

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 join  
加入手続きのしかた

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。

- Co-op 生協
- Life Mutual Insurance 生命共済
- Mutual Insurance for Fire 火災共済
- Personal Liability Insurance for Students 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

For details of coverage  
保障内容について

1 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

Hours 受付時間  
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  
【日祝】休業・12/28～1/4休業

生命共済 火災共済 学賠保険

2 To report illness, accidents or injuries and related to Life Mutual Insurance or Mutual Insurance for Fire and make mutual insurance claims  
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

Hours 受付時間  
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  
【日祝】休業・12/28～1/4休業

生命共済 火災共済

1 2 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

3 To report accidents or make insurance claims related to Personal 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】

学賠保険

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。

Evacuation Center Finder 避難所ガイド機能

Routes to evacuation centers from your present location will be shown on the map, together with a directional compass.

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。



Available in Japanese, English, Chinese (simplified characters or traditional characters), and Korean.

日本語・英語・中国語(簡体字・繁体字)・韓国語に対応



Disaster Knowledge Bank 災害時ノウハウ集

Japan is a country that frequently experiences earthquakes and typhoons. Please make use of this knowledge bank to learn about disasters and acquire know-how on responding to a disaster situation.

日本は、地震や台風な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

Supports: Android (4.0.3 or higher), iOS (7.0 or higher)  
対象OS: Android 4.0.3以上 iOS7.0以上

Download via the App Store if using an iOS device. For Android users, visit Google Play. iOS 端末は App Store で、Android 端末は 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 traditional characters), please install the app via the URL below.



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>

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.jp/>

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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 Comprehensive Mutual Insurance 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 Minister of Health, Labour and Welfare

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

全国211大学生協・約70.5万人の学生組合員がたすけあう、安心の保障制度です。

- Life Mutual Insurance 生命共済
- Mutual Insurance for Fire 火災共済
- Personal Liability Insurance for Students 学生賠償責任保険

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。



Tanuro - the Student Comprehensive Mutual Insurance mascot  
タヌローは学生総合共済のマスコットです。



UNIVERSITY CO-OPERATIVES MUTUAL AID FEDERATION  
全国大学生協共済生活協同組合連合会

<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

Student Comprehensive Mutual Insurance is the institutionalized version of the spirit of mutual help among students. The insurance required for student life can be achieved with a modest premium, providing secure and firm support for students.

学生総合共済は学生どうしのたすけあいを制度化したものです。学生生活に必要な保障を、少ない掛金で実現しています。安心して過ごせるように学生生活をしっかりサポートします。

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

1		<p><b>With mutual insurance, you have peace of mind even for things for which are not covered by National Health Insurance</b></p> <p>国民健康保険では支払われない部分も共済で安心</p>	<p><b>Q</b> Is it necessary to participate in the mutual insurance system or take out insurance in addition to National Health Insurance?</p> <p><b>A</b> 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.</p>
2		<p><b>Insurance cover for your student life in Japan by paying a modest premium</b></p> <p>少ない掛金で安心できる留学生生活の保障</p>	<p>Because it is non-profit mutual help scheme among students, you can obtain your insurance cover with only a small premium.</p>
3		<p><b>Insurance needed for living in Japan</b></p> <p>日本での一人暮らしに必要な保障</p>	<p>This insurance covers household goods damaged by fire or water and even covers goods stolen or damaged through theft. The insurance also covers legal claims for compensation from landlords for fire or water damage due to negligence on the part of the policyholder.</p>
4		<p><b>Procedures can be completed at the co-op information desk at your university</b></p> <p>学内の生協窓口で手続きが可能</p>	<p>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.</p>
5		<p><b>Twenty-four hour coverage whether you are in Japan, returning to your own country or traveling abroad</b></p> <p>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。</p>	<p>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</p>
6		<p><b>Illness and accident prevention activities</b></p> <p>病気や事故にあわないための予防活動</p>	<p>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。</p>
7		<p><b>Testimonial from the International Student Committee of NFUCA</b></p> <p>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.</p>	<p>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。</p>

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。)



## GAKUBAI

### 学生賠償責任保険

SUPIC is the mascot of the insurance recommended by University Co-op. スピックは大学生協がおすすめしている保険のマスコットキャラクターです。

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。

Includes 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者と折衝し解決するサー

Ministry of Health, Labour and Welfare)  
(厚生労働省資料より)

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

## 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。留学生一人て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。

## About membership of the University Co-op 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) 組合員(出資者)

### Study 学ぶ

**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.

**大学生は勉強・研究がイチバン!!**  
勉強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

**To eat is to live!**  
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.

**食べることは生きること!!**  
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

**Wishing 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・安全のとりに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

**Housing introduction**  
We introduce international students to apartment houses near their universities.  
**住まいの紹介**  
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ます。



Student Comprehensive Mutual Insurance (KYOSAI)  
学生総合共済  
Life Mutual Insurance  
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きました。

**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、1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1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.

留学生のみなさんの在学中のさまざまなリスクに十分に備えるためには、生命共済・火災共済・学生賠償責任保険の3つの保障への加入をぜひおすすめします。

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

生命共済

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 1 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

**Injury during sports or other club activities**

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)

1 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)



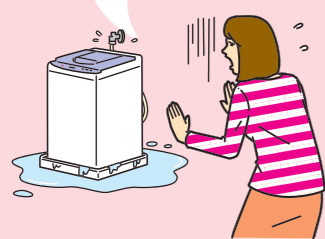
## Mutual Insurance for Fire

火災共済

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



These following types of incidents are getting more frequent among international students. 留学生のこんな事故が増えています。

