入の要否をご判断いただいたうえで、ご加入ください。(注)

(注)1契約のみご加入した場合、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)により被保険者が保障の対象外となったときなどは、保障がなくなることがあります。ご注意ください。

<Main special clauses that may overlap>

<保障が重複する可能性のある主な特約等>

This insurance 今回ご加入いただく保障	Examples of possible overlap with other insurance contracts 保障の重複が生じる他の保険契約の例
Comprehensive Insurance for Students/Children Special clause for daily life personal liability compensation 学生・こども総合保険	Automobile insurance Special clause for liability in daily life 自動車保険
日常生活個人賠償責任補償特約	日常生活賠償特約

3 Start of the coverage 保障の開始時期

In the event that a newly enrolled student has applied to subscribe (and has paid the insurance premium) by March 31, 2018, coverage will begin at 0:00 hours on April 1, 2018. In the event of a mid-term subscription, the coverage will begin from 0:00 hours of the day following the day the insurance premium was paid. 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 will not be paid, even if the insurance period has begun.

新入学生の方が2018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、2018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。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 will not be paid (main exemptions) 保険金をお支払いしない主な場合 (主な免責事由) 等

(1)Main cases in which insurance will not be paid

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Please refer to the pamphlet. Details of cases where insurance will not be paid are given in the item "Main cases in which insurance will not be paid" in the common policy terms and conditions and special clause etc.

(2)Cancellation due to a significant reason

In the event of any of the following, the policy will be cancelled, and insurance may not be paid. ①Injury has been caused or an attempt made to cause an injury for the purpose of having the underwriting insurance company pay an insurance payment. ②Fraud has been committed or an attempt made to commit fraud in order to justify a claim for an insurance payment. ③The policyholder/insured has been identified as a member of an organized crime group, or as corresponding to an anti-social force. ④The sum total of insured 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. ⑤A 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.

(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・特約等の「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

次のことがあった場合は、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を生じさせ、または生じさせようとしたこと。②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を生じさせたこと。

5 Grace period for payment of premiums, etc. 保険料の払込猶予期間等の取扱い

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 may not be paid, and the policy may be cancelled.

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) 失効について (学生・こども総合保険のみ)

In the event that the insured (*) dies after the insurance has been purchased, the policy will become invalid. In the event that the contract becomes invalid due to death for a reason that does not come under cases in which death insurance will be paid, the insurance premiums for the unexpired period will be refunded.

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

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、死亡保険金をお支払いする場合に該当しない事由の死亡による失効のときは、 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 解約と解約返れい金

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

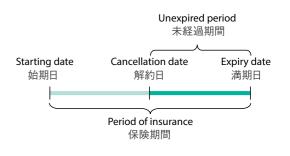
•A cancellation refund for the period from the date of cancellation until the expiration date will be paid. Note, however, that in principle the cancellation refund will be less than the amount for the unexpired period.

•Additional charges may 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. It is also possible that you may be billed for remaining premiums due, from the starting date of your policy until the cancellation date.

ご加入を中途で脱退(解約)される場合は、取扱代理店または引受保険会社に速やかにお 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。



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8 In the event of bankruptcy of the insurance company 保険会社破綻時等の取扱い

<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.

•As a mechanism to protect policyholders in the event that the underwriting insurance company goes bankrupt, there is the Non-life Insurance Policyholders Protection Corporation of Japan, of which the underwriting insurance company is a member. The insurance is protected by the Non-life Insurance Policyholders Protection Corporation of Japan and, therefore, coverage will be provided as stated below, even if the underwriting insurance company goes bankrupt.

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

<Cases in which the insurance period exceeds one year (Comprehensive Insurance for Students/Children only)>

Insurance payments and cancellation refunds will be covered up to 90%. However, if the period of insurance exceeds five years, for policies that have an interest rate that is higher than that set by the competent Cabinet Minister, the coverage may be lower than 90% by a compensation ratio. Insurance payments for accidents that occurred before the bankruptcy will be covered 100%.

