

Life Mutual Insurance (premium) 生命共済 (掛金) **NU**

Annual premium 1年間の掛金
¥6,000 6,000円

◆学生総合共済、学生賠償責任保険の掛金・保険料は2020年4月29日までに払込んだ場合の金額です。

学生賠償責任保険(施設・生産物賠償責任保険を除きます。)については30%の団体割引が適用されます。

●前年度ご加入いただいた被保険者の人数によって割引率が決定されます。なお右記の学生賠償責任保険の保険料(施設・生産物賠償責任保険を除きます。)は、職種級別A・学生の場合約の保険料です。

※生命共済の掛金は34歳までの方の掛金です。35歳以上の方、在学中に35歳になる方は、掛金が異なります。お問い合わせは下記へお願いします。

※掛金・保険料を口座振替することにより契約は卒業予定年まで自動継続します。

2年目からの掛金・保険料の支払いは口座振替です。口座開設についての詳細は、銀行またはゆうちょ銀行の窓口でご確認ください。

※学生賠償責任保険は、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。

Personal Liability Insurance for Students (=GAKUBAI) (Insurance Premium) 学生賠償責任保険 (保険料)

- Students commuting from parental home
- For people who do not need coverage for a person living alone against risks surrounding life in an apartment or dorm
- アパート・寮などにお住まいで「お住まい」等を取り巻くリスクに備える一人暮らしのための保障が必要な方

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

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

With Special clause for persons living alone 一人暮らし特約あり

Annual insurance premium 1年間の保険料
¥8,500 8,500円
 (¥1,800 + ¥6,700) (1,800円 + 6,700円)

◆This is the amount if an insurance premium for Student Comprehensive Mutual Insurance and Personal Liability Insurance for Students is paid by April 29, 2020.

A 30% group discount is applied to Personal Liability Insurance for Students (except for Premises/Product Liability Insurance).

●The discount rate is determined based on the number of subscribers in the previous fiscal year. The aforementioned amount of insurance premium for Personal Liability Insurance for Students (except for Premises/Product Liability Insurance) is the insurance premium for students of job grade A.

※The Life Mutual Insurance premium apply until the insured is 34 years old. The premium is different for a person age 35 or above or for a person who turns 35 during while attending school. If you have questions, please contact the office below.

※Your insurance policy will continue automatically until your expected year of graduation, with the insurance premium or the premium paid by account transfer.

The premium or the insurance premium is paid by account transfer starting from the 2nd year. Please contact your bank or the Japan Post Bank regarding the details of opening an account.

※The University Co-operatives Mutual Aid Federation is the policyholder for Personal Liability Insurance for Students, since it is not mutual insurance; and Personal Liability Insurance for Students is group insurance contracted between the University Co-operatives Mutual Aid Federation and Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter).

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

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

加入資格や加入プランなどの手続きに関することは各大学生協の窓口まで

List of the Co-op Handling Student Comprehensive Mutual Insurance (Written: in English)

【学生総合共済 取扱生協一覧】記載言語: 英語

<https://www.univcoop.or.jp/en/about/search.html>



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

Call this number to learn more about the mutual insurance and the insurance of the Univ. Co-op, and to find out the details of the coverage.

大学生協の共済・保険へのご加入を検討し、保障内容について詳しくお知りになりたい方はこちらまで

Only in Japanese

※日本語のみの対応です

Mutual Insurance and Insurance support line 0120-335-770
 大学生協 共済・保険サポートダイヤル

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

Hours Open 受付時間 Weekdays: 9:40-17:30 Saturdays: 9:40-13:00 Closed on Sundays and National Holidays and from December 28, 2019 to January 5, 2020.
 【平日】9:40~17:30 【土曜】9:40~13:00 【日祝および2019年12/28~2020年1/5】休業

Open extended hours from Feb. 15 (Sat) to Apr. 20 (Mon), 2020. Open Sundays and National Holidays. 2020年2/15(土)~4/20(月)は受付時間を延長します。日曜・祝日も受付します。
 Hours Open 受付時間 Weekdays: 9:00-19:00 Saturdays, Sundays and National Holidays: 9:00-17:00
 【平日】9:00~19:00 【土日祝】9:00~17:00

Please see the FAQ on the University Co-operatives Mutual Aid Federation website.

全国大学生協共済生活協同組合連合会のホームページ内「よくいただく質問」もあわせてご覧ください。

Written: In Japanese 記載言語: 日本語

<https://kyosai.univcoop.or.jp/>



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



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
<https://kyosai.univcoop.or.jp/>

Insurance agent 取扱代理店 University Co-operatives Insurance Services
 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
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For International Students 留学生の皆さまへ
 2020 Edition 2020年度版

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 help among around 736,000 student co-op members from 212 university co-operatives across Japan

全国212大学生協・約73.6万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

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



Help each other!
 Encourage each other!
 互いにたすけあい! 互いに励まし合う!



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

<https://kyosai.univcoop.or.jp/english/index.html>



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

学生総合共済とあわせておすすめする保険 6つのポイント

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

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。共済とあわせておすすめする保険で学業継続をささえられるようにしています。



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reference, with the Japanese version prevailing.表示であり、日本語が優先となります。

<p>1</p>	<p>Insurance cover for your student life in Japan by paying a modest premium</p> <p>少ない掛金で安心できる留學生活の保障</p> <p>Life Mutual Insurance 生命共済</p>	<p>500 yen per month</p>	<p>一ヵ月あたり 500 円</p>
<p>2</p>	<p>With life mutual insurance, you have peace of mind even for things which are not covered by National Health Insurance*</p> <p>国民健康保険*では支払われない部分も生命共済で安心</p>	<p>Q Is it necessary to participate in mutual insurance and subscribe to insurance in addition to National Health Insurance? A In the event of sickness or an injury 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 subscribe 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>	<p>Q 国民健康保険以外に共済・保険に加入が必要なの? A 留學生活で、病気になったりケガをした時、場合によっては高額な治療費を支払わなければならないこともあります。日本では3か月を超えて滞在する外国人留學生に日本人と同じ『国民健康保険』への加入を義務付けています。国民健康保険の対象となる治療の場合、医療費の70%が国民健康保険で支払われ、残りの30%が自己負担となります。</p>
<p>3</p>	<p>24-hour, 365-day coverage whether you are in Japan, returning to your own country or traveling abroad</p> <p>24時間365日、日本国内・帰国中、海外旅行中でも保障</p> <p>Life Mutual Insurance 生命共済</p>	<p>Commuting or during lectures During part-time work During club activities Traffic accidents On trips home</p> <p>During internships In Japan or traveling abroad While playing sports In an apartment for rent or dormitory</p>	<p>通学中・授業中 アルバイト中 クラブ・サークル 交通事故 帰国中</p> <p>インターンシップ中 日本/海外旅行中 スポーツ中 アパート・寮</p>
<p>4</p>	<p>Insurance needed for living alone in Japan</p> <p>日本での一人暮らしに必要な保障</p> <p>Personal Liability Insurance for Students 学生賠償責任保険 With Special clause for persons living alone (一人暮らし特約あり)</p>	<ul style="list-style-type: none"> •This insurance covers household goods damaged by fire or water, etc. •In case your household goods or bicycle are stolen from your room (including the residential premises) •The insurance also covers legal claims for compensation from landlord for damage of accident incurred by fire or water. 	<ul style="list-style-type: none"> ・火災、水ぬれなどで家財が損壊したとき ・住宅(敷地を含む)内の家財や自転車が盗まれたとき ・火災や水もれ事故を起こし貸主(大家)さんから損害賠償を請求されたとき
<p>5</p>	<p>Procedures can be completed at the university co-op information desk</p> <p>ケガや病気をしたときの受付、給付申請手続きは大学生協窓口まで</p>	<p>Mutual insurance applications and inquiry Mutual insurance payment applications Reminders to avoid forgetting to apply for mutual insurance payments *Those subscribing via Inter-college Co-op are kindly requested to complete the procedures in the office or by phone.</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、インターカレッジコープの事務所またはお電話で手続きをお願いします。</p>
<p>6</p>	<p>Illness and accident prevention activities</p> <p>病気や事故にあわないための予防活動</p>	<p>Diet counseling, Health check plan, Bicycle/motorbike accident prevention activities, Anti-binge drinking / alcohol-related harassment prevention campaign These plans are implemented by each university co-op. For further details, please contact the university co-op at the university where you are enrolled.</p>	<p>食生活相談会・栄養相談 自転車事故防止活動・バイク事故防止活動 イッキ飲み防止キャンペーン・アルハラ防止キャンペーン これらの企画は各大学生協単位で行われております。詳しくはご自身の在学中の大学生協までお問い合わせください。</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: Ministry of Health, Labour and Welfare)
※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。

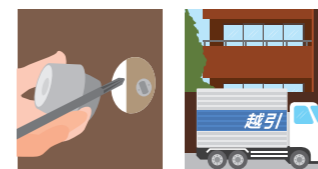
Compensation for stalking victims [for all life mutual insurance policy holders]
ストーカー被害見舞金(生命共済加入者全員対象)
Fixed amount: 50,000 yen 定額 5万円



We provide compensation for stalking victims to compensate for the cost of replacing keys and moving expenses required to prevent further stalking, if the victim notifies the police of a stalking incident.

ストーカー被害を警察に届け出た場合、被害拡大予防のための鍵交換費用や引っ越し費用の補てん等のための見舞金です。

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



Support for the peace of mind of mutual insurance policy holders
Free telephone consultation for students regarding health
共済加入者のための安心サポート
学生生活無料健康相談テレホン

Only available in Japanese
日本語のみの対応です。

Consultation regarding physical and mental health
からだところの健康相談
Speak to a specialist in physical and mental health problems.
からだところに関する悩みに専門の相談員がお答えします。

Consultation regarding everyday life issues
くらしの相談
We help solve problems for people who live alone, including everyday life difficulties, trouble with stalkers and problems in the neighborhood.
一人暮らしで困ったことやストーカーや近隣とのトラブルなど生活をしている上で困ったことの解決をお手伝いします。

We protect your privacy.
プライバシーは守ります。

24 hours 365 days FREE
24時間 365日 無料

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。

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

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

Variety of services

大学生協の各種サービス

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 certificate 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、資格スクールの申し込みの受付も行っていきます。

Eat 食べる

Healthy university life starts with healthy diet.

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.

健康な大学生生活は食べることから
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 and peace of mind 健康・安全

Wishing you health and safety!

For that reason, we are working on health and safety initiatives. We recommend joining Student Comprehensive Mutual Insurance 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 provide consulting to international students who are looking for an apartment near the university.

住まいの相談
留学生の方へ大学の近くのアパート探しの相談を行っています。

Travel トラベル

We arrange for tickets of JR lines (including Shinkansen), highway bus and airlines, as well as package tours; and we also make arrangements for hotels, Japanese-style inns and communal lodging facilities.

JRきっぷ(新幹線含む)・高速バス・航空券などのチケットの手配、パッケージツアーやホテル・旅館・合宿などの受付を行っています。

Supporting your studies with a fixed amount premium for 留学生生活に必要な定額保障

necessary coverage for student life in Japan! 学業をバックアップ!