**Water leakage from water supply or drainage system, etc.**

給排水設備等からの水もれ

**Tenant liability for damages claimed by the landlord**

大家さんへの借家人損害賠償責任

**Theft**

盗難

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

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

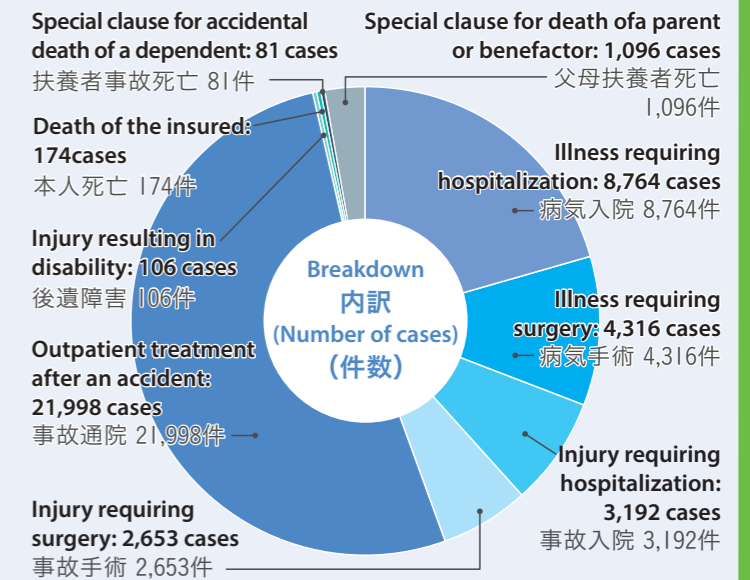
Annual payout history of mutual insurance (Life Mutual insurance)

(Total number of cases: 42,380; Total amount paid out: Approx. ¥3,368,430,000)

1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

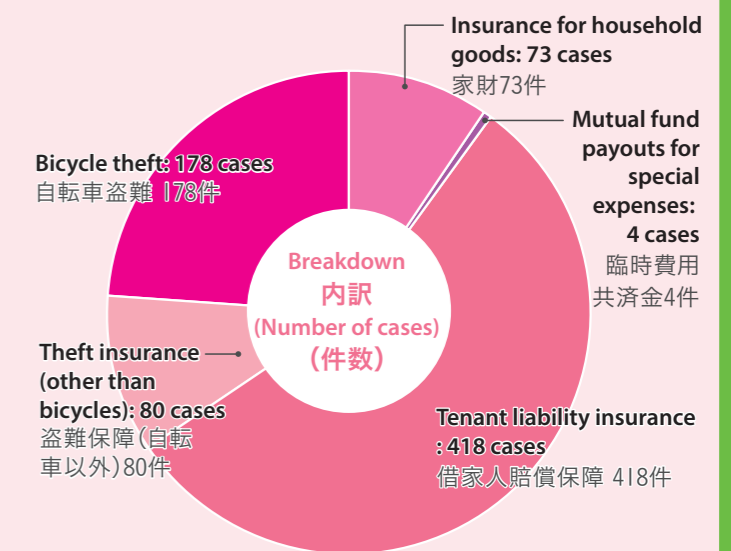
Annual payout history of mutual insurance (Mutual Insurance for Fire)

(Total number of cases: 753; Total amount paid out: Approx. ¥125,340,000)

1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

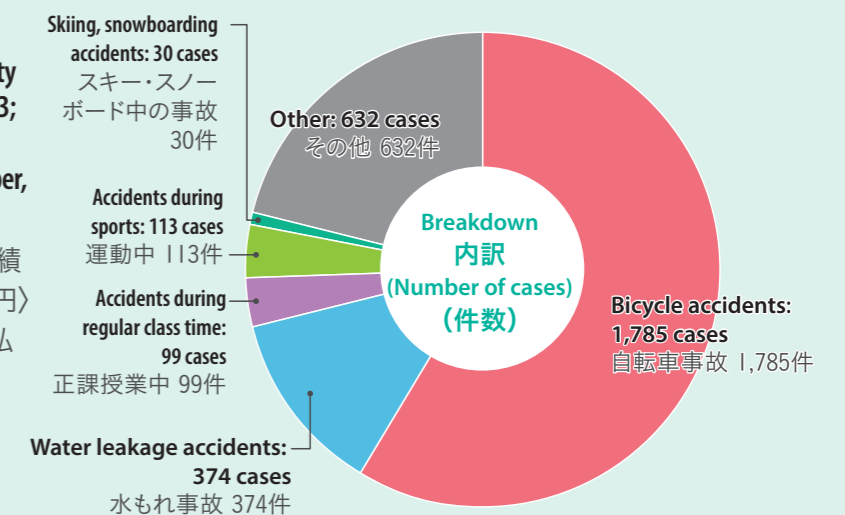
Annual payout history of Gakubai (Personal Liability Insurance for Students)(Total number of cases: 3,033; Total amount paid out: Approx. ¥736.34 million)