<Pre><Premises/Product Liability Insurance>

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

<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。
- •引受保険会社が経営破綻に陥った場合の保険契約者保護の仕組みとして、「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おります。この保険は「損害保険契約者保護機構」の保障対象となっておりますので、引受保険会社が破綻した場合でも、次のとおり保障されます。

<保険期間が1年以内の場合>(学生・こども総合保険のみ)

保険金、解約返れい金等は80%まで保障されます。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%保障されます。

<保険期間が1年超の場合>(学生・こども総合保険のみ)

保険金、解約返れい金等は90%まで保障されます。ただし、保険期間が5年を超える場合で、主務大臣が定める率より高い予定利率を適用している保険契約については、90%より保障割合が引き下がる場合があります。なお、破綻前に発生した事故による保険金は100%保障されます。

<施設·生産物賠償責任保険>

保険金や解約返れい金は80%まで保障されます。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%保障されます。

9 The handling of personal information 個人情報の取扱いについて

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 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.

Also, personal information contained in this insurance policy may be shared with the University Co-operatives Mutual Aid Federation and its member University Co-op. Similarly, when a claim for insurance payment is made, the personal information obtained at that time by the underwriting company may be shared with the University Co-operatives Mutual Aid Federation and its member University Co-op.

However, the use of special private information (sensitive information) such as healthcare information will be limited to ensuring appropriate operation of processes and other matters that are recognized as necessary, in accordance with the Ordinance for Enforcement of the Insurance Business Act.

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 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 (http://www.ms-ins.com)

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、この保険契約に関する個人情報を全国大学生協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、同様に全国大学生協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、保健医療等の特別な非公開情報(センシティブ情報)の利用目的は、保険業法施行規則に従い、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に提供することがあります。

詳細は、三井住友海上ホームページ(http://www.ms-ins.com)をご覧ください。

For advice, complaints or queries to Mitsui Sumitomo Insurance,

"Mitsui Sumitomo Insurance Customer desk" 0120-632-277 (toll-free)

Hours: weekdays 9:00 to 20:00 Saturdays and holidays: 9:00 to 17:00

(The desk will be closed for year end and new year holidays. Calling from overseas is not available.)

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.

Sonpo ADR Centre at the General Insurance Association of Japan

0570-022-808 [Navi-dial (charged)]

Hours: weekdays 9:15 to 17:00

For details see the website of The General Insurance Association of Japan.

(http://www.sonpo.or.jp/)

三井住友海上へのご相談・苦情・お問い合わせは

「三井住友海上お客さまデスク」

0120-632-277 (無料)

受付時間 平日▶9:00~20:00 土日・祝日▶9:00~17:00

(年末・年始は休業させていただきます。) (海外からはご利用いただけません。)

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

0570-022-808 [ナビダイヤル (有料)]

受付時間 平日▶9:15~17:00

詳しくは、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。

(http://www.sonpo.or.jp/)

Other matters for attention その他ご注意いただきたいこと

< 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 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.

<Time of performance for paying insurance payments>

•Within thirty days (including the day of the submission) after you have submitted the documentation (*1) necessary for claiming an insurance payment, the underwriting insurance company will complete its confirmation (*2) the matters that are necessary in order to make the insurance payment, and will then make

the payment. (*3)

- (*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 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 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 or appraisal by a specialized organization such as a medical institution or an insurance appraiser, 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.

<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 or the underwriting insurance company.

[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, health insurance card (copy), 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 occurrence 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.
- ■The person with the right to claim damage compensation will have a preferential right (the right to receive repayment in priority over other creditors), based on the Insurance Act, with regard to the insurance payment claim rights of the insured in relation to damage compensation payments. In addition, in principle these rights to claim insurance payments cannot be transferred, pledged, or seized.

<Explanation of co-insurance>

This insurance contract is a co-insurance contract based on a special clause related to co-insurance. The underwriting insurance companies will bear liability under independent and individual insurance contracts with no joint liability, according to their respective underwriting ratios or insured amounts. 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. As soon as the respective underwriting ratios for the companies have been determined, the information will be provided.

Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter)

Kyoei Fire & Marine Insurance Co., Ltd.

<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 lives with or shares 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 or the underwriting insurance company. In addition, please be sure to explain the details to the person who will be the Proxy Claimant.

Notes ①"A spouse (*) who lives with or shares a livelihood with the insured".

- ②In 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".
- ③In 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.