Tanuro
- the mascot for
Student Comprehensive Mutual Insurance

タヌロー
学生総合共済の
マスコットです。



Life Mutual Insurance

生命共済 NU

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

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

学生本人のケガや病気に備えるたすけあいの制度

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

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Point 1

Coverage provided from the first day to 200th day of hospitalization.

5,000 yen a day

入院保障は1日目から200日まで
日額 **5,000円**

Point 2

Coverage provided from the first day to 90th day of outpatient treatment.

1,000 yen a day

ケガでの通院は1日目から90日まで
日額 **1,000円**

Point 3

Surgical procedures, including same-day surgical procedures, per procedure

Fixed 20,000 yen

手術は日帰りも含め1回につき
定額 **20,000円**

Point 4

When using surgical appliances because of specific injuries.

Fixed 10,000 yen an accident

特定の傷害により固定具をつけた場合
1事故について定額 **10,000円**

Point 5

If being treated for a psychiatric disorder

Coverage for Proactive Mental Health Treatment

10,000 yen Once per insured period

精神疾患の診療を受けたとき
こころの早期対応保障
(1共済期間に1回) **10,000円**

Point 6

Persons with chronic illnesses may also subscribe.

*For details, see "Summary of Coverage".

持病がある方も加入できます
※詳しくは、「保障のあらまし」をご覧ください。

Details of coverage and premium

Covers the student's injuries and illness

*Death benefits are not paid for the student or person(s) supporting the student.

保障内容と掛金

学生本人のケガや病気を保障
※学生本人・扶養者の死亡保障はありません。

500 yen
per month
1ヶ月あたり
500円

Illness 病気	Coverage for Hospitalization Coverage provided from the first day to 200th day of hospitalization 入院保障 入院1日目から200日まで保障	5,000 yen per day 日額 5,000円
	Coverage for Surgical Procedures Also covers same-day surgical procedures 手術保障 日帰り手術も対象となります	20,000 yen per surgery 1回の手術につき 20,000円
	Coverage for Severe Disabilities (Grades 1-3) Coverage for severe disabilities due to illness 重度後遺障がい保障(1~3級) 病気により重度後遺障がいとなった場合	Depending on the grade of disability 1,500,000 yen - 1,350,000 yen 後遺障がいの等級に応じて 150万円~135万円
	Coverage for Proactive Mental Health Treatment If being treated for a psychiatric disorder こころの早期対応保障 精神疾患の診療を受けたとき	10,000 yen Once per insured period (1共済期間に1回) 10,000円
Injury ケガ	Coverage for Hospitalization Coverage provided from the first day to 200th day of hospitalization 入院保障 入院1日目から200日まで保障	5,000 yen per day 日額 5,000円
	Coverage for Outpatient Treatment Coverage for outpatient treatment required due to injury From the first day to 90th day of outpatient treatment 通院保障 ケガによる通院を保障。1日目から90日まで	1,000 yen per day 日額 1,000円
	Coverage for Surgical Appliances because of specific injuries. If using surgical appliances due to injury 特定傷害固定具保障 ケガで固定具を装着した場合	Fixed 10,000 yen per accident 1事故について定額 10,000円
	Coverage for Surgical Procedures Coverage for a surgical procedure required due to injury Also covers same-day surgical procedures 手術保障 ケガで手術をした場合を保障。日帰り手術も対象	20,000 yen per surgery 1回の手術につき 20,000円
	Coverage for Disabilities (Grades 1 to 14) For disabilities due to injury 後遺障がい保障(1~14級) ケガによる後遺障がいとなった場合	According to grades 1,500,000 yen - 60,000 yen 等級に応じて 150万円~6万円

Annual premium 6,000 yen

1年間の掛金 **6,000円**

※This is the amount if you pay the premium by April 29, 2020.

※掛金は2020年4月29日までに払込んだ場合の金額です。

Why not take out Student Comprehensive Mutual Insurance?

Student Comprehensive Mutual Insurance 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: "providing is preventing". 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.

学生総合共済の加入のおすすめ

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



D.H.
International Student
Kyoto University/ From China
留学生D.H.さん
京都大学/中国出身

※The life mutual insurance premium applies until the insured person is 34 years old.

※There is a different premium for an insured person age 35 and above.

※For details, see "Life Mutual Insurance" in the Summary of the Coverage beginning from page 9.

※生命共済の掛金は34歳までの方の掛金です。

※35歳以上は掛金が異なります。

※詳しくは保障のあらまし「生命共済」P9~をご覧ください。

Personal Liability Insurance for Students (=GAKUBAI)

(Without special clause for persons living alone)

学生賠償責任保険
(一人暮らし特約なし)

19H

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

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

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

19H Point 1



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

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

自転車乗車中に他人をケガさせたり他人の財物を壊した場合など、

1事故最高3億円まで保障します

19H Point 2



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

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

19H Point 3



This covers compensated accidents for case where you cause an accident during an internship or while doing part time work, or while abroad.

インターンシップ中やアルバイト中、さらに海外での賠償事故も保障します

Personal Liability Insurance for Students is insurance cover for compensated accidents that may occur during daily life, regular classes or internships, etc.

学生賠償責任保険は、日常生活、正課の講義、インターンシップ中等における賠償事故を保障する保険です。

Insurance coverage limit / insurance amount and insurance premium

支払限度額・保険金額と保険料

Personal Liability Insurance for Students (Without special clause for persons living alone)
学生賠償責任保険
(一人暮らし特約なし)

19H

Insurance premium for one year

If you make your payment by April 29, 2020:
1年間の保険料
2020年4月29日までに払込んだ場合

1,800 Yen
1,800円

Compensated accidents (in Japan and abroad) occurring during daily life and practical training (including regular lectures, part-time work, internships, etc.)

日常生活および実習中

(正課の講義・アルバイト・インターンシップ等を含む) における賠償事故 (国内・国外)

Coverage for Personal Liability*1

Coverage for liability against to another person who you harm by accident in your ordinary daily life.

Example: Accidentally damaged or broke someone's property or goods. Accidentally injured a student during an educational training session. Dropped and broke a laptop computer borrowed from a company during an internship there.

個人賠償責任保障*1

日常生活での他人に対する賠償責任を保障例)・他人の財物や商品を誤って破損させた・教育実習中に誤って生徒にケガをさせた・就業体験先から借りたパソコンを落として破損させた など

19H

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

(The coverage limit is 5 million yen for accidents involving recorded information of information system, etc.)
(Including out-of-court settlement mediation services)

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

Compensated accidents (infringement of personal rights) and expenses damages (Japan and overseas) occurring during regular lectures (including internships)

正課の講義

(インターンシップ含む) 等における賠償事故 (人格権侵害)・費用損害 (国内・国外)

Coverage for Liability for Infringement of Personal Rights*2

Coverage for costs relating to liability for infringing another person's privacy or defaming a person while participating in regular classes.

人格権侵害賠償責任保障*2

正課の講義等における他人のプライバシー侵害や名誉毀(き)損に対する損害賠償責任を負担した場合を保障

19H

Annual up to a limit of **5 Million Yen**
年間最高 **500万円まで**

Coverage for expenses occurred in infection prevention

Coverage of costs for measures of prevention of infection or treatment related to an accident occurring during medical related training as part of regular classes.

感染事故損害防止費用保障

正課の医療関連実習等で発生した事故に伴う感染予防措置・治療の費用を負担した場合を保障

19H

Annual up to a limit of **5 Million Yen**
年間最高 **500万円まで**

Coverage for Condolence for Compensation Gifts to Injured Parties

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

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

傷害見舞費用保障

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

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

Coverage for Disability*3

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

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

後遺障がい保障*3 ☆死亡保険金対象外特約セット ☆天災危険補償特約セット

ケガにより被保険者が所定の後遺障がいを負った場合を保障

*1 Insurance payments will not be made in the following cases.

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

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

*3 Depending on the level of the disability, the insurance payout amount will differ.

※1 下記のような場合は保険金をお支払いできません。

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

※2 人格権侵害賠償責任保障には示談交渉サービスはありません。

※3 後遺障がいの程度により、支払う保険金の額が異なります。

Out-of-court settlement mediation is provided regardless of whether there is a special clause for persons living alone. If there is a special clause for persons living alone, the insurance company negotiates with the landlord.

一人暮らし特約なし・ありどちらにも示談交渉がついています。一人暮らし特約ありでは貸主(大家)さんとの交渉もします。

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

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

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



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

Bicycle accident 自転車事故



While riding a bicycle, collided with a pedestrian who fell and fractured their thigh bone. (second year university student, female)

自転車で走行中、歩行者と接触し転倒させた結果、大腿骨骨折を負わせた。(大学2年生 女性)

Insurance payout **4,955,810 Yen**
支払保険金 **4,955,810円**

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

Accidents while walking 歩行中の事故



Slipped and fell on ice in the winter in front of a convenience store and damaged a window pane with my elbow. (first year university student, male)

冬季に、コンビニ前に張っていた氷に足を滑らせて転倒し、ひじがウインドウガラスにあたり、破損させた。(大学1年生 男性)

Insurance payout **382,310 Yen**
支払保険金 **382,310円**

Personal Liability Insurance for Students (=GAKUBAI) (With special clause for persons living alone) (Coverage for house fires, etc.)

19HK

学生賠償責任保険
(一人暮らし特約あり)(住まいの火災などの保障)

●Students living in apartments or dormitories, etc., who need insurance cover for living alone to protect against the risks involved in their "residence", etc. ●The special clause for persons living alone covers in Japan only. ●A "rental agreement" is required. ●It is not possible to subscribe only to the special clause for persons living alone.

●アパート、寮などにお住まいで、「お住まい」等を取り巻くリスクに備える一人暮らしのための保障が必要な方 ●一人暮らし特約は国内のみの保障です。 ●「賃貸借契約」があることが必要です。 ●一人暮らし特約のみの加入はできません。

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

19HK Point 4

Special clause for persons living alone
一人暮らし特約(注)

Up to a limit of **10 million yen** for tenant liability coverage.

借家人賠償責任保障は、1,000万円まで保障します

19HK Point 5

Special clause for persons living alone
一人暮らし特約(注)

Tenant liability coverage includes liability insurance for damage caused by water leakage, etc. to individual rented housing (includes out-of-court settlement mediation services)

借家人賠償責任保障は水もれ等による、借用住宅への損害賠償責任を保障します
(示談交渉サービス付)

19HK Point 6

Special clause for persons living alone
一人暮らし特約(注)

Coverage for household goods, and coverage for theft of household goods covers damage to household goods due to fire and water, as well as coverage for the theft of household goods, cash or bicycle, etc.