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

1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。









	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
<p><b>Illness</b> Hospitalization coverage <b>病気</b> 入院保障</p>	<p>In the case of hospitalization during the period of mutual insurance due to an illness that developed on or after the date following the date of application for a policy, illness hospitalization insurance will be paid for hospitalization during that period of mutual insurance.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>● Outpatient treatment due to illness is not covered.</li> <li>● In the event that a period of hospitalization due to a different illness overlaps, duplicate mutual insurance will not be paid for that period.</li> <li>● In the event that a period of hospitalization due to illness overlaps a period of hospitalization due to an accident, duplicate mutual insurance will not be paid for that period.</li> </ul> <p>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入院された場合、その共済期間中の入院について病気入院保障共済金を支払います。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>● 病気による通院は保障の対象ではありません。</li> <li>● 異なる病気により入院期間が重複する場合は、その期間については重複して共済金を支払いません。</li> <li>● 病気による入院期間と事故による入院期間が重複する場合は、重複して共済金を支払いません。</li> </ul>	<p>Illness hospitalization insurance is paid by multiplying the amount of the illness hospitalization coverage by the number of days of hospitalization.</p> <p>* The number of days of hospitalization will be from the date of admission until the date of discharge approved by a physician.</p> <ul style="list-style-type: none"> <li>● Payment of illness hospitalization insurance is limited to 200 days for one illness, but in the event that hospitalization due to the same illness exceeds the number of days of the limit, illness hospitalization insurance with a new limit of 200 days will be paid for hospitalization, starting after 160 days have passed since the day after the first limit was exceeded.</li> </ul> <p>病気入院保障共済金額に入院日数を乗じて病気入院保障共済金を支払います。 ※入院日数は、入院した日から医師が認定した退院日までとします。</p> <ul style="list-style-type: none"> <li>● 病気入院保障共済金の支払は1事由の病気につき200日限度です。ただし、同一事由による入院が限度日数を超える場合、限度日数の翌日から起算して160日を経過した後の入院については、新たに200日を限度とする病気入院保障共済金を支払います。</li> </ul>	<ul style="list-style-type: none"> <li>● Hospitalization outside the period of mutual insurance coverage</li> <li>● Hospitalization due to an illness that had already developed or had been diagnosed when the application for a contract was made (excluding illnesses that developed after one year passed after a new contract application).</li> <li>● Hospitalization resulting from the deliberate actions of the policyholder.</li> <li>● The insured's deliberate intention, gross negligence, criminal action, suicide, or personal altercation.</li> <li>● Conditions for which there are no medical objective findings, such as cervical syndrome (so-called "whiplash"), lower-back pain, or backaches.</li> <li>● Hospitalization that does not come under health insurance or medical expenses.</li> </ul> <ul style="list-style-type: none"> <li>● 共済期間外の入院。</li> <li>● 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による入院（新規契約申込み後1年を経過したものを除く）。</li> <li>● 契約者の故意。</li> <li>● 被共済者の故意、重大な過失、犯罪行為、自殺行為、私闘。</li> <li>● 頸部症候群（いわゆる「むちうち症」）または腰痛、背痛等で医学的他覚所見のないもの。</li> <li>● 健康保険および療養費の対象とならない入院。</li> </ul>
<p><b>Illness</b> Disability coverage <b>病気</b> 後遺障害保障</p>	<p>In the event that a disability that was caused by an illness that developed on or after the date following the date of application for a policy for a contract occurs during the period of mutual insurance, insurance for serious disability due to illness will be paid.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>● In the event that the insured who already had a disability at the time of the contract has incurred an aggravated disability in the same place during the period of mutual insurance, payment will be made after subtracting a prescribed amount from the disability coverage.</li> </ul> <p>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後遺障害が生じた場合、病気重度後遺障害保障共済金を支払います。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>● ご契約時にすでに後遺障害の状態にあった被共済者が、共済期間中に同一部位に加重して障害を負った場合は、所定の金額を後遺障害保障共済金より差し引いて支払います。</li> </ul>	<p>In the event that a disability of Grade 1 to Grade 3 of Appendix 1 "Table of ratios of payments for grades of disability" stipulated in the short-term life mutual insurance contract has occurred, 100% to 90% of the "serious disability due to illness insurance" will be paid in accordance with that grade.</p> <p>短期生命共済事業規約に定める別表第1「後遺障害等級別支払割合表」の1級から3級の後遺障害が生じた場合は、その等級に応じて「病気重度後遺障害保障共済金額」の100%から90%を支払います。</p>	<ul style="list-style-type: none"> <li>● Serious disabilities due to illness that occurred outside the period of mutual insurance</li> <li>● Disabilities due to an illness that had already developed or had been diagnosed when the application for a contract was made (excluding disabilities that developed after one year passed after a new contract application)</li> <li>● Disabilities resulting from the deliberate actions of the policyholder.</li> <li>● The insured's deliberate intention, gross negligence, criminal action, suicide, or personal altercation.</li> </ul> <ul style="list-style-type: none"> <li>● 共済期間外に生じた病気重度後遺障害。</li> <li>● 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による後遺障害（新規契約申込み後1年を経過したものを除く）。</li> <li>● 契約者の故意。</li> <li>● 被共済者の故意、重大な過失、犯罪行為、自殺行為、私闘。</li> </ul>

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<p><b>Accident</b> Hospitalization coverage <b>事故</b> 入院保障</p>	<p>In the case of an injury directly caused by an unexpected accident (*1) that occurred during the period of mutual insurance, where hospitalization has started within 180 days from the date of the accident, accident hospitalization insurance will be paid for hospitalization during the mutual insurance period.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>● In the event that a period of hospitalization due to a different accident overlaps, duplicate mutual insurance will not be paid for that period.</li> <li>● In the event that a period of hospitalization due to illness and a period of hospitalization due to an accident overlap, duplicate mutual insurance will not be paid.</li> </ul> <p>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日以内に入院された場合は、共済期間中の入院に対して、事故入院保障共済金を支払います。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>● 異なる事故により入院期間が重複する場合は、その期間については重複して共済金を支払いません。</li> <li>● 病気による入院期間と事故による入院期間が重複する場合は、重複して共済金を支払いません。</li> </ul>	<p>Accident hospitalization insurance is paid by multiplying the amount of the illness hospitalization coverage by the number of days of hospitalization.</p> <p>* The number of days of hospitalization will be from the date of admission until the date of discharge approved by a physician.</p> <ul style="list-style-type: none"> <li>● Payment of accident hospitalization insurance is limited to 200 days of hospitalization beginning within 180 days of the accident, and for one accident.</li> <li>● When 360 days have elapsed since the date of an accident, for which the hospitalization has exceeded the 200 day limit, this will be considered hospitalization due to illness, and hospitalization insurance with a new limit of 200 days will be paid.</li> </ul> <p>事故入院保障共済金額に入院日数を乗じて事故入院保障共済金を支払います。 ※入院日数は、入院した日から医師が認定した退院日までとします。</p> <ul style="list-style-type: none"> <li>● 事故入院保障共済金の支払は、1事由の事故につき事故日から180日以内の入院開始に対し200日限度です。</li> <li>● 事故日から360日を経過し、かつ事故入院支払限度日数200日を超えての入院については、病気入院とみなし新たに200日を限度とする病気入院保障共済金を支払います。</li> </ul>	<ul style="list-style-type: none"> <li>● Hospitalization due to an unexpected accident (*1) that occurred outside the period of mutual insurance.</li> <li>● Hospitalization resulting from the deliberate actions of the policyholder.</li> <li>● The insured's deliberate intention, gross negligence, criminal action, suicide, or personal altercation.</li> <li>● Accidents that occur 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</li> <li>● Conditions for which there are no medical objective findings, such as cervical syndrome (so-called "whiplash"), lower-back pain, or backaches</li> <li>● Hospitalization that does not come under health insurance or medical expenses.</li> </ul> <ul style="list-style-type: none"> <li>● 共済期間外に発生した不慮の事故(*1)による入院。</li> <li>● 契約者の故意。</li> <li>● 被共済者の故意、重大な過失、犯罪行為、自殺行為、私闘。</li> <li>● 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、信号無視、遮断中踏切内進入により生じたもの。</li> <li>● 頸部症候群（いわゆる「むちうち症」）または腰痛、背痛等で医学的他覚所見のないもの。</li> <li>● 健康保険および療養費の対象とならない入院。</li> </ul>
<p><b>Accident</b> Out-patient coverage <b>事故</b> 通院保障</p>	<p>In the event that an injury happened as a direct result of an unexpected accident (*1) that occurred during the mutual insurance period, for which hospitalization or out-patient treatment began within 180 days from the date of the accident, with the number of days for out-patient treatment only or the total number of days for hospitalization and out-patient treatment combined being five days or more, accident out-patient treatment insurance will be paid for treatment starting within 360 days from the date of the accident, and from the first day of treatment.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>● Excluding days of hospitalization or days of out-patient treatment, two days of treatment using a surgical appliance will be calculated as one day of out-patient treatment.</li> <li>● Out-patient treatment for treatment by a qualified judo bonesetter will be allowed, limited to dislocations, fractures, bruises, and sprains.</li> <li>● Outpatient treatment for procedures by someone, such as an acupuncturist will be allowed, limited to cases in which a physician has given instructions.</li> </ul>	<p>Accident outpatient treatment coverage mutual insurance will be paid by multiplying the amount of the accident outpatient treatment coverage mutual insurance money by the number of days of outpatient treatment.</p> <p>However, there will be a limit of 90 days per instance of an accident for the same reason.</p> <ul style="list-style-type: none"> <li>● The number of days of outpatient treatment will be up to the time when recovery has been made to the extent that there is no hindrance to ordinary daily life or work.</li> <li>● Even if outpatient treatment is conducted multiple times on the same day, the number of days of outpatient treatment will be one day.</li> <li>● The number of days of fixation calculation will be included in the 90-day limit.</li> </ul> <p>事故通院保障共済金額に治療日数を乗じて事故通院保障共済金を支払います。ただし、同一事故の同一事例につき90日限度です。</p> <ul style="list-style-type: none"> <li>● 治療の日数は、回復が通常の日間生活や仕事に支障を及ぼさない程度までとします。</li> <li>● 同じ日に複数回治療が行われても、治療の日数は1日とします。</li> <li>● 固定装置の装着日数は90日限度に含まれます。</li> </ul>	<ul style="list-style-type: none"> <li>● When the details are the same as the "Main cases in which Mutual Insurance cannot be paid" for hospitalization due to accident injury.</li> <li>● Accident outpatient insurance cannot 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 appliances.</li> </ul> <ul style="list-style-type: none"> <li>● Internal fixation or external skeletal fixation due to surgery.</li> <li>● When a fixation device is attached to only the third, fourth, or fifth finger of the hand</li> <li>● When a fixation device is attached to only a toe, the nose, or a tooth.</li> </ul>