- 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 benefit, disability insurance payments, hospitalization insurance payments, out-patient insurance payments and the like are properly and reliably paid out, the policies for these payments are recorded in the policy content registration system operated by the General Insurance Association of Japan
- The student liability subscriber certificate that will be sent out 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 covered by the policy 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.

<Out-of-court settlement mediation service> (Comprehensive Insurance for Students/Children only)

At the request of the insured concerning a compensated accident (excluding damage, loss, or theft of entrusted items) that has occurred in Japan, and that is subjebet to the Special clause for daily life personal liability compensation and, if the consent of the insured has been obtained, in principle the underwriting insurance company will undertake out-of-court settlement mediation on behalf of the insured. In addition, in the event that insurance is to be 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 against the underwriting insurance company.

<Main cases in which out-of-court settlement mediation cannot be undertaken>

Where the amount of legal damages payable by the insured for a single accident clearly exceeds the amount of the insurance payment stipulated in the Special clause for daily life personal liability compensation. 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 owner (manager) liability insurance – Product liability insurance

<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>

- ●引受保険会社は、保険金請求に必要な書類(*1)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(*2)を終えて保険金をお支払いします。(*3)

- (*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きます。
- (*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、損害保険鑑定人・医療機関など専門機関の診断・鑑定等の結果の照会、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・特約等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。

<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きます。ご不明な点については、取扱代理店または引受保険会社までお問い合わせください。

【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、健康保険証(写)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。
- 損害賠償請求権者は、損害賠償金にかかわる被保険者の保険金請求権について保険法に基づく先取特権(他の債権者よりも優先して弁済を受ける権利)を有します。また、原則としてこれらの保険金請求権の譲渡・質権設定・差押えはできません。

<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。引受保険会社は、それぞれの引受割合または保険金額に応じ、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、それぞれの会社の引受割合は決定しだいご案内します。

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

<代理請求人について>(学生・こども総合保険のみ)

- ●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いない場合には、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。詳細は取扱代理店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。

- ●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・こども総合保険のみ)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保障する契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。

<示談交渉サービス>(学生・こども総合保険のみ)

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(受託品の破損、紛失または盗取を除きます。)について被保険者のお申出があり、かつ被保険者の同意が得られれば、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いたします。また、日本国内において発生した賠償事故(受託品の破損、紛失または盗取を除きます。)で保険金が支払われる場合、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。 <示談交渉を行うことができない主な場合>

○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○施設所有(管理)者・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.

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。

These items to be checked will enable you to confirm that the insurance product that we have proposed includes contents that meet your demand and that all of the particularly important details for your insurance are correctly entered, so that you can use the insurance with peace of mind in the event of an accident. Please take the time to double check the answers to the following questions. If anything is unclear or if you have a question about your subscription, please ask the insurance agent (given in the pamphlet) or the underwriting insurance company.

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、再度ご確認いただき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取扱代理店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.

•Cases in which insurance will be paid (including the main policy and special clauses that are part of the package) •Insured 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。 方一、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.

Below shows the items that are needed to calculate premiums accurately and paying insurance benefit appropriately. 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.

Please check the following.

•Have the "Date of birth", "Age" and "Gender" columns of the subscription application form been filled in correctly?

In the "age" column, enter your full age at the time when the insurance period began.

Note: If the age that you have entered is different from the age calculated from your date of birth, the age calculated from your date of birth will be taken as your true age.

- •Has the "Occupation or job duties" column (including the "job type / title" column) of the subscription application form been filled in correctly? In addition, have you checked to make sure that there are no mistakes in the contents that were set out in advance?
- •Has the "Other insurance contracts" column of the subscription application form been filled in correctly?

*The subscription 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.

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。内容をよくご確認いただき、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。

皆さまがご確認ください。

- ・加入申込書の「生年月日」または「年令」欄、「性別」欄は正しくご記入いただいていますか?
- 「年令」欄は保険始期日時点での満年令をご記入ください。

*ご記入いただいた年令と生年月日から算出した年令が異なる場合には、生年月日から算出したものを年令として取り扱うことがあります。

- ・加入申込書の「職業・職務」欄(「職種級別」欄を含みます。)は正しくご記入いただいていますか?または、事前に打ち出している内容に誤りがないことをご確認 いただきましたか?
- ・加入申込書の「他の保険契約等」欄は正しくご記入されていますか?
- *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。

Queries

Insurance agent

University Co-operatives Insurance Services, Inc.