家財保障、盗難保障では火災や水ぬれによる家財の損害、家財や現金・自転車等の盗難にも対応します

※“With special clause for persons living alone” includes all of the coverage described on pages 5 and 6. Set of Personal Liability Insurance for Students (19H) and your room coverage
※「一人暮らし特約あり」には、P.5、P.6の保障がすべて含まれます。学生賠償責任保険(19H)にお部屋の保障をセット

■Insurance coverage limit / insurance amount and insurance premium
■支払限度額・保険金額と保険料

Personal Liability Insurance for Students (= GAKUBAI) 学生賠償責任保険 (With special clause for persons living alone) (一人暮らし特約あり)	Insurance premium for one year If you make your payment by April 29, 2020: 1年間の保険料 2020年4月29日までに 払込んだ場合	8,500 Yen 8,500円
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Coverage for tenant liability*4
★Special Clause for compensation for Tenant Liability (all risk)
☆Set of special clause for resolution of compensated accidents

借家人賠償責任保障*4
★借家人賠償責任補償(オールリスク)特約
☆賠償事故の解決に関する特約セット

Coverage for tenant liability*4
Coverage of legally required compensatory liability to the lessor (landlord) if their rented housing is damaged due to the negligence of the insured.

借家人賠償責任保障*4
被保険者の過失により、借用住宅を破損し、貸主(大家)に対する法律上の賠償責任を負った場合を保障

19HK

Up to a limit of **10 Million Yen** per each accident
1事故最高 **1,000万円**まで

Coverage for household goods
★Special Clause (for University Co-ops) for compensation for Private Property for Daily Life in Housing
☆Set of special clause for insurance coverage of Special Clause (for University Co-ops) for compensation for Private Property for Daily Life in Housing and changes in the upper limits of the damages payment amount

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

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

家財保障
火災・水ぬれなどによる住宅(敷地内を含む)内の家財の損害を保障

19HK

Up to a limit of **2 Million Yen** per each accident
1事故最高 **200万円**まで

Coverage for damaged or soiled household goods
★Special Clause (for University Co-ops) for compensation for Private Property for Daily Life in Housing and changes in the upper limits of the damages payment amount

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

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

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

19HK

Up to a limit of **500,000 Yen** per each accident (Deductible: 10,000 Yen)
1事故最高 **50万円**まで(免責金額1万円)

Coverage for temporary expenses
★Special Clause (for University Co-ops) for compensation for Private Property for Daily Life in Housing and changes in the upper limits of the damages payment amount

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

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

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

19HK

10% of compensation insurance payment (Maximum amount of up to 200,000 Yen per each accident per each residence area.)
損害保険金の **10%** (1事故1敷地内ごとに最高20万円まで)

Coverage for theft*5
★Special Clause (for University Co-ops) for compensation for Private Property for Daily Life in Housing
☆Set of special clause for insurance coverage of Special Clause for compensation for Private Property for Daily Life in Housing (for University Co-ops) and changes in the upper limits of the damages payment amount

盗難保障*5
★住宅内生活用動産補償(大学生協用)特約
☆住宅内生活用動産補償(大学生協用)特約の保険の対象および損害額の上限変更に関する特約セット

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

家財・自転車盗難保障
住宅(敷地を含む)内の家財や自転車が盗まれた場合の損害を保障

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

現金盗難保障
住宅(敷地を含む)内において現金などが盗まれた場合を保障

19HK

Up to a limit of **500,000 Yen** per accident
1事故最高 **50万円**まで

Coverage for repair costs
★Special clause (for University Co-ops) for compensation for Rented Housing Repair Cost

修理費用保障
★借用住宅修理費用補償(大学生協用)特約

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

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

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

水道管修理費用保障
借用住宅の水道管の凍結による破裂などの修理費用を保障

19HK

Up to a limit of **100,000 Yen** per each premises
1敷地内につき **10万円**まで

19HK

Up to a limit of **150,000 Yen** per each accident
1事故最高 **15万円**まで

19HK

Up to a limit of **100,000 Yen** per each accident per residential premises
1事故1敷地内ごとに最高 **10万円**まで

Coverage for emergency travel costs for insured's parents to rush to the aid of the insured
★Special Clause for compensation for Rescuers' Expenses (Hospitalization Comprehensive Type)
☆Set of special Clause for compensation for illness (Special Clause for Compensation for Rescuers' Expenses (Hospitalization Comprehensive))

父母駆けつけ費用保障
★救護者費用等補償(入院ワイド型)特約
☆疾病補償特約(救護者費用等補償(入院ワイド型)特約用)セット

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

父母駆けつけ費用保障(救護者費用)
ケガや病気のため、3日以上入院した場合や、事故により生死が確認できない場合等に、親族が現地へ駆けつけるために支出した交通費・宿泊費等を保障

19HK

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

*4 Insurance payment cannot be made in the following cases. (For details, please see page 24-25.)
●Damage caused by defects, corrosion, rust, mold, or any natural wear and tear ●Damage resulting from earthquakes, volcanic eruptions, or tsunami

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

※4 下記のような場合保険金はお支払いできません。(詳細は、P24~25をご参照ください。)
●欠陥、腐食、さび、かび、その他自然消耗などを原因とする損害 ●地震・噴火・津波による損害
※5 通学途中で財布を盗まれたような住宅(敷地を含む)外での盗難事故などはお支払いできません。

Please Note: Special Clause for Persons Living Alone refers to the Special Clause for compensation for Tenant Liability Insurance (all risk) with Special Clause for Resolution of Compensated Accidents, Special clause (for University Co-ops) for compensation for Rented Housing Repair Cost, Special Clause for Compensation for Private Property for Daily Life in Housing (for University Co-ops) with special provision regarding the object of coverage and changes in the upper limits of the damages payment amount, and Special Clause for Compensation for Rescuers' Expenses (Hospitalization Comprehensive) with Special Clause for Illness Coverage.

(注)「一人暮らし特約」とは、賠償事故の解決に関する特約付借家人賠償責任補償(オールリスク)特約、借用住宅修理費用補償(大学生協用)特約、保険の対象および損害額の上限変更に関する特約付住宅内生活用動産補償(大学生協用)特約、疾病補償特約付救護者費用等補償(入院ワイド型)特約等を指します。

Pre-matriculation fire insurance
入学前火災保障について

Limited to the new policies of new entrants (including transfer students and graduate students), the insurance covers damages incurred due to the bearing of legal liability for an accident arising from a rented room and during the pre-matriculation fire insurance period. (See page 42.)

新入生(編入生・院入学を含む)の新規契約者に限り、入学前火災保障期間に発生した借用戸室に起因する事故によって法律上の賠償責任を負担することによって被る損害を保障します。(P42参照)

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

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

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

1 Details of Coverage 保障内容

	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>Illness Hospitalization mutual insurance payment</p> <p>病気 入院保障共済金</p>	<p>When the hospitalization of the insured has started during the period of insurance, due to the onset of an illness occurring after the application date of a new policy. Note: Hospitalization directly attributable to injury resulting from an unexpected accident*1 (hereinafter referred to as “accident”) occurring on or after the start of the period of insurance of the new policy will also be eligible for insurance payment. Note that this applies only to hospitalization that begins after 180 days of the occurrence of the accident.</p>	<p>Payment will be [Illness Hospitalization Insurance amount] x [number of days of hospitalization during period of insurance*2]. Note 1: Payment of Illness Hospitalization Insurance will be limited to the amount for 200 days per hospitalization*3. Note that, an hospitalization that begins after 160 days have passed from the day following the date of final discharge of the hospitalization being covered by mutual insurance payment will be regarded as a new hospitalization. Note 2: Should the period of hospitalization overlap with a different illness, or a period of illness hospitalization overlap with a period of accident hospitalization, mutual aid cannot be paid in duplicate for that period.</p>	<ul style="list-style-type: none"> ●Hospitalization not covered by medical treatment benefits or medical expenses under the public medical insurance system. ●Hospitalization occurring outside the period of insurance, or outpatient treatment for illness. ●Hospitalization due to an illness whose onset or notification occurred before the application date of a new policy. (Note that this does not include hospitalization beginning one year or later after the application date of the new policy.) ●Hospitalization resulting from the intentional actions of the policyholder or the insured. ●The insured's deliberate intention, gross negligence, criminal action, suicide. ●Conditions for which there are no medical objective findings, such as cervical syndrome (so-called “whiplash”), lower-back pain, or backaches, regardless of the cause.
<p>Mutual insurance payment for pro-active mental health treatment</p> <p>こころの早期対応保障共済金</p>	<p>When the insured is hospitalized during the period of insurance or visits an outpatient clinic for the purposes of treating mental illness and receives the first psychiatric treatment covered by medical treatment benefits or medical expenses under a public medical insurance system. Note: Even if treatment is received for the purposes of treating mental illness before the date of application for a new policy, insurance will be paid for treatment for the same purpose occurring during the period of insurance.</p> <p>被共済者が、精神疾患の治療を目的とし、共済期間中に病院または診療所に通院し、公的医療保険制度における療養の給付または療養費の対象となる精神科専門療法の診療を初めて受けた場合。 (注) 新規契約の申込日以前に精神疾患の治療を目的として診療を受けた場合でも、共済期間中における同一目的の診療はお支払いします。</p>	<p>Mutual insurance for pro-active mental health treatment will be paid. Note: In cases where outpatient treatment is received on multiple occasions for the same mental illness or a different mental illness during the period of insurance, payment will be limited to once per mutual insurance period for the first instance of treatment.</p> <p>こころの早期対応保障共済金額をお支払いします。 (注) 共済期間中に同一の精神疾患または異なる精神疾患の診療を通院で複数回受けた場合、最初に受けた診療に対し1共済期間につき1回限りとお支払いします。</p>	<ul style="list-style-type: none"> ●Outpatient treatment not covered by medical treatment benefits or medical expenses under the public medical insurance system. (e.g., counselling, etc., not covered by medical treatment benefits or medical expenses under the public medical insurance system.) ●公的医療保険制度における療養の給付または療養費の対象とならない通院。(例: 公的医療保険制度における療養の給付または療養費の対象とならないカウンセリング等)。