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<b>Accident</b> <b>Out-patient coverage</b> <b>事故</b> <b>通院保障</b>	<p>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、通院のみの日数または入院と通院の合計日数が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。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>●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。</li> <li>●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。</li> <li>●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。</li> </ul>	<p>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。</p> <ul style="list-style-type: none"> <li>●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。</li> <li>●同一日に複数回の通院があっても通院日数は1日です。</li> <li>●限度日数90日には固定算定日数を含みます。</li> </ul>	<ul style="list-style-type: none"> <li>●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。</li> <li>●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。 <ul style="list-style-type: none"> <li>・手術により内固定、創外固定したとき</li> <li>・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</li> <li>・固定具を足指、鼻、歯のみに装着したとき</li> </ul> </li> </ul>
<b>Accident</b> <b>Disability coverage</b> <b>事故</b> <b>後遺障害保障</b>	<p>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.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>●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.</li> </ul> <p>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。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>●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。</li> </ul>	<p>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.</p> <p>短期生命共済事業規約に定める別表第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。</p>	<ul style="list-style-type: none"> <li>●Disability due to an unexpected accident (*1) that occurred outside the period of mutual insurance.</li> <li>●Disability resulting from the deliberate actions of the policyholder.</li> <li>●The insured's deliberate intention, gross negligence, criminal action, suicide, or personal altercation.</li> <li>●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.</li> </ul>
<b>Surgery coverage</b> <b>手術保障</b>	<p>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 treatment, there are cases in which payment can be made.</p> <p>病気入院保障共済金および事故入院保障共済金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。</p>	<p>Surgery insurance will be paid for one surgical procedure.</p> <ul style="list-style-type: none"> <li>●In the following cases, even when multiple surgical procedures have been undergone, they will be deemed a single surgical procedure. <ol style="list-style-type: none"> <li>①Even if multiple procedures are conducted, if the medical institution approves them as a single (series) procedure, it will be deemed a single procedure.</li> <li>②Multiple procedures conducted on the same day.</li> </ol> </li> </ul> <p>手術1回につき、手術保障共済金額を支払います。</p> <ul style="list-style-type: none"> <li>●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。 <ol style="list-style-type: none"> <li>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。</li> <li>②同日に複数の手術が実施された場合。</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>●Surgeries other than those in Appendix 3 "List of surgeries" stipulated in the illness short-term life mutual insurance contract (specific examples: tests, eye-sight improvement surgeries, suturing of wounds, tooth extractions and other treatment of teeth and periodontal tissue, and plate removals, etc.)</li> <li>●Surgeries conducted during periods of hospitalization in which accident hospitalization coverage mutual insurance payment will not be paid</li> <li>●Surgeries that are not directly for the purpose of treatment of an illness or injury, even if they are surgeries that were conducted during a period of hospitalization subject to payment.</li> <li>●Surgery performed on an actual outpatient day when accident outpatient coverage mutual insurance payment cannot be made.</li> </ul> <ul style="list-style-type: none"> <li>●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)。</li> <li>●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。</li> <li>●支払対象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。</li> <li>●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</li> </ul>