Operating hours: weekdays (Mondays to Fridays) 10:00 to 17:00 Koenji Kaikan Bldg. 1-12-4 Koenji Minami, Suginami-ku, Tokyo 166-0003

Underwriting insurance company

Student liability insurance

Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter)

3-11-1 Kandasurugadai, Chiyoda-ku, Tokyo 101-8011

お問い合わせは

取扱代理店

株式会社 大学生協保険サービス

営業時間/平日(月~金曜日)10:00~17:00 〒166-0003 東京都杉並区高円寺南1-12-4 大学生協高円寺会館

引受保険会社

学生賠償責任保険

三井住友海上火災保険株式会社(幹事)

〒101-8011 東京都千代田区神田駿河台3-11-1

| List of | | Life Mutual Insurance (NM Type) | | Life Mutual Insurance (NA Type) | | | | Personal | | |
|-----------------|--|---------------------------------|-------------------------------|--------------------------------------|-----------------------|----------------------------------|--------------------------------------|----------------------------|--------------------------|--|
| | | 生命共済(NM型) Add options 追加オプション | | 生命共済 (NA型) Add options 追加オプション | | | Mutual
Insurance for | Liability
Insurance for | | |
| | | NM Type | Add options Option 1 | 追加オフション
Option 2 | NA Type | Add options i | 旦加オフション
Option 2 | Fire | Students | Total |
| membership fees | | NM型 | Special clause for death | Special clause for death of | NA型 | Special clause for death | Special clause for death of | (KW Type)
火災共済 | 16H
学生賠償 | 合計 |
| 掛金 | ・保険料一覧表 | NO Options
オプションなし | of parent or benefactor オプション | benefactor in an accident
オプション 2 | NO Options
オプションなし | of parent or benefactor
オプション | benefactor in an accident
オプション 2 | · X X 共済
(KW型) | 責任保険 | |
| | NMT. | | 父母扶養者死亡特約 | 扶養者事故死亡特約 | | 父母扶養者死亡特約 | 扶養者事故死亡特約 | | 16H | |
| | NM Type payment
NM型選択支払 | ¥3,400
3,400円 | | | | | | ¥ 2,000
2,000円 | ¥1, 780
1,780円 | Total ¥7,180
合計7,180円 |
| | M Type NM Type + option 1 payment | 5,10013 | ¥4,000 | | | | | ¥2,000 | ¥1,780 | Total ¥7,780 |
| | M型 NM型+オプション I選択支払 | | 4,000円 | | | | | 2,000円 | 1,780円 | 合計7,780円 |
| For | MF Type NM Type + option 1 + option 2 payment MF型 NM型+オプションI+2選択支払 | | | ¥4,800
4,800円 | | | | ¥2,000
2,000円 | ¥1 ,780
1,780円 | Total ¥8,580
合計8,580円 |
| 1 year | NA Type payment | | | 4,000 | ¥11,400 | | | ¥2,000 | ¥1,780 | Total ¥15,180 |
| 年留学 | NA型選択支払 | | | | 11,400円 | | | 2,000円 | 1,780円 | 合計15,180円 |
| | A Type NA Type + option 1 payment NA型+オプション1選択支払 | | | | | ¥1 2,000
12,000円 | | ¥2,000
2,000円 | ¥1, 780
I,780円 | Total ¥15,780
合計15,780円 |
| | AF Type NA Type + option 1 + option 2 payment | | | | | 12,000 | ¥12,800 | ¥2,000 | ¥1,780 | Total ¥16,580 |
| | AF型 NA型+オプションI+2選択支払 | | | | | | 12,800円 | 2,000円 | 1,780円 | 合計16,580円 |
| | 1st year NM Type payment | ¥3,400 | | | | | | ¥2,000 | ¥3,120 | 1st year total ¥8,520 |
| | NM型選択 I 年目支払 M Type NM Type + option 1 payment | 3,400円 | ¥4,000 | | | | | 2,000円
¥2,000 | 3,120円
¥3,120 | I年目8,520円
1st year Total ¥9,120 |
| | M型 NM型+オプション I選択支払 | | 4,000円 | | | | | 2,000円 | 3,120円 | 1年目9,120円 |
| | MF Type NM Type + option 1 + option 2 payment | | | ¥4,800 | | | | ¥2,000 | ¥3,120 | 1st year Total ¥9,920 |
| | MF型 NM型+オプションI+2選択支払
2nd year NM Type payment | ¥3,400 | | 4,800円 | | | | 2,000円
¥2,000 | 3,120円 | 1年目9,920円
2 nd year Total ¥5,400 |
| | NM型選択2年目支払 | 3,400円 | | | | | | 2,000円 | | 2年目5,400円 |
| | M Type NM Type + option 1 payment | | ¥4,000 | | | | | ¥2,000 | | 2 nd year Total ¥6,000 |
| | M型 NM型+オプションI選択支払 MF Type NM Type + option 1 + option 2 payment | | 4,000円 | V4.000 | | | | 2,000円 | | 2年目6,000円 |