	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>Injury Hospitalization mutual insurance payment</p> <p>ケガ 入院保障共済金</p>	<p>When hospitalization directly due to injuries sustained by the insured in an accident*1 that occurs during the period of insurance begins within 180 days of the accident.</p> <p>被共済者が、共済期間中に発生した事故^(*)による傷害を直接の原因として、事故日から180日以内に入院を開始した場合。</p>	<p>Payment will be [Accident Hospitalization Insurance amount] x [number of days of hospitalization during period of insurance*2]. Note 1: Payment of Accident Hospitalization Insurance will be limited to the amount for 200 days per hospitalization*4. Note 2: Should the period of hospitalization overlap with a different accident, or a period of accident hospitalization overlap with a period of illness hospitalization, mutual aid cannot be paid in duplicate for that period.</p> <p>[事故入院保障共済金額] × [共済期間中の入院日数^(*)]をお支払いします。 (注1) 事故入院保障共済金の支払いは、1回の入院^(*)につき200日分をもって限度とします。 (注2) 異なる事故により入院期間が重複する場合および事故による入院期間と病気による入院期間が重複する場合、その期間については重複して共済金をお支払いしません。</p>	<ul style="list-style-type: none"> ●Hospitalization not covered by medical treatment benefits or medical expenses under the public medical insurance system. ●Hospitalization due to an accident*1 that occurred outside the period of mutual insurance. ●Hospitalization resulting from the intentional actions of the policyholder or the insured. ●The insured's gross negligence, criminal action, suicide, personal strife, 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. ●Conditions for which there are no medical objective findings, such as cervical syndrome (so-called “whiplash”), lower-back pain, or backaches, regardless of the cause. ●公的医療保険制度における療養の給付または療養費の対象とならない入院。 ●共済期間外に発生した事故^(*)による入院。 ●契約者または被共済者の故意。 ●被共済者の重大な過失、犯罪行為、自殺行為、私闘、無免許、無資格運転、酒気帯びもしくは薬物依存等による運転、最高速度違反、運転中の信号無視、およびしゃ断中踏切内進入により生じたもの。 ●原因を問わず、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。
<p>Injury Outpatient treatment insurance payment</p> <p>ケガ 通院保障共済金</p>	<p>When hospitalization or outpatient treatment directly due to injuries sustained by the insured in an accident*1 that occurs during the period of insurance begins within 180 days of the accident. Note: In cases where a physician has given consent, out-patient for treatment by a qualified judo bonesetter will be allowed, limited to dislocations and fractures. Furthermore, outpatient treatment for procedures by someone, such as an acupuncturist will be allowed, limited to cases in which a physician has given instructions.</p> <p>被共済者が、共済期間中に発生した事故^(*)による傷害を直接の原因として、事故日から180日以内に入院または通院を開始した場合。 (注) 脱臼、骨折については医師の同意がある場合、柔道整復師の施術を通院と認めます。また、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。</p>	<p>Payment will be [Accident Outpatient Treatment Insurance amount] x [number of days of outpatient treatment*5]. Note: Payment of Accident Outpatient Treatment Insurance will be payable to the amount for 360 days since the day of the accident, and payable from the first day of treatment. Note that, a single instance of outpatient treatment shall be limited to 90 days.</p> <p>事故通院保障共済金額 × [通院日数^(*)]をお支払いします。 (注) 事故通院保障共済金の支払いは、事故日から360日以内の通院について、1日目からお支払いします。ただし、1回の通院につき90日分をもって限度とします。</p>	<ul style="list-style-type: none"> ●Outpatient treatment not covered by medical treatment benefits or medical expenses under the public medical insurance system. ●Outpatient treatment occurring during hospitalization already covered by Illness Hospitalization Insurance or Accident Outpatient Treatment Insurance. ●In addition, the details are the same as the “Main cases in which Mutual Insurance cannot be paid” for hospitalization due to accident injury. ●公的医療保険制度における療養の給付または療養費の対象とならない通院。 ●病気入院保障または事故入院保障の対象となる入院中の通院。 ●その他、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。

	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>Specific disability fixation device insurance payment</p> <p>特定傷害 固定具 保障共済金</p>	<p>Where a fracture, joint dislocation or complete tear of a tendon, ligament or meniscus has been sustained by the insured as the direct result of an accident occurring during the period of insurance*1, and a fixation has been attached during hospitalization or outpatient treatment, at the instruction of a physician. (This does not include cases where said fixation is attached during hospitalization only.)</p> <p>被共済者が、共済期間中に発生した事故^(*)を直接の原因とする骨折、関節脱臼、腱・じん帯・半月板の完全断裂で、医師の指示により、事故日から180日以内の入院中に固定具を装着した場合。(ただし、入院期間中のみ装着していた場合を除きます。)</p>	<p>Specific Disability Fixations Device Insurance.Payment will be made. Note 1: Payment for the attachment of fixations for the same accident*1 shall be restricted to once for the whole period of insurance. Note 2: Treatment using internal or external fixation devices, such as bandages, slings, poultices, adhesive plaster, supporters or taping, etc., or the use of crutches, shall not be included in the attachment of specific disability fixations.</p> <p>特定傷害固定具保障共済金額をお支払いします。 (注1) 同一の事故^(*)による固定具装着に関する支払いは、全共済期間を通じ、1回限りとします。 (注2) 包帯、三角巾、湿布、絆創膏、サポーター、テーピング等による治療および松葉杖の使用ならびに内固定および創外固定は、特定傷害固定具の装着には含まれません。</p>	<ul style="list-style-type: none"> ●Attachment of fixation devices not covered by medical treatment benefits or medical expenses under the public medical insurance system. ●Complete tear of tendon, ligament or meniscus caused by illness. ●Pathological bone fracture, idiopathic bone fracture, dental fracture. ●Congenital dislocation, pathological dislocation, repetitive dislocation, dental dislocation or subluxation. ●In addition, the details are the same as the “Main cases in which Mutual Insurance cannot be paid” for hospitalization due to accident injury. <p>●公的医療保険制度における療養の給付または療養費の対象とならない固定具装着。 ●腱・じん帯・半月板の完全断裂のうち、病気を原因とするもの。 ●病的骨折、特発骨折および歯牙の骨折。 ●先天性脱臼、病的脱臼、反復性脱臼、歯牙の脱臼および亜脱臼。 ●その他、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。</p>
<p>Surgery insurance payment</p> <p>手術保障 共済金</p>	<p>Where the insured undergoes surgery covered by the public medical insurance system*6 for the direct purpose of treating an illness or injury that is the cause of hospitalization or outpatient treatment covered by Illness Hospitalization Insurance payment, Accident Hospitalization Insurance payment or Accident Outpatient Treatment Insurance payment during the period of hospitalization or outpatient treatment, and within the period of insurance.</p> <p>被共済者が、病气入院保障共済金、事故入院保障共済金および事故通院保障共済金の支払い対象となる入院または通院期間中かつ共済期間中に、その原因となった病气やケガの治療を直接の目的として、公的医療保険制度の対象^(*)となる手術を受けた場合。</p>	<p>Surgery insurance will be paid for one surgical procedure. Note 1: In the following cases, even when multiple surgical procedures have been undergone, they will be deemed a single surgical procedure. (1) Even if multiple procedures are conducted, if the medical institution approves them as a single (series) procedure, it will be deemed a single procedure. (2) Multiple procedures conducted on the same day. Note 2: If the surgery is to be calculated every day or every month, insurance is only paid for the first day of surgery.</p> <p>手術1回につき手術保障共済金額をお支払いします。 (注1) 次の場合は複数の手術を受けたときでも、1回の手術とみなします。 ①複数回実施する手術を1回(一連)の手術として医療機関が算定する場合。 ②同日に複数の手術が実施された場合。 (注2) 手術料が1日または1ヶ月ごとに算定される手術を受けた場合、1日目の手術のみお支払いします。</p>	<ul style="list-style-type: none"> ●Surgery not covered by the public medical insurance system*6. (e.g., cosmetic surgery, vision improvement surgery, surgery for examination, etc.) ●Medical examination of the type specified in Article 61 of the Short Term Life Mutual Insurance Rules and Regulations, such as tooth extractions, dressing of wounds, skin incision surgery, debridement, etc. ●Surgery carried out during a period of hospitalization in which Illness Hospitalization Insurance and Accident Hospitalization Insurance cannot be paid. <p>●公的医療保険制度の対象^(*)とならない手術。(例:美容整形、視力回復術、検査のための手術等) ●共済期間中の手術であっても、抜歯、創傷処理、皮膚切開術、デブリードマンなど、短期生命共済事業規約第61条で規定する診療行為。 ●病气入院保障共済金および事故入院保障共済金が支払われない入院期間中に行った手術。</p>
<p>Illness</p> <p>Severe disability insurance payment</p> <p>病气 重度後遺障がい保障 共済金</p>	<p>When the insured has developed a severe disability during the period of insurance and due to an illness contracted after the day of application for a new policy.</p>	<p>Payment will be [Illness Severe Disability Insurance amount] x [payment ratio (100% or 90%) stipulated for Grade 1 to Grade 3 as per Table 1 “Table of payment ratios for disabilities by grade” of Short Term Life Insurance Rules and Regulations]. Note 1: Any payments for Illness Severe Disability Insurance during the period of insurance will be limited to the Illness Severe Disability Insurance amount described in the Mutual Insurance Certificate.</p>	<ul style="list-style-type: none"> ●Where an illness severe disability has occurred outside of the period of insurance. ●Severe disability due to an illness whose onset or notification occurred before the application date of a new policy. (Note that this does not include illness serious disabilities occurring one year or later after the application date of the new policy.) ●Severe disability resulting from the intentional actions of the policyholder or the insured.

	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>Illness</p> <p>Severe disability insurance payment</p> <p>病气 重度後遺障がい保障 共済金</p>	<p>被共済者が、新規契約の申込日後に発病した病気を原因として共済期間中に重度後遺障がいとなった場合。</p>	<p>Note 2: If the insured was already suffering from a disability at the time the subscription was made, and then suffers an aggravation of the disability in the same location during the period of insurance, Illness Severe Disability Insurance payment will be made after the prescribed amount has been deducted.</p> <p>[病气重度後遺障がい保障共済金額] × [短期生命共済事業規約に定める別表第1「後遺障がい等級別支払割合表」の第1級から第3級に定める割合(100%または90%)]をお支払いします。 (注1) 共済期間中の病气重度後遺障がい保障共済金の支払いは、共済証書記載の病气重度後遺障がい保障共済金額をもって限度とします。 (注2) ご契約時にすでに後遺障がいがある被共済者が共済期間中に同一部位に後遺障がいを加重した場合、病气重度後遺障がい保障共済金額から所定の金額を差し引いてお支払いします。</p>	<ul style="list-style-type: none"> ●The insured’s gross negligence, criminal action, suicide, or personal strife. <p>●共済期間外に生じた病气重度後遺障がい。 ●新規契約の申込日以前に発病していた病气、告知を行っていた病気を原因とする重度後遺障がい(ただし、新規契約申込日から1年経過した日以後の病气重度後遺障がいは除きます)。 ●契約者または被共済者の故意。 ●被共済者の重大な過失、犯罪行為、自殺行為、私闘。</p>
<p>Injury</p> <p>Disability insurance payment</p> <p>ケガ 後遺障がい 保障共済金</p>	<p>Where the insured has suffered, within a period of 360 days of an accident, a disability directly due to an injury suffered in said accident *1 that has occurred within the period of insurance. Note: If treatment is still required even more than 360 days after the accident, based on a physician’s examination on the 361st day after the accident, insurance will be paid once the degree of disability has been confirmed.</p> <p>被共済者が、共済期間中に発生した事故^(*)による傷害を直接の原因として、事故日から360日以内に後遺障がいとなった場合。 (注) 事故日から360日を超えてもなお治療が必要な場合には、事故日から361日目における医師の診断にもとづき後遺障がいの程度を認定してお支払いします。</p>	<p>Payment will be [Accident Disability Insurance amount] x [payment ratio (100% to 4%) stipulated for Grade 1 to Grade 14 as per Table 1 “Table of payment ratios for disabilities by grade” of Short Term Life Insurance Rules and Regulations]. Note 1: Any payments for Accident Disability Insurance during the period of insurance will be limited to the Accident Disability Insurance amount described in the Mutual Insurance Certificate. Note 2: If the insured was already suffering from a disability at the time the subscription was made, and then suffers an aggravation of the disability in the same location during the period of insurance, Accident Disability Insurance payment will be made after the prescribed amount has been deducted.</p> <p>[事故後遺障がい保障共済金額] × [短期生命共済事業規約に定める別表第1「後遺障がい等級別支払割合表」の第1級から第14級に定める割合(100%~4%)]をお支払いします。 (注1) 共済期間中の事故後遺障がい保障共済金の支払いは、共済証書記載の後遺障がい共済金額をもって限度とします。 (注2) ご契約時にすでに後遺障がいがある被共済者が共済期間中に同一部位に後遺障がいを加重した場合、事故後遺障がい保障共済金額から所定の金額を差し引いてお支払いします。</p>	<ul style="list-style-type: none"> ●Disability resulting from an accident*1 occurring outside of the period of insurance. ●Disability resulting from the intentional actions of the policyholder or the insured. ●The insured’s gross negligence, criminal action, suicide, personal strife, 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. <p>●共済期間外に発生した事故^(*)による後遺障がい。 ●契約者または被共済者の故意。 ●被共済者の重大な過失、犯罪行為、自殺行為、私闘、無免許、無資格運転、酒気帯びもしくは薬物依存等による運転、最高速度違反、運転中の信号無視、およびしゃ断中踏切内進入により生じたもの。</p>

Note

*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 (excluding item 2) and 4 of the “Act on Prevention of Infectious Diseases and the Medical Care of Infectious Patients.”