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<b>Coverage for death of the student</b> <b>本人の死亡保障</b>	<p>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.</p> <p><b>▲Attention!</b></p> <ul style="list-style-type: none"> <li>●In the event that disability insurance has already been paid, death insurance will be paid after subtracting the amount of the disability insurance payment.</li> </ul> <p>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。</p> <p><b>▲ご注意</b></p> <ul style="list-style-type: none"> <li>●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から、すでにお支払いした後遺障害保障共済金の額を差し引いた額を死亡保障共済金として支払います。</li> </ul>	<p>Death insurance will be paid.</p> <ul style="list-style-type: none"> <li>●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.</li> </ul> <p>死亡保障共済金を支払います。</p> <ul style="list-style-type: none"> <li>●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。</li> </ul>	<ul style="list-style-type: none"> <li>●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).</li> <li>●Death resulting from the deliberate actions of the policyholder.</li> <li>●Death resulting from the deliberate intention or gross negligence of the recipient of mutual insurance payment.</li> <li>●Death resulting from the insured's criminal action or personal altercation.</li> <li>●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.</li> </ul>
<b>Coverage for death of a parent or benefactor</b> <b>父母扶養者死亡保障</b>	<p>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 benefactor".</p> <p>父母(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。</p>	<p>Mutual insurance will be paid for each relevant person, in accordance with the "Special clause for death of parent or benefactor".</p> <p>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。</p>	<ul style="list-style-type: none"> <li>●Death of a parent or benefactor outside the period of mutual insurance.</li> <li>●Death of a parent or benefactor due to the insured's deliberate intention or gross negligence.</li> <li>●Death of a parent or benefactor due to the deliberate intention or gross negligence of the recipient of mutual insurance payment.</li> <li>●Death of a parent or benefactor due to criminal action by the policyholder, the insured, the recipient the mutual insurance payment, or a benefactor.</li> </ul> <ul style="list-style-type: none"> <li>●共済期間外の父母、扶養者の死亡。</li> <li>●被共済者の故意、重大な過失。</li> <li>●共済金受取人の故意、重大な過失。</li> <li>●契約者、被共済者、共済金受取人、扶養者の犯罪行為。</li> </ul>
<b>Coverage for death of a benefactor due to an accident</b> <b>扶養者事故死亡保障</b>	<p>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"</p> <p><b>▲Attention!</b></p> <p>The following cases are not covered.</p> <ul style="list-style-type: none"> <li>●Death of the benefactor due to a cause other than an unexpected accident (*1).</li> <li>●Death of the benefactor due to illness.</li> </ul>	<p>¥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.</p>	<ul style="list-style-type: none"> <li>●Death of the benefactor due to an unexpected accident that occurred outside the period of mutual insurance (*1).</li> <li>●Death of the benefactor due to the deliberate intention of the policyholder or the insured.</li> <li>●Death of the benefactor due to the benefactor's deliberate intention, gross negligence, suicidal action, or personal altercation.</li> <li>●Death of the benefactor due to the deliberate intention or gross negligence of the recipient the mutual insurance payment.</li> <li>●Death of the benefactor due to criminal action by the policyholder, the insured, the recipient the mutual insurance payment, or the benefactor.</li> </ul>



	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 death of a benefactor due to an accident 扶養者事故死亡保障	<p>契約により登録された扶養者(以下、扶養者といいます。)が、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、事故の日から360日以内かつ共済期間中に亡くなられた場合は、扶養者事故死亡特約共済金額を支払います。</p> <p>▲<b>ご注意</b> 下記の場合は保障の対象となりません。</p> <ul style="list-style-type: none"> <li>● 不慮の事故(*1)以外の原因により扶養者が亡くなられた場合。</li> <li>● 病気により扶養者が亡くなられた場合。</li> </ul>	<p>扶養者事故死亡特約共済金額として500万円を一括または分割して支払います。</p> <p>なお、この特約での共済金のお支払いは、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。</p>	<ul style="list-style-type: none"> <li>● 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。</li> <li>● 契約者、被共済者の故意。</li> <li>● 扶養者の故意、重大な過失、自殺行為、私闘。</li> <li>● 共済金受取人の故意、重大な過失。</li> <li>● 契約者、被共済者、共済金受取人、扶養者の犯罪行為。</li> </ul>

**Summary of the Coverage 保障のあらまし** **Mutual Insurance for Fire 火災共済**

	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
Personal liability coverage 賠償保障	<p>● In the event that, due to the insured's negligence during the mutual insurance period, a fire, explosion, water leakage from plumbing equipment, etc., or water damage has occurred and the rented room has been damaged, and the insured is liable under law to compensate the landlord for damages, tenant liability insurance will be paid.</p> <p>● As for accidents of water leaks due to the freezing and bursting of water pipes, insurance will be paid only in cases in where it can be recognized that the insured is liable.</p>	<p>The claimed amount of compensation for damages will be paid.</p> <p>*The amount of tenant liability insurance will be limited to one accident.</p> <p>* In the event that litigation with the landlord has become necessary, lawsuit expenses for which the written agreement of the University Co-operatives Mutual Aid Federation has been obtained will be paid separately from the aforementioned payment of damage compensation.</p> <p>* In the event that there are any other mutual insurance or insurance contracts, damages will be paid after proportional distribution among other mutual insurance or insurance contracts that may exist.</p>	<ul style="list-style-type: none"> <li>● Damage resulting from the deliberate actions of the policyholder.</li> <li>● Damage resulting from the deliberate intention, insanity, or instructions of the insured.</li> <li>● Damage resulting from construction such as renovation, extension, or demolition.</li> <li>● Liability weighted under any special agreement regarding compensation for damages between the insured and the landlord.</li> <li>● Damage to the rented room that is discovered by the landlord after the rented room has been vacated.</li> <li>● Damage resulting from wind damage, such as typhoons, whirlwinds, wind and rain storms, or snow damage, such as hail, heavy snowfall, or avalanche.</li> <li>● Damage resulting from an earthquake, volcanic eruption, or a tsunami caused by these.</li> <li>● Damage resulting from defect, corrosion, rust, mold or other natural wear and tear or ageing of the rented room.</li> <li>● 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.</li> </ul>