| For | MF型 NM型+オプションI+2選択支払 | | | ¥ 4,800
4,800円 | | | | ¥2,000
2,000円 | | 2 nd year Total ¥6,800
2年目6,800円 |
| 2 years
2年留学 | 1st year NA Type payment | | | | ¥11,400 | | | ¥2,000 | ¥3,120 | 1st year Total ¥16,520 |
| 2午田宁 | NA型選択I年目支払 | | | | 11,400円 | | | 2,000円 | 3,120円 | 年目16,520円 |
| | A Type NA Type + option 1 payment NA型+オプションI 選択支払 | | | | | ¥1 2,000
12,000円 | | ¥2,000
2,000円 | ¥3,120
3,120円 | 1st year Total ¥17,120
 年目 7,120円 |
| | AF Type NA Type + option 1 + option 2 payment | | | | | | ¥12,800 | ¥2,000 | ¥3,120 | 1st year Total ¥17,920 |
| | AF型 NA型+オプションI+2選択支払 2nd year NA Type payment | | | | V44 400 | | 12,800円 | 2,000円 | 3,120円 | 年目 7,920円 |
| | NA型選択2年目支払 | | | | ¥11,400
II,400円 | | | ¥2,000
2,000円 | | 2 [™] year Total ¥13,400
2年目 I 3,400円 |
| | A Type NA Type + option 1 payment | | | | | ¥12,000 | | ¥2,000 | | 2 nd year Total ¥14,000 |
| | A型 NA型+オプションI選択支払 | | | | | 12,000円 | V42.000 | 2,000円 | | 2年目14,000円
2 nd vear Total ¥14,800 |
| | AF Type NA Type + option 1 + option 2 payment AF型 NA型+オプションI+2選択支払 | | | | | | ¥12,800
12,800円 | ¥2,000
2,000円 | | 2年目14,800円 |
| | 1st year NM Type payment | ¥3,400 | | | | | | ¥2,000 | ¥5,800 | 1st year Total ¥11,200 |
| | NM型選択I年目支払 | 3,400円 | | | | | | 2,000円 | 5,800円 | 年目 ,200円 |
| | M Type NM Type + option 1 payment NM型+オプション I選択支払 | | ¥ 4,000
4,000円 | | | | | ¥ 2,000
2,000円 | ¥ 5,800
5,800円 | 1 [±] year Total ¥11,800
 年目 ,800円 |
| | MF Type NM Type + option 1 + option 2 payment | | 1,00013 | ¥4,800 | | | | ¥2,000 | ¥5,800 | 1st year Total ¥12,600 |
| | MF型 NM型+オプションI+2選択支払 | | | 4,800円 | | | | 2,000円 | 5,800円 | 1年目12,600円 |
| | Pay each year from 2nd to 4th NM Type payment NM型選択2~4年目各年支払 | ¥3,400
3,400円 | | | | | | ¥ 2,000
2,000円 | | Each year from 2 nd to 4 th ¥13,400
各2~4年目5,400円 |
| | M Type NM Type + option 1 payment | 3,400[] | ¥4,000 | | | | | ¥2,000 | | Each year from 2 nd to 4 th ¥6,000 |
| | M型 NM型+オプション I選択支払 | | 4,000円 | | | | | 2,000円 | | 各2~4年目6,000円 |
| For | MF Type NM Type + option 1 + option 2 payment MF型 NM型+オプションI+2選択支払 | | | ¥ 4,800
4,800円 | | | | ¥ 2,000
2,000円 | | Each year from 2 nd to 4 th ¥6,800
各2~4年目6,800円 |
| 4 years | 1st year NA Type payment | | | 4,000 | ¥11,400 | | | ¥2,000 | ¥5,800 | 1st year Total ¥19,200 |
| 4年留学 | NA型選択I年目支払 | | | | 11,400円 | | | 2,000円 | 5,800円 | 1年目19,200円 |
| | A Type NA Type + option 1 payment | | | | | ¥12,000 | | ¥2,000
2,000⊞ | ¥5,800 | 1st year Total ¥19,800
 年目 19,800円 |
| | A型 NA型+オプションI選択支払 AF Type NA Type + option 1 + option 2 payment | | | | | 12,000円 | ¥12,800 | 2,000円
¥2,000 | 5,800円
¥5,800 | 1年日19,800円
1 st year Total ¥20,600 |
| | AF型 NA型+オプションI+2選択支払 | | | | | | 12,800円 | 2,000円 | 5,800円 | I年目20,600円 |
| | Pay each year from 2nd to 4th NA Type payment | | | | ¥11,400 | | | ¥2,000 | | Each year from 2 nd to 4 th ¥13,400
各2~4年目13,400円 |
| | NA型選択2~4年目各年支払
AType NA Type + option 1 payment | | | | 11,400円 | ¥12,000 | | 2,000円
¥2,000 | | 各2~4年日13,400円
Each year from 2 nd to 4 th ¥14,000 |
| | A型 NA型+オプションI選択支払 | | | | | 12,000円 | | 2,000円 | | 各2~4年目14,000円 |
| | AF Type NA Type + option 1 + option 2 payment | | | | | | ¥12,800 | ¥2,000 | | Each year from 2 nd to 4 th ¥14,800 |
| | AF型 NA型+オプションI+2選択支払 * Life Mutual Insurance premiums are paid by subscrib | | | | | | 12,800円 | 2,000円 | | 各2~4年目14,800円 |