*2: “number of days of hospitalization” is the number of days from admission to the day of physician-approved discharge.

*3: Under “Illness Hospitalization Insurance”, two or more hospitalizations for different illnesses will still be counted as “one hospitalization”, regardless of the cause of hospitalization in each case.

*4: Under “Accident Hospitalization Insurance”, two or more hospitalizations for injuries from the same accident will still be counted as “one hospitalization”, if they are within the payment time limit (200 days).

*5: “number of days of outpatient treatment” is the number of days up until the physician certifies that there is no longer any need to visit the hospital. Also, multiple visits to hospital in the same day, or treatment by multiple physicians during hospital visits, will be counted as one day of outpatient treatment.

*6: “surgery covered by the public medical insurance system” refers to medical treatment listed as elements for calculation of surgery fees and radiation treatment fees in the medical treatment payment schedule, bone marrow stem cell harvesting and bone marrow transplant surgery, etc., listed as elements for calculation of radiation treatment fees. Details of the kinds of surgery covered under Surgery Insurance are set out in the Short Term Life Mutual Insurance Rules and Regulations

*For explanations of “policyholder”, “insured” and “benefactor” please refer to “Explanation of Important Matters in the Student Comprehensive Mutual Insurance”.

注記

*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「感染症の予防およ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（第2号を除きます）および第4項に定める感染症をいいます。

*2 「入院日数」とは、入院した日から医師が認定した退院日までとします。

*3 「病氣入院保障」では、異なる病気で2回以上入院しても、それぞれの入院の原因の如何を問わず、「1回の入院」とみなします。

*4 「事故入院保障」では、同一の事故による傷害で2回以上入院しても、支払限度日数（200日）以内であれば、「1回の入院」とみなします。

*5 「通院日数」とは、医師が通院しなくてもさしつかえないと認定したときまでとします。なお、同一の日に複数回の通院、または通院において複数の医師の治療を受けた場合、通院日数は1日とします。

*6 「公的医療保険制度の対象となる手術」は、医療診療報酬点数表に手術料および放射線治療料の算定対象として列挙されている診療行為や輸血料の算定対象として列挙されている骨髄幹細胞の採取または骨髄移植術などをいいます。なお、手術保障の対象となる手術の詳細については短期生命共済事業規約に定めています。

※「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。

Stalking Damages Scheme

ストーカー被害見舞金制度について

The “Stalking Damages Scheme” provides for payment of “Stalker Damages” in order to help prevent (the exacerbation of) harm in the event that the insured under a Short Term Mutual Life Insurance policy is the victim of stalking, as defined in the Anti-Stalking Act and the University Co-operatives Mutual Aid Federation’s (UCMAF) “Stalking Damages Scheme Rules and Regulations”. For details, please refer to the “Stalking Damages Scheme Rules and Regulations page at the UCMAF website.

「ストーカー被害見舞金制度」とは、短期生命共済の契約で被共済者となっている方が、「ストーカー行為等の規制等に関する法律」や大学生協共済連の「ストーカー被害見舞金規則」に定めるストーカー行為の対象となった場合に、被害（の拡大）を防ぐ一助としていただくための「ストーカー被害見舞金」を支払う制度です。詳しくは大学生協共済連のWebサイト掲載の「ストーカー被害見舞金規則」をご覧ください。

Summary of the Coverage 制度のあらまし	Personal Liability Insurance for Students 学生賠償責任保険	Comprehensive Insurance for students / Children, Facility / Product Liability Insurance 学生・子ども総合保険、施設・生産物賠償責任保険
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The contents of this pamphlet are provided in English just for reference, with the Japanese version prevailing.ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

For an explanation of terms marked with ※, see “Explanation of terms marked with ※” on p.27,28 (Only the first instance of each column is marked with ※) ※印を付した用語については、P27、28の（※印の用語のご説明）をご覧ください。（各欄の初出時のみ※印を付しています。）

1 Persons eligible to become applicants – subscribers (insured)

Eligibility for insurance (to become the insured*) under this scheme 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, 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.

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

1 申込人・ご加入者（被保険者）となる方

この制度で被保険者（補償の対象者）本人^(*)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（入学等手続を終え、組合員とされた方を含みます。）に限ります。

(*) 加入申込書の被保険者ご本人欄に記載の方をいいます。

2 Insurance period

Students who have applied for the insurance (and paid the insurance premium) by March 31, 2020, the period of insurance shall be from 0:00 hours (16:00 hours for subscription continuations) on April 1, 2020, till 16:00 hours on the afternoon of April 1 on 2021. In the event of a mid-term subscription, the period of insurance 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 on 2021.

2 保険期間

2020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、2020年4月1日午前0時（継続加入の方は午後4時）から2021年4月1日午後4時までとなります。中途加入される場合、保険料払込日の翌日午前0時から2021年4月1日午後4時までとなります。

3 Continuation of policy

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

Regarding automatic renewal

● For those who have subscribed since the previous year, if there is no communication regarding changes to the content of the subscription or termination of continuation, regarding this solicitation, their subscriptions will be automatically renewed in accordance with the content of the previous year’s policy.

3 契約の継続

共済期間・保険期間の満了日の翌日（以下「継続日」といいます。）の前々月までに契約の継続停止やご加入内容の変更を申し出ない限り、「満了する契約」と同一内容の継続契約の申込みがあったとみなし、卒業予定年まで契約の継続が行われます。

<自動継続の取扱いについて>

●前年からご加入の皆さまについては、ご加入内容の変更や継続停止のご連絡がない場合、今回の募集においては前年ご加入の内容に応じたセットでの自動継続加入の取扱いとさせていただきます。

4 Contents of insurance (Disability due to injury)

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

4 保障内容（ケガによる後遺障がい）

◆保険金をお支払いする場合・保険金のお支払額

Type of insurance payment 保険金の種類	Cases in which insurance will be paid 保険金をお支払いする場合	Amount of insurance to be paid 保険金のお支払額	Disability Insurance amount 後遺障がい保険金額 ^(注)
		Death and Disability Insurance amount] × [prescribed insurance payment ratio in the policy (4% to 100%)] Note 1: Disability Insurance payment will be paid according to the insurance payment ratios stipulated for each category, in accordance with the government’s labor insurance scheme. Note 2: If the insured is still in a condition requiring medical treatment* over 180 days from, and including, the date of the accident, the underwriting insurance company will pay disability insurance after having confirmed the degree of severity of the disability, based on the diagnosis of a physician* on the 181st day after, and including, the day of the accident. Note 3: If the insured suffers an aggravation of the disability in the same location, insurance will be paid after the prescribed amount of insurance paid for the original disability has been deducted. Note 4: If Disability Insurance payment has already been paid, the payment amount in this instance will be limited to the remainder due once the previous Disability Insurance payment amount has been deducted from the Death and Disability Insurance amount. Also, Disability Insurance payments made across the entire period of insurance will be limited to the Death and Disability Insurance amount. For insurance policies whose period of insurance exceeds one year, if there has already been payment of Disability Insurance with respect to injury* sustained in an accident occurring within the same insurance year* as the insurance year in which the accident in question has occurred, payment will be limited to the remainder due once the previous Disability Insurance payment amount has been deducted from the Death and Disability Insurance amount. Also, the Disability Insurance payment payable in one insurance year is limited to the Death and Disability Insurance amount.	¥100,000 10万円
Injury insurance payment 傷害保険金	Disability insurance payment 後遺障がい保険金	Where a disability* has occurred as a result of injury* received in an accident during the period of insurance, occurring within 180 days (including the day of the accident). 保険期間中の事故によるケガ*のため、事故の発生の日からその日を含めて180日以内に後遺障がい*が発生した場合	死亡・後遺障がい保険金額×約款所定の保険金支払割合（4%～100%） (注1) 政府労災保険に準じた等級区分ごとに定められた保険金支払割合で、後遺障がい保険金をお支払いします。 (注2) 被保険者が事故の発生の日からその日を含めて180日を超えてなお治療*を要する状態にある場合は、引受保険会社は、事故の発生の日からその日を含めて181日目における医師*の診断に基づき後遺障がい*の程度を認定して、後遺障がい保険金をお支払いします。 (注3) 同一の部位に後遺障がいを加重された場合は、すでにあった後遺障がいに対する保険金支払割合を控除して、保険金をお支払いします。 (注4) すでにお支払いした後遺障がい保険金がある場合は、死亡・後遺障がい保険金額からすでにお支払いした後遺障がい保険金の額を差し引いた額が限度となります。また、保険期間を通じてお支払いする後遺障がい保険金は、死亡・後遺障がい保険金額が限度となります。保険期間が1年を超える保険契約においては、その事故の発生した保険年度*と同一の保険年度に発生した事故によるケガ*に対してすでにお支払いした後遺障がい保険金がある場合は、死亡・後遺障がい保険金額からすでにお支払いした後遺障がい保険金の額を差し引いた額が限度となります。また、それぞれの保険年度ごとにお支払いする後遺障がい保険金は、死亡・後遺障がい保険金額が限度となります。

Note: Because there is a Special Clause for Death Insurance Exemption in Disability Insurance, there is no death insurance payment. The Disability Insurance amount is formally called the Death and Disability Insurance amount, but for convenience it is referred to as the Disability Insurance amount in this insurance.