	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
Personal liability coverage 賠償保障	<p>● 共済期間中に被共済者の過失により火災、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。</p> <p>● 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。</p>	<p>損害賠償金額を支払います。</p> <p>※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。</p> <p>*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同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。</p> <p>*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。</p>	<ul style="list-style-type: none"> <li>● 契約者の故意。</li> <li>● 被共済者の故意、心神喪失、指図。</li> <li>● 改築、増築、取り壊し等の工事。</li> <li>● 被共済者と貸主との間で、損害賠償に関する特別の約定がある場合、その約定により加重された賠償責任。</li> <li>● 貸主に借戸室を引き渡した後に発見された借戸室の損壊等。</li> <li>● 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。</li> <li>● 地震、噴火、またはこれらによる津波。</li> <li>● 借戸室の欠陥、腐食、さび、かび、その他の自然消耗、老朽化等。</li> <li>● 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戸室の破損、汚損、毀損による損害</li> </ul>
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	<p>● In the event that household goods possessed by the insured and kept in the rented room are damaged due to a natural disaster such as a fire, lightning strike, rupture or explosion, man-made disaster from outside the building, leakage, discharge or overflow from plumbing 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.</p> <p>● 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.</p> <p>▲<b>Attention!</b> The following are not included in coverage for household goods. ①Currency, negotiable securities, savings deposit certificates, ATM cards, credit cards, etc. ②Commuter passes, airplane tickets, passports, etc. ③Manuscripts, designs and diagrams, etc. ④ Precious metals, jewels, curious and objets d'art, etc. ⑤Ships and automobiles (automobiles include motorcycles and automatic tricycles. ◆Motorized bikes (*5) are included in coverage for household goods.) ⑥ Animals and plants</p> <p>● 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、借戸室内に収容されている被共済者の所有する家財が損害を受けた場合に、火災保障共済金を支払います。</p> <p>● 火災保障共済金の対象となる家財は、被共済者の借戸室、借戸室と同一の建物区画内に所在し、被共済者の所有する家財に限ります。</p> <p>▲<b>ご注意</b> 次のものは家財保障の家財に含みません。 ①通貨、有価証券、預貯金証書、ATMカード、クレジットカード等②定期券、航空券、パスポート等③稿本、設計書、図案等④貴金属、宝石、書画骨董等⑤船舶および自動車(自動車には自動二輪車および自動三輪車を含みます。◆原動機付自転車(*5)は家財保障の対象家財です。)⑥動物および植物</p>	<p>The claimed amount of damages (replacement value) will be paid.</p> <p>* Payment will be made up to the limit of the fire mutual insurance.</p> <p>In addition, for items for which repair or cleaning is possible, the actual expenses will be paid.</p> <p>● 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.</p> <p>● Expenses that are beneficial and necessary in terms of preventing the occurrence and spread of damage will be paid as damage prevention expenses.</p> <p>● 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.</p>	<ul style="list-style-type: none"> <li>● The deliberate intention, gross negligence, or violation of a law or ordinance by the policyholder or the insured.</li> <li>● The deliberate intention of the party entrusted with using or caring for the household goods, or a relative of the insured.</li> <li>● Loss in the event of a fire or wind or flood damage, or theft.</li> <li>● Damage caused by fire, wind or flood damage occurring due to war, use of military force by a foreign country, or civil strife, etc.</li> <li>● 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.</li> </ul>

		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 theft 盗難保障	Coverage for the theft of household goods 盗難家財保障	<ul style="list-style-type: none"> <li>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.</li> <li>* Includes damage due to the actions of a stalker (*3).</li> <li>When bicycles (motorized bikes (*5) are not covered. In addition, when only some of the component parts of a bicycle, or parts that were attached after the bicycle was purchased, are stolen, these are not covered) owned and ordinarily used by the insured that were locked and kept in an exclusive bicycle parking place (*4) established on the site of the rented room have been stolen, insurance will be paid for part of the damages.</li> <li><b>▲Attention!</b></li> <li>It is necessary to submit a notification of theft to the police station that has jurisdiction.</li> <li>The following are not included in coverage for the theft of household goods. See "The following are not included in coverage for household goods in the Coverage for Household Goods" section.</li> </ul>	<p>The claimed amount of damages (replacement value) will be paid.</p> <p>* Payment will be made up to the limit of the mutual insurance for the theft of household goods.</p> <ul style="list-style-type: none"> <li>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.</li> </ul> <p>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.</p>	<ul style="list-style-type: none"> <li>The deliberate intention or gross negligence of the policyholder or the insured.</li> <li>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.</li> <li>Damage to household goods that were not kept within the rented room at the time the theft occurred.</li> <li>Damage to goods that are not owned by the insured.</li> <li>Theft in times of fire or wind or flood damage.</li> <li>Theft in times of an earthquake, volcanic eruption, or tsunami.</li> <li>Loss in times of an earthquake, volcanic eruption, or tsunami.</li> <li>Theft in times of war, use of military force, revolution, or civil disturbance, rioting, etc.</li> <li>Loss.</li> <li>Theft of a bicycle left in a place other than an exclusive bicycle parking place established on the site of the rented room.</li> <li>In the event that the stolen household goods have been recovered before the payment of insurance.</li> </ul>
	Coverage for theft 盗難保障	<ul style="list-style-type: none"> <li>共済期間中に発生した盗難事故(*2)により、借戸室の中の被共済者所有の家財が盗取、き損、汚損された損害について盗難家財保障共済金を支払います。</li> <li>* ストーカー行為による損害(*3)を含みます。</li> <li>借戸室の敷地内に併設された専用の駐輪場所(*4)に施錠保管された常用している被共済者所有の自転車(原動機付自転車(*5)は保障対象外です。また、自転車を構成する部品や車体購入後に装着した部品のみ盗難は保障対象外です。)が盗取されたときは、その損害の一部について盗難家財保障共済金を支払います。</li> <li><b>▲ご注意</b></li> <li>所轄警察署への盗難の届出が必要です。</li> <li>次のものは盗難家財保障の家財に含まれません。家財の保障の「次のものは家財保障の家財に含まれません」と同一内容です。</li> </ul>	<p>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限度とします。</p> <ul style="list-style-type: none"> <li>自転車盗難損害については、損害額(再取得価額)から5,000円を差し引いた額を支払います。ただし、損害額(再取得価額)は、3万円を限度とします。の賠償額を差し引いたうえで、共済金を支払います。</li> </ul> <p>例) 損害額(再取得価額)が35,000円の場合、再取得価額は3万円が最高限度額となります。お支払いする共済金は、損害額(再取得価額)30,000円-5,000円(自己負担)=25,000円</p>	<ul style="list-style-type: none"> <li>契約者、または被共済者の故意、重大な過失。</li> <li>共済の目的物の使用または管理を委託された者、または被共済者の親族の故意。ただし、その者が被共済者に共済金を取得させる目的でなかった場合を除きます。</li> <li>盗難事故発生時点で借戸室内に収容されていなかった家財の損害。</li> <li>被共済者の所有でないものの損害。</li> <li>火災等、風水害等の際の盗難。</li> <li>地震、噴火、津波の際の盗難。</li> <li>地震、噴火、津波の際の紛失。</li> <li>戦争、武力の行使、革命、内乱等の事変、暴動、騒じょう等の際の盗難。</li> <li>紛失。</li> <li>借戸室の敷地内に併設された専用の駐輪場所以外での自転車の盗難。</li> <li>盗取された家財が共済金を支払う前に回収されたとき</li> </ul>