The importance of mutual insurance and GAKUBAI



Japan is one of the safest places to live and study, but accidents sometimes are inevitable no matter how safe a place is. In situations like that it can be very tough for foreign students who is away from friends and family and living on their own to cope. This is the reason why even as foreign students we need to take the issue of insurance serious. This was particularly important for me as I had an accident on my bicycle about 3 months after I had arrived in Japan. My bike crashed with that of a female Japanese student and although I sustained no injuries she did and her bike was also damaged. She had to be taken to the hospital. Although the crash was not the fault of either of us, I had to bear her hospital cost and the repair of her bicycle because she had gotten injured. Fortunately for me I had subscribed to the Insurance Policy of my University COOP and they were able to step in and pay the cost of both the medical bills and a new bike for the girl so that in the end I did not have to pay anything. This experience made me see the relevance of insurance in our daily living. I will advice that we as foreign students should pay particular attention to it especially those of us living in private apartment because in case of an accident, your family might be too far away to come to your aid.

> Eric Ofosu-Twum, Hokkaido University Country: 6hana.

共済・学賠の重要性

日本は、生活し勉強する最も安全な国の一つですが、どんなに安全な国でも時として事故は避けられません。そのような場合 車が破損し、彼女は病院に運ばれました。事故はお互いのものでしたが、彼女が負傷した為彼女の病院の費用と自転車の修理を 負担しなければならなくなりました。幸いなことに私は、大学生協の学生賠償責任保険に加入していたので、彼女との間に立っ てくれて最終的に私は何も支払う必要がありませんでした。医療費と女生徒のための新しい自転車の両方の費用を支払うことが できました。この経験で、日常生活での保険との関連性を理解することができました。私は、私たちのような外国人学生が原因で 事故が発生した場合、特に民間アパートに住んでいる私たちが注意を払う為に、共済や学生賠償責任保険に入るようにアドバイ スしたいと思います。あなたの家族は、あなたを助けに来るには、遠すぎると思います。

エリック オフスートァウム 北海道大学(ガーナ)