(注) この後遺障がい保険金には死亡保険金対象外特約がセットされるため死亡保険金はありません。後遺障がい保険金額は正式には死亡・後遺障がい保険金額といいますが、この保険では便宜的に後遺障がい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	<p>●Injury* resulting from the intentional action or gross negligence of the policyholder, the insured or a parent or guardian of the insured, or the recipient of insurance payment. ●Injury resulting from personal altercation, suicide, or criminal action. ●Injury resulting from driving an automobile* or similar without a license or without qualifications, while under the influence* of alcohol or drugs. ●Injury resulting from brain disorder, illness, or insanity. ●Injury resulting from pregnancy, childbirth, premature birth or miscarriage. ●Injuries due to surgical procedures or other medical treatment other than the treatment of injuries for which the underwriting insurance company should pay insurance* ●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 will be paid if it is judged that this is caused by an injury for which the underwriting insurance company should pay insurance). ●Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause. ●Injury sustained during the course of "Sporting activities, etc., not compensated by insurance" described elsewhere. ●Injury sustained during the course of sporting contests* and the like using vehicles*. Note: Bacterial food poisoning and viral food poisoning are not compensated by insurance.</p> <p>●保険契約者、被保険者、被保険者の親権者・後見人または保険金を受け取るべき方の故意または重大な過失によるケガ* ●闘争行為、自殺行為または犯罪行為によるケガ●自動車等*の無資格運転、酒気帯び運転*または麻薬等を使用した運転中のケガ●脳疾患、病気または心身喪失によるケガ●妊娠、出産、早産または流産によるケガ●引受保険会社が保険金を支払うべきケガの治療*以外の外科的手術その他の医療処置によるケガ●戦争、その他の変乱*、暴動によるケガ(テロ行為によるケガは、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●核燃料物質等の放射性・爆発性等によるケガ●原因がいかなくとも、頸(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足りる医学的他覚所見のないもの*●入浴中の溺水*(ただし、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。)●原因がいかなくとも、誤嚥(えん)*によって発生した肺炎●別記の「補償対象外となる運動等」を行っている間のケガ●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、補償の対象にはなりません。</p>

5 Insurance cover (liability)

◆ Cases in which insurance will be paid

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

5 保障内容(賠償責任)

◆ 保険金をお支払いする場合

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

Type of insurance payment 保険金の種類	Cases in which insurance will be paid 保険金をお支払いする場合
Daily life personal liability insurance payment ★Special clause for daily life personal liability compensation ☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university co-op) ☆Set of compensation special clause (for special clause for daily life personal liability compensation) for insured student only 日常生活個人賠償責任保険金 ★日常生活個人賠償責任補償特約 ☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生協用)セット ☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット	<p>Where there is a legal liability for damages due to any of the following, occurring within Japan or overseas. (1) The life or limb of another person has been injured, or their property*1 has been damaged due to any of the following incidental accident. a) Incidental accidents resulting from the ownership, use or management of a residence*2. b) Incidental accidents occurring in the daily life of the insured. (2) Damage, loss or theft*4 of compensation covered entrusted items*3. (Limited to items kept inside a residence*5, or temporarily put outside of the residence and managed by the insured.) (*1) Including information stored on information systems, etc. (*2) Refers to housing used as a residence by the student, and includes personal property and real estate within the site. (*3) "Compensation covered entrusted items" refers to tangible items with a property value that the insured is keeping for another (including rental operators). Note that this does not include the "Main "entrusted items" not compensated by insurance" described elsewhere. (*4) Payment of insurance for a reason listed under item (2), above, is limited to damage or loss incurred by the insured as a result of having liability for damages to the person who has legal rights to the compensation covered entrusted items (*3). (*5) Refers to housing used as a residence by the insured, and includes the site. Note: Only the insured student can be "the insured". Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>日本国内または国外において発生した次のいずれかの事由により、法律上の損害賠償責任を負われた場合 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補償対象受託物(*3)の損壊、紛失または盗取(*4)(住宅(*5)内保管中または被保険者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) 「補償対象受託物」とは、被保険者が他人(レンタル業者を含みます。)から預かった財産的価値を有する有体物をいいます。ただし、別記の「補償対象外となる主な「受託物」」を含みません。 (*4) 上記②に掲げる事由に対して保険金を支払うのは、被保険者が、補償対象受託物(*3)につき正当な権利を有する者に対して損害賠償責任を負担することによって被った損害に限ります。 (*5) 被保険者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、本人のみとなります。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方(責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。)を被保険者とします。</p>

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 payment (extraordinary expenses) ★Special clause for daily life personal liability compensation ☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university co-op) ☆Set of student only compensation special clause (for daily life personal liability compensation) 日常生活個人賠償責任保険金(臨時費用) ★日常生活個人賠償責任補償特約 ☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生協用)セット ☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット	<p>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: Only the insured student can be "the insured". Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>上記の事故により、他人の生命または身体を害し、法律上の損害賠償責任を負担する場合であって、被害者が次のいずれかに該当したとき。 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、本人のみとなります。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方(責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限ります。)を被保険者とします。</p>

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

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

Type of insurance payment 保険金の種類	Cases in which insurance will be paid 保険金をお支払いする場合
Personal rights infringement liability insurance payment ★Facility owner (manager) liability insurance / Product liability insurance + a special clause for student liability compensation 人格権侵害賠償責任保険金 ★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約	<p>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 unreasonable detention, or defamation (b) Defamation or infringement of privacy through oral, written, graphic, imaging or other similar means of display. Note: The scope of the insured is limited to the subscriber.</p> <p>正課の講義等において次のいずれかに該当する不当な行為により被保険者が法律上の損害賠償責任を負担した場合 (a) 不当な身体の拘束による自由の侵害または名誉毀(き)損 (b) 口頭、文書、図画、映像その他これらに類する表示行為による名誉毀(き)損またはプライバシーの侵害 (注) 被保険者(保険契約により保障を受けられる方)の範囲:ご加入者</p>
Insurance payment 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 liability compensation 感染事故損害防止費用保険金 ★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約	<p>When an accident during a regular class, etc., has caused or may have caused a third party to become infected, and the insured has had to pay damages in the form of expensed to prevent infection (expenses for the prevention or treatment of infection, having obtained the consent of the underwriting insurance company). Note: The scope of the insured is limited to the subscriber or university, etc. (*). 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・大学等*</p>

◎Scope of regular classes, etc.:

- Regular classes: lectures, experiments, training, practice, etc., treated by a university, etc.(*), as a lesson. (Including medical related practice such as clinical practice, nursing practice, etc.)
- School events: events held by a university, etc.(*), as part of their educational activities.
- Teaching practice: student teaching practice as referred to in Article 6 column 5 of the Ordinance for the Enforcement of the Teacher's License Act in order to earn the credits stipulated in the Article 5, Paragraph 1, annexed Table 1 and annexed Table 2, or annexed Table 2-2 of Teacher's License Act (Act No. 147 of 1949)
- Special practical training: opportunities made available to students to gain experience in activities such as providing nursing care and assistance to persons with disabilities or elderly persons, etc., and interacting with such persons, at special-needs schools or social welfare facilities as are selected from those schools or facilities stipulated in Article 2 of the Act on Special Provisions concerning the Teachers License Act in Relation to Granting Regular

Licenses to Teachers of Elementary Schools and Lower Secondary Schools (Act No. 90 of 1997), through consultation with the Minister of Education, Culture, Sports, Science and Technology and the Minister of Health, Labour and Welfare

- Internships: internships or work experiences conducted by the subscriber (the insured) in relation to major or future career while they are in school (not including part-time jobs)
- Volunteer activities: volunteer activities which are equivalent to school curriculum courses and school events (not including volunteer activities conducted as club activities or group activities).

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

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

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

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

◆Amount of insurance to be paid

◆保険金のお支払額

Type of insurance payment 保険金の種類	Amount of insurance to be paid 保険金のお支払額
<p>Daily life personal liability insurance payment</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university co-op)</p> <p>☆Set of student only compensation special clause (for daily life personal liability compensation)</p> <p>日常生活個人賠償責任保険金</p> <p>★日常生活個人賠償責任補償特約</p> <p>☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生協用)セット</p> <p>☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<p>The amount of legal damages payable to a person with the right to claim damage compensation (including delay damages based on a judgment) and lawsuit expenses (*) will be paid.</p> <p>(*): The underwriting insurance company's written consent is required.</p> <p>Note 1: The payment amount of payment for legal damages and delay damages based on a judgment for a single incident will be limited to the daily life personal liability insurance amount. However, in the case of an incident only involving information recorded in an information system, etc., the payment for a single incident will be limited to the amount of the recorded information limit (5,000,000 yen) or the amount of the daily life personal liability compensation limit, whichever is the lower amount.</p> <p>Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>Note 3: In the case of an incident that occurred within Japan, out-of-court settlement negotiations can be conducted, at the request of the insured. However, please note that it will not be possible to conduct out-of-court settlement negotiations in the following cases: where the person with the right to claim compensation does not agree; where the amount of legal damages payable by the insured clearly exceeds the amount of the daily life personal liability insurance; where the insured has refused to cooperate without a valid reason; or where a lawsuit related to the claim for damage compensation has been brought in a court outside of Japan.</p> <p>Note 4: In the event that the content of compensation also appears in a similar insurance contract (including special agreements for different insurance types and insurance contracts with companies other than the underwriting insurance company), the compensation may overlap. Please check the differences in the content of compensation, insurance amounts, and whether or not subscription is necessary, before you subscribe.</p> <p>損害賠償請求権者に対して負担する法律上の賠償責任の額(判決による遅延損害金を含まず。*)および訴訟費用^(*)等をお支払いたします。</p> <p>(*) 引受保険会社の書面による同意が必要となります。</p> <p>(注1) 法律上の損害賠償責任の額および判決による遅延損害金のお支払額は、1回の事故につき、日常生活個人賠償責任保険金額が限度となります。ただし、情報機器等に記録された情報のみの事故については、1回の事故につき、記録情報限度額(500万円)または日常生活個人賠償責任保険金額のいずれか低い額が限度となります。</p> <p>(注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。</p> <p>(注3) 日本国内において発生した事故については、被保険者のお申出により、示談交渉をお引受します。ただし、損害賠償請求権者が同意されない場合、被保険者が負担する法律上の損害賠償責任の額が日常生活個人賠償責任保険金額を明らかに超える場合、正当な理由なく被保険者が協力を拒んだ場合、損害賠償請求に関する訴訟が日本国外の裁判所に提起された場合には示談交渉を行うことができませんのでご注意ください。</p> <p>(注4) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>Daily life personal liability insurance payment (extraordinary expenses)</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university co-op)</p> <p>☆Set of student only compensation special clause (for daily life personal liability compensation)</p> <p>日常生活個人賠償責任保険金(臨時費用)</p> <p>★日常生活個人賠償責任補償特約</p> <p>☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生協用)セット</p> <p>☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<p>Extraordinary expenses incurred by the insured will be paid.</p> <p>Note 1: Insurance payments will be limited to the following amounts for one victim whose life or limb has harmed in one incident:</p> <p>In the event an incident described in ① under “Cases in which insurance will be paid”: up to a limit of ¥100,000.</p> <p>In the event an incident described in ② under “Cases in which insurance will be paid”: up to a limit of ¥20,000.</p> <p>Note 2: In the event that the content of compensation also appears in a similar insurance contract (including special agreements for different insurance types and insurance contracts with companies other than the underwriting insurance company), the compensation may overlap. Please check the differences in the content of compensation, insurance amounts, and whether or not subscription is necessary, before you subscribe.</p> <p>被保険者が臨時に必要とする費用をお支払いたします。</p> <p>(注1) 保険金のお支払額は、1回の事故によって生命または身体を害した被害者1名につき、次の額が限度となります。</p> <p>上記「保険金をお支払する場合」の①の場合…10万円限度</p> <p>上記「保険金をお支払する場合」の②の場合…2万円限度</p> <p>(注2) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>