		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 theft 盗難保障	Coverage for stolen cash 盗難現金保障	<ul style="list-style-type: none"> <li>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).</li> <li>* Includes damage due to the actions of a stalker (*3).</li> <li><b>▲Attention!</b></li> <li>It is necessary to submit a notification of theft to the police station that has jurisdiction.</li> <li>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.</li> <li>共済期間中に発生した盗難事故(*2)により、借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。</li> <li><b>▲ご注意</b></li> <li>所轄警察署への盗難の届出が必要です。</li> <li>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です。 ◆ 預貯金先への届出が必要です。</li> </ul>	<p>The claimed amount of damages will be paid.</p> <p>* Payment will be made up to the limit of the mutual insurance for the theft of cash</p> <p>損害額を支払います。 ※ただし、盗難現金保障共済金額を限度とします。</p>	<ul style="list-style-type: none"> <li>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).</li> <li>In the event that the stolen cash has been recovered before the payment of insurance.</li> </ul>
	Coverage for theft 盗難保障	<ul style="list-style-type: none"> <li>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.</li> <li>* Includes damage due to the actions of a stalker (*3).</li> <li><b>▲Attention!</b></li> <li>It is necessary to submit a notification of theft to the police station that has jurisdiction.</li> <li>Breakage, defacement, or damage to the rented room due to causes other than burglary (*2) are not covered.</li> <li>共済期間中に発生した盗難事故(*2)により、借戸室が破損、汚損、き損し、賃貸借契約にもとづいて貸主(大家)から請求され、ご自身の費用で修理する場合、その修理費用について盗難借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。</li> <li><b>▲ご注意</b></li> <li>所轄警察署への盗難の届出が必要です。</li> <li>盗難事故(*2)以外の原因による借戸室の破損、汚損またはき損による損害は保障対象外です。</li> </ul>	<p>The claimed amount of damages will be paid.</p> <p>* 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</p> <p>損害額を支払います。 ※ただし、盗難借戸室修理費用保障共済金額を限度とします。</p>	<ul style="list-style-type: none"> <li>Repair expenses for other than the rented room.</li> <li>Repair expenses for damage caused by fire or wind or flood damage.</li> <li>Repair expenses for damage caused by earthquake, volcanic eruption, or tsunami.</li> <li>Repair expenses for damage caused by war, use of military force, revolution, or civil disturbance, rioting, etc.</li> <li>Repair expenses for damage to the rented room that is discovered by the landlord after the rented room has been vacated.</li> <li>Repair expenses for damage resulting from defect, corrosion, rust, mold or other natural wear and tear or ageing of the rented room.</li> <li>借戸室以外の修理費用。</li> <li>火災等、風水害等による損害の修理費用。</li> <li>地震、噴火、津波による損害の修理費用。</li> <li>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。</li> <li>貸主に借戸室を引き渡した後に見出された借戸室の損壊等の修理費用。</li> <li>借戸室の欠陥、腐食、さび、かび、その他の自然の消耗等。</li> </ul>

\*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さい。 (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。)



**Explanation of terms**  
用語の解説

(\*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) 「スーカー行為による損害」とは、「ス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、および借戸室内の破損、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、借戸室がある建物の敷地内に併設され、借戸室の貸主が設置、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

**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」を「契約概要」に、ご契約者にとって「特に注意を要すること」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)

### 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。

#### [火災共済]

● 借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戸室内に損害を与え、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. 自動継続

- 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」の部分で、「改定後の制度内容」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.
  - ① The policyholder
  - ② The spouse of the policyholder
  - ③ A relative within two degrees, other than the persons of ① or ② above, who shares a livelihood with the policyholder
  - ④ A 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)

- It 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.
    - ・ 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).





#### 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連絡ください。

#### 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・子ども総合保険、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

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	Amount of insurance to be paid 保険金のお支払額	Amount of death insurance <sup>(Note)</sup> 死亡保険金額 <sup>(注)</sup>
Injury insurance payment 傷害保険金	Death insurance benefit 死亡保険金	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. 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	The full amount of death insurance <sup>(Note)</sup> 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). 死亡保険金額 <sup>(注)</sup> 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。	¥100,000  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 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
Injury insurance payment 傷害保険金	Death insurance benefit 死亡保険金	●Injury* 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、早産または産産によるケガ●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 (注)細菌性食中毒およびウイルス性中毒は、保障の対象にはなりません。
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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

### (1) Accidents caused in daily life (including regular classes<sup>(\*)</sup>) (excluding (2) below)

(1) 日常生活(正課の講義等<sup>(\*)</sup>を含む)における賠償事故(以下の(2)の場合を除く)

Type of insurance payment 保険金の種類	Cases in which insurance will be paid 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 result 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
Daily life personal liability insurance (extraordinary expenses) ★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)	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 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(受託品補償拡大型)セット	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まれます。)  
●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 保険金の種類	Payment amount 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





(\*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…山岳登山(\*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  
その他これらに類する危険な運動

◎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

など  
(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)。)、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)。)、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、山岳登山(\*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) 保障内容(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 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 accident, 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 an 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: ¥30,000 c) When the number of days of outpatient treatment is between 8 and 14: ¥20,000 d) When the number of days of outpatient treatment is 7 or fewer: ¥10,000 (*1) In the event that insurance for expenses for disability condolence has already been paid, the portion already paid shall be deducted from ¥500,000, and the remainder paid. (*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, torn ligament, etc., they will be considered to have received outpatient treatment for that number of days. Note: 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.
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 ④被害者が事故によるケガの治療のため通院*した場合(*2) ア.通院日数31日以上の場合 50,000円 イ.通院日数15日以上30日以内の場合 30,000円