<p>Personal rights infringement liability insurance payment</p> <p>★Facility owner (manager) liability insurance / Product liability insurance + a special clause for student liability compensation</p> <p>人格権侵害賠償責任保険金</p> <p>★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>The amount of legal damages payable to a person with the right to claim damage compensation (including delay damages based on a judgment) and lawsuit expenses (*) will be paid.</p> <p>(*): The underwriting insurance company's written consent is required.</p> <p>Note 1: The payment amount in the period of insurance will be limited to ¥5,000,000.</p> <p>Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>損害賠償請求権者に対して負担する法律上の賠償責任の額(判決による遅延損害金を含まず。*)および訴訟費用^(*)等をお支払いたします。</p> <p>(*) 引受保険会社の書面による同意が必要となります。</p> <p>(注1) 保険金のお支払額は、保険期間中につき500万円が限度となります。</p> <p>(注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。</p>
<p>Insurance payment for expenses for the prevention of damage in an accident involving infection</p> <p>★Facility owner (manager) liability insurance / Product liability insurance + a special clause for student liability compensation</p> <p>感染事故損害防止費用保険金</p> <p>★施設所有(管理)者賠償責任保険・生産物賠償責任保険+学生賠償責任補償特約</p>	<p>When the insured has had to pay damages in the form of expenses to prevent infection (expenses for the prevention or treatment of infection, having obtained the consent of the underwriting insurance company), that amount will be paid.</p> <p>Note 1: The payment amount in the period of insurance will be limited to ¥5,000,000.</p> <p>Note 2: The underwriting insurance company's prior approval is required for decisions about the amount of damages payable, etc.</p> <p>被保険者が負担した感染事故損害防止費用(感染の予防または治療のために、引受保険会社の同意を得て支出した費用)をお支払いたします。</p> <p>(注1) 保険金のお支払額は、保険期間中につき500万円が限度となります。</p> <p>(注2) 損害防止費用の支払額の決定については、あらかじめ引受保険会社の承認を必要とします。</p>

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

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

◆Main cases in which insurance will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合
<p>Daily life personal liability insurance payment</p> <p>★Special clause for daily life personal liability compensation</p> <p>☆Set of special clause relating to partial changes of special clause for daily life personal liability compensation (for university co-op)</p> <p>☆Set of student only compensation special clause (for daily life personal liability compensation)</p> <p>日常生活個人賠償責任保険金</p> <p>★日常生活個人賠償責任補償特約</p> <p>☆日常生活個人賠償責任補償特約の一部変更に関する特約(大学生協用)セット</p> <p>☆本人のみ補償特約(日常生活個人賠償責任補償特約用)セット</p>	<ul style="list-style-type: none"> ●Damage caused by the intentional action of the policyholder or the insured. ●Damage liability directly arising from the course of the insured's work (excluding part-time jobs and internships) (liability for damages at work). ●Damage liability arising from a physical disability sustained by an employee (excluding domestic help) of the insured during the execution of their duties. ●Damage liability added as a result of a damage liability agreement with a third party. ●Damage liability incurred by a relative* living with the insured. ●Damage liability arising from insanity. ●Damage liability arising from violence or assault by the insured, or directed by the insured. ●Damage liability arising from the ownership, use or management of vehicles such as automobiles, etc.*, (excluding golf carts within the grounds of a golf course etc.), ships, aircraft, weapons, personal property or real estate used for the purposes of work (excluding part-time work or internships). ●Damage to compensation covered entrusted items as a result of altercation ,suicidal actions or criminal actions. ●Damage to compensation covered entrusted items as a result of driving without a license or without qualifications, while under the influence of alcohol* or drugs. ●Damage to compensation covered entrusted items as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Spontaneous combustion or spontaneous explosion of the compensation covered entrusted items. ●Damage to compensation covered entrusted items as a result of electrical or mechanical accidents (breakdown, etc.), not directly attributable to an unexpected external event. ●Damage to compensation covered entrusted items due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. ●Damage to compensation covered entrusted items due to the penetration of wind, rain, snow, hail, dust or similar. ●Damage to compensation covered entrusted items that was discovered after they were handed back. ●Damage to compensation covered entrusted items that has rendered them unusable (loss of revenue, etc.). ●Liability for damages due to the use of compensation covered entrusted items markedly deviating from the level of care in handling normally considered necessary, or for other than the intended purpose. ●Damage resulting from war, other forms of civil strife*, or riots. ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage to “Main “Entrusted items” not compensated by insurance” described elsewhere. <p>●保険契約者または被保険者の故意による損害</p> <p>●被保険者の職務遂行(アルバイトおよびインターンシップを含みません。)に直接起因する損害賠償責任(仕事上の損害賠償責任)</p> <p>●被保険者の使用人(家事使用人を含みません。)が業務従事中に被った身体の障害に起因する損害賠償責任</p> <p>●第三者との損害賠償に関する約定によって加重された損害賠償責任</p> <p>●被保険者と同居する親族*に対する損害賠償責任</p> <p>●心神喪失に起因する損害賠償責任</p> <p>●被保険者または被保険者の指図による暴行、殴打による損害賠償責任</p> <p>●自動車等*の車両(ゴルフ場敷地内におけるゴルフカート等を含みません。)、船舶、航空機、銃器、職務(アルバイトおよびインターンシップを含みません。)のために使用する動産または不動産の所有、使用または管理に起因する損害賠償責任</p> <p>●闘争行為、自殺行為または犯罪行為による補償対象受託物の損害</p> <p>●自動車等の無資格運転、酒気帯び運転*または麻薬等を使用しての運転中の事故による補償対象受託物の損害</p> <p>●公権力の行使(差し押え・没収・破壊等)による補償対象受託物の損害</p> <p>●補償対象受託物に生じた自然発火または自然爆発</p> <p>●偶然な外来の事故に直接起因しない補償対象受託物の電氣的事故・機械的事故(故障等)による損害</p> <p>●自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による補償対象受託物の損害</p> <p>●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するものの吹込みや漏入による補償対象受託物の損害</p> <p>●引ぎ渡し後に発見された補償対象受託物の破損による損害賠償責任</p> <p>●補償対象受託物を使用不能にしたことによる損害賠償責任(収益減少等)</p> <p>●通常必要とされる取扱上の注意に著しく反したことまたは本来の用途以外に補償対象受託物を使用したことに起因する損害賠償責任</p> <p>●戦争、その他の変乱*、暴動による損害</p> <p>●地震もしくは噴火またはこれらを原因とする津波による損害</p> <p>●核燃料物質等の放射性・爆発性等による損害賠償責任</p> <p>●別記の「補償対象外となる主な『受託物』」の損害</p> <p>など</p>

	親等内の血族、配偶者*および3親等内の姻族に限り、(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	<p>(※1) すでにお支払いした後遺障がい見舞費用保険金がある場合は、50万円からすでにお支払いした金額を差し引いた残額となります。</p> <p>(※2) 通院されない場合で、骨折、脱臼、靭(じん)帯損傷等のケガを被った所定の部位*を固定するために医師*の指示によりギプス等*を常時装着したときは、その日数について通院したものとみなします。</p> <p>(注) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にあると補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
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●Since the special clause (*Special clause for compensation for condolence gifts to injured parties) relating to the scope of the insured has been set, the scope of the insured in the special clause for compensation for condolence gifts to injured parties is the student, a person with parental authority, or other statutory supervisor.

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

◆Cases in which insurance will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合
<p>Insurance payment for condolence gifts to injured parties</p> <p>★Special clause for compensation for condolence gifts to injured parties</p> <p>傷害見舞費用保険金 ★傷害見舞費用補償特約</p>	<p>●Costs resulting from the intentional action or gross negligence of the policyholder or the insured. ●Injury* resulting from violence or assault by the insured, or directed by the insured. ●Injury resulting from the execution of professional duties by the insured. ●Injury suffered by a relative* living with the insured. ●Injury suffered by an employee (excluding domestic servant) of the insured during the execution of their duties. ●Injury suffered as a result of the ownership, use or management of vehicles such as automobiles, etc.*, ships, aircraft or weapons. ●Costs incurred due to war, other forms of civil strife*, or riots (injuries resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Costs incurred due to earthquake or volcanic eruption, or a tsunami caused by these. ●Costs incurred due to the radiation, explosion, etc., of nuclear fuel materials or similar. ●Injury resulting from conditions that are not supported by medical objective findings*, such as cervical syndrome*, lower-back pain, or backaches, no matter the cause. ●Drowning while bathing*. (excluding where this was caused by an injury resulting from a sudden and unexpected external event.) ●Pneumonia resulting from aspiration (mis-swallowing)*, no matter the cause.</p> <p>●保険契約者または被保険者の故意または重大な過失による費用●被保険者または被保険者の指図による暴行、殴打によるケガ* ●被保険者の職務遂行に起因するケガ●被保険者と同居する親族*が被ったケガ●被保険者の使用人(家事使用人を除きます。)が業務中に被ったケガ●自動車等*の車両、船舶、航空機、銃器の所有、使用または管理に起因するケガ●戦争、その他の変乱*、暴動による費用(テロ行為によるケガは、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。) ●地震もしくは噴火またはこれらを原因とする津波による費用●核燃料物質等の放射性・爆発性等による費用●原因がいかなるときでも、頸(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足りる医学的他覚所見*のないもの●入浴中の溺水*(ただし、急激かつ偶然な外来の事故によってその身体に被ったケガによって発生した場合を除きます。) ●原因がいかなるときでも、誤嚥(えん)*によって生じた肺炎 など</p>

7 Content of coverage (Tenant liability, etc.)

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

7 保障内容(借家人賠償責任他)