	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*の指示によりギブス等*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。
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●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. etc.
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●原因がいかなくなるまで、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る医学的他覚所見*のないもの●入浴中の溺水*(ただし、急激かつ偶然な外来の事故によってその身体に被ったケガによって生じた場合を除きます。))●原因がいかなくなるまで、誤嚥(えん)*によって生じた肺炎 など

### 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.  
●“Cervical syndrome” refers to so-called “whiplash”.  
●“Injury” refers to physical injury suffered as a result of a sudden and unexpected event. “Sudden” means that the event occurred very rapidly and there was no lapse of a time interval up to the point of injury. “Unexpected” means that “neither the cause nor the result of the insured event could have been foreseen by the insured, and that it was not due to any intention of the insured”. “External” means that “the cause of the insured event was an action that occurred outside of the insured’s body, and not the action of any illness factors inherent in the body”. “Injury” includes sudden poisoning (\*) resulting from the unexpected and temporary inhalation, absorption or ingestion of toxic gases or substances external to the body, and does not include any of the following. ① Bacterial food poisoning ② Viral food poisoning (\*) excluding poisoning resulting from continuous inhalation, absorption or ingestion. ●“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. ●“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. ●“Automobiles, etc.” means an automobile or a motorized bike. ●“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. ●“Other forms of civil strife” means the exercise of military force by a foreign power, revolution, insurrection, civil war, armed rebellion or other similar events. ●“Treatment” means treatment that a doctor\* recognizes as necessary, and that a doctor performs. ●“Outpatient 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. ●“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。●「ギブス等」とは、ギブス、ギブスシーネ、ギブスシャーレ、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、その他医学上ギブ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<sup>(\*)</sup>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<sup>(\*)</sup>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。●「ケガ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、長管骨を含めギブス等\*の固定具を装着した場合に限りります。・肋骨・胸骨(鎖骨、肩甲骨は含まれません。)。ただし、体幹部にギブス等の固定具を装着した場合に限りります。●「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です。●「自動車等」とは、自動車または原動機付自転車です。●「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)にある方を含みます。  
〈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・子ども総合保険、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。

Persons who can subscribe as insured persons	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.(*)	
被保険者としてご加入いただける方	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(入学手続きを終え、組合員となられた方を含みます。)に限りります。(※)	
Eligible institutions, as stipulated by the School Education 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.	
対象となる学校教育法に定める学校	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ります。	
Scope of insured persons	Other than those listed 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)
被保険者の範囲	Compensation liability insurance (with special clause for compensation for personal liability in daily life)  賠償責任保険金(日常生活個人賠償責任補償特約)	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。

(\*)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><ご契約の引受範囲外>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)の方の年齢・年収などに照らして適正な金額となるように設定してください。場合により、お引受できない保険金額・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】

### 1

#### 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 ★, 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。

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<sup>(\*)</sup>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 insurance” <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 insurance”  <ご契約の引受範囲外>	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.  農林業作業員、漁業作業員、採鉱・採石作業員、自動車運転者(助手含む)、建設作業員、木・竹・草・つる製品製造作業員および以下の「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<sup>(\*)</sup>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ません。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。

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

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

(\*) Insurance policy:

Limited to those portions that relate to the insured.

■ 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(\*)の解約を求められます。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。
- ⑤ ②～④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られます。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・子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、加入の可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・子ども総合保険 日常生活個人賠償責任補償特約	Automobile insurance Special clause for liability in daily life 自動車保険 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

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. ① Injury has been caused or an attempt made to cause an injury for the purpose of having the underwriting insurance company pay an insurance payment. ② Fraud has been committed or an attempt made to commit fraud in order to justify a claim for an insurance payment. ③ The policyholder/insured has been identified as a member of an organized crime group, or as corresponding 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. ⑤ A serious matter has been caused which damages the credibility of the underwriting insurance company to the same degree as items ① to ④, above, and makes the continuation of the policy difficult.

(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・子ども総合保険のみ)

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.

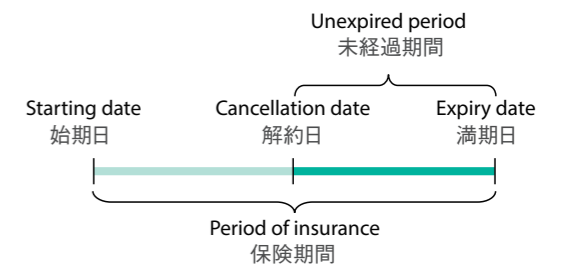
• A cancellation refund for the period from the date of cancellation until the expiration date will be paid. Note, however, that in principle the cancellation refund will be less than the amount for the unexpired period.

• 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.

ご加入を途中で脱退(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。



### 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.

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

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%.

<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・子ども総合保険のみ)

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 subject 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>

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

<保険金支払いの履行期>

●引受保険会社は、保険金請求に必要な書類(\*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・子ども総合保険のみ)

●高度障害状態となり、意思能力を喪失した場合など、被保険者に保険金を請求できない事情があり、かつ、保険金を受け取るべき被保険者の代理人がない場合には、引受保険会社の承認を得て、その被保険者と同居または生計を共にする配偶者(※)等(以下「代理請求人」といいます。詳細は(注)をご参照ください。)が保険金を請求できることがあります。詳細は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・子ども総合保険のみ)損害保険制度が健全に運営され、死亡保険金、後遺障害保険金、入院保険金、通院保険金等のお支払いが正しく確実に行われるよう、これらの保険金のある保険契約について、一般社団法人日本損害保険協会が運営する契約内容登録制度への登録を実施しております。

●ご加入いただいた後にお届けする学生賠償責任保険加入者証は、内容をご確認のうえ、大切に保管してください。

●法律上の賠償責任などを負担することによって被った損害を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・子ども総合保険のみ)

日本国内において発生した、日常生活個人賠償責任補償特約の対象となる賠償事故(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、再度ご確認くださいませよう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。万一、ご希望に合致しない場合は、ご加入内容を再度ご確認ください。

「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、ご加入の可否をご確認ください。

・保険金のお支払事由(主契約、セッ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