◆保険金をお支払いする場合・保険金のお支払額

Type of insurance payment 保険金の種類	Cases in which insurance 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
<p>Tenant liability insurance payment</p> <p>★Special clause for compensation for tenant liability (all risk)</p> <p>借家人賠償責任保険金 ★借家人賠償責任補償(オールリスク)特約</p>	<p>Where, during the period of insurance and in Japan, rented housing*1 is damaged*2 due to an accident at the responsibility of the insured, and the insured*3 is legally obliged to compensate the landlord.</p> <p>*1: "Rented housing" refers to a building or rooms rented or used by the insured at the insured's address. In the event of a change of address, it refers to a building or rooms at the new address.</p> <p>*2: "damaged" means destruction, damage or defacement. Note that destruction does not include theft, loss or fraud.</p> <p>*3: This includes the leaseholder of rented housing when the leaseholder is other than the insured. Further, where the insured and the leaseholder are persons without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured.</p> <p>保険期間中に、日本国内において、借用住宅*(※1)が被保険者の責任による事故により損壊*(※2)し、被保険者*(※3)が貸主に対する法律上の損害賠償責任を負われた場合 (※1)[借用住宅]とは、被保険者が借用または使用する被保険者住所の建物または住戸室をいい、転居した場合は転居先の建物または住戸室をいいます。 (※2)「損壊」とは、滅失、破損または汚損をいいます。ただし、滅失には盗難、紛失または詐欺を含みません。</p>	<p>Amount of legal damages payable by the insured to a person with the right to claim damage compensation + litigation expenses ordered to be paid by a judgment, or delay damages to be paid up to the date of a judgment - [an amount of a subrogation obtained due to the insured having paid an amount of compensation to a person with the right to claim damage compensation] - [any deductibles* (0 yen)].</p> <p>Note 1: The amount per accident is limited to the Tenant liability insurance amount.</p> <p>Note 2: The decision regarding the amount of compensation, etc., requires the prior consent of the underwriting insurance company.</p> <p>Note 3: In addition to the amount calculated per the above formula, payment will be made for expenses that are necessary or beneficial in the prevention of the occurrence or spread of damage, out-of-court negotiation expenses, legal expenses, etc.</p> <p>Note 4: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p>被保険者が損害賠償請求権者に対して負担する法律上の損害賠償責任の額 + 判決により支払を命ぜられた訴訟費用または判決日までの遅延損害金 - [被保険者が損害賠償請求権者に対して損害賠償金を支払ったことにより代位取得するものがある場合は、その価額 - 免責金額*(0円)] (注1) 1回の事故につき、借家人賠償責任保険金額が限度となります。 (注2) 損害賠償金額等の決定については、あらかじめ引受保険会社の承認を必要とします。</p>

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	Insurance payment amounts 保険金のお支払額
	<p>(※3) 借用住宅の賃借名義人が被保険者と異なる場合には、その賃借名義人を含みます。なお、これらの方が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方(責任無能力者の6親等内の血族、配偶者*および3親等内の姻族に限り、)を被保険者としてします。</p>	<p>(注3) 上記算式により計算した額とは別に、損害の発生または拡大を防止するために必要または有益であった費用、示談交渉費用、争訟費用等をお支払いします。</p> <p>(注4) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>Rented housing repair cost insurance payment</p> <p>★Special clause (for university co-ops) for compensation for rented housing repair cost)</p> <p>借用住宅修理費用保険金 ★借用住宅修理費用補償(大学生協用)特約</p>	<p>Where there has been damage to rented housing in Japan occurred by sudden and unexpected incident, and where the insured*2 has to effect repairs to said housing at their own expense, in accordance with a contractual agreement with the landlord, or in an emergency. Note that this does not include cases where the insured is legally liable to compensate the landlord of rented housing.</p> <p>*1: "rented housing" refers to a building or residential room(s) rented or used by the insured as a residence at the insured's address. Note that this does not include personal property, such as household furniture, appliances or other fittings stored in the building or the residential room(s).</p> <p>*2: This includes the leaseholder of rented housing when the leaseholder is other than the insured.</p> <p>不測かつ突発的な事故により、日本国内において借用住宅*(※1)に損害が発生し、被保険者*(※2)がその貸主との契約に基づきまたは緊急的に、その借用住宅を自己の費用で現実に修理した場合。ただし、被保険者が借用住宅の貸主に対して、法律上の損害賠償責任を負担する場合を含みません。 (※1)[借用住宅]とは、被保険者が借用または使用する被保険者の居住の用に供される建物または住戸室をいいます。ただし、建物または住戸室に収容されている家財、什(じゅう)器その他の備品等の動産は含みません。 (※2) 借用住宅の賃借名義人が被保険者と異なる場合には、その賃借名義人を含みます。</p>	<p>The actual repair costs* borne by the insured are paid.</p> <p>*: This means the repair costs required to restore the rented housing to the condition it was in immediately prior to the damage.</p> <p>Note 1: Insurance payment is limited the Rented Housing Repair Cost Insurance amount for each incident.</p> <p>Note 2: Costs of repairs to major structural elements of the building (walls, pillars, floors, beams, roofs, stairs, etc.) and areas used in common by residents (entrance halls, lobbies, corridors, elevators, toilets, bathrooms, gates, fences, hedges, water towers, etc.) are not covered.</p> <p>Note 3: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p>被保険者が負担された修理費用*(※)の実費をお支払いします。 (※) 借用住宅を損害発生直前の状態に復旧するために必要な修理費用をいいます。 (注1) 保険金のお支払額は、1回の事故につき、借用住宅修理費用保険金額が限度となります。 (注2) 建物の主要構造部(壁、柱、床、はり、屋根、階段等)や、居住者が共同で利用する部分(玄関、ロビー、廊下、昇降機、便所、浴室、門、塀、垣、給水塔等)の修理費用はお支払いしません。 (注3) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>Water pipe repair cost insurance payment</p> <p>★Special clause (for university co-ops) for compensation for rented housing repair cost</p> <p>水道管修理費用保険金 ★借用住宅修理費用補償(大学生協用)特約</p>	<p>Where the water pipes exclusive to rented housing* in Japan are damaged due to freezing, and the insured has had to pay for repairs by themselves. Note that this does not include damage to packing only.</p> <p>*:"rented housing" refers to a building or residential room(s) rented or used by the insured as a residence at the insured's address. Note that this does not include personal property, such as household furniture, appliances or other fittings stored in the residential room(s).</p> <p>日本国内において借用住宅*(※)の専用水道管が凍結によって破損し、被保険者が自己の費用で修理した場合。ただし、パッキングのみの破損を除きます。 (※)[借用住宅]とは、被保険者が借用または使用する被保険者の居住の用に供される建物または住戸室をいいます。ただし、建物または住戸室に収容されている家財、什(じゅう)器その他の備品等の動産は含みません。</p>	<p>The actual repair costs* borne by the insured are paid.</p> <p>*: This means the repair costs required to restore the exclusive water pipes to the condition they were in immediately prior to the damage due to freezing.</p> <p>Note 1: Insurance payment is limited 100,000 yen per site for each incident.</p> <p>Note 2: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p>被保険者が負担された修理費用*(※)の実費をお支払いします。 (※) 凍結によって損害が生じた専用水道管を損害発生直前の状態に復旧するために必要な費用をいいます。 (注1) 保険金のお支払額は、1回の事故につき、1敷地内ごとに10万円が限度となります。 (注2) 補償内容が同様の保険契約(異なる保険種類の特約や引受保険会社以外の保険契約を含みます。)が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>(Insurance payment for private property for daily life in housing) compensation insurance</p> <p>★Special clause (for university co-ops) for compensation for private property for daily life in housing</p> <p>☆Set of special clause for insurance coverage of special clause (for university co-ops) for compensation for private property for daily life in housing and changes in the upper limits of the damages amount.</p> <p>(住宅内生活用動産保険金) 損害保険金 ★住宅内生活用動産補償(大学生協用)特約 ☆住宅内生活用動産補償(大学生協用)特約の保険の対象および損害額</p>	<p>When private property for daily life*2 owned by the insured and kept on premises*1 is damaged due to any of the following incident, within the period of insurance and in Japan.</p> <p>●Fire, lightning strike, rupture, explosion.</p> <p>●Wind damage, hail, snow damage*3 (excluding damage from snow, etc., blowing in, rain leakage, etc.)</p> <p>●Water damage*4.</p> <p>●Exposure to water due to water leakage or discharge, etc. caused by rupture or clogging of water supply and drainage equipment, or exposure to water due to water leakage or discharge, etc. occurring at a residential unit occupied by any person other than the insured.</p> <p>●Falling, flying, collision, contact or collapse of the object from outside of a building, or collision or contact with a vehicle or its load inside of a building.</p> <p>●Violent disturbances and similar collective actions or violent or destructive acts resulting from labor disputes.</p> <p>●Theft.</p> <p>●Breakage, defacement, etc.</p> <p>*1: The place where the building used for the residential occupancy of the insured is located, and the land continuous to it.</p> <p>*2: "private property for daily life" refers to furniture, appliances, clothing and other goods normally</p>	<p>Payment is made after the deductible* (10,000 yen for each incident in the case of damage or defacement only) is deducted from the amount of damages or loss of the damaged item.</p> <p>Note 1: The amount of damages is determined by the replacement cost*. Further, where the damaged item can be repaired, the amount of damages or loss is determined by the repair costs (including the cost of the clearance of remains) that would be necessary in order to restore the item to the condition it was in immediately prior to the damage, minus the value of any remains due to repair work (if any). Even in such cases, if the amount of damages or loss exceeds the replacement cost, the replacement cost shall be taken as the amount of damages or loss.</p> <p>Note 2: In the case of precious metals, jewels, gems, calligraphy, antiques or sculptures and the like, the amount of damages or loss is limited to 300,000 yen per item or set.</p> <p>Note 3: In the case of currency, checks, revenue stamps, postage stamps, tickets (tickets and boarding passes for trains, ships and aircraft, vouchers for accommodation and use of tourist facilities, travel coupons, commuter passes and coupon tickets, but excluding prepaid cards and e-money), compensation is only paid if actual damage or loss has been caused by the theft. Further, in the case of deposit certificates (including passbooks and cash cards), compensation is only paid if the stolen item has been used to withdraw cash and only the amount of the cash withdrawn, and then up to a limit of 100,000 yen at each site.</p>

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<p>の上限変更に関する特約セット</p>	<p>required for daily life. However, this excludes “Major “personal property for daily living” not compensated by insurance described elsewhere.</p> <p>*3: This means accidents or avalanches due to the weight of snow or falling of snow after a heavy snow-fall, and excluding damage due to the leakage or freezing of water from melted snow, flooding due to water from melted snow, or accidents due to snow clearing work.</p> <p>*4: This means that there are the damage which is 30% or more of the replacement cost in flooding, melted snow flooding, high tides, landslides and falling rocks, etc., caused by typhoons, storms or torrential rain, or there are damages to the object of insurance due to inundation above floor level or over 45cm above the ground surface.</p> <p>保険期間中の日本国内における次のいずれかに該当する事故により、被保険者が所有し、敷地内^(※1)に収容される生活用動産^(※2)に損害が生じた場合</p> <ul style="list-style-type: none"> ・火災、落雷、破裂、爆発 ・風災、雹（ひょう）災、雪災^(※3)（吹込みまたは雨漏り等による損害を除きます。） ・水災^(※4) ・給排水設備の破損もしくは詰まりにより生じた漏水、放水等または他人の戸室で生じた漏水、放水等による水ぬれ ・建物の外部からの物体の落下、飛来、衝突、接触もしくは倒壊または建物内部での車両もしくはその積載物の衝突もしくは接触 ・騒擾（じょう）およびこれに類似の集団行動または労働争議に伴う暴力行為もしくは破壊行為 ・盗難 ・破損、汚損等 <p>(※1) 被保険者の居住の用に供される建物が所在する場所およびこれに連続した土地をいいます。</p> <p>(※2) 「生活用動産」とは、生活の用に供する家具、什（じゅう）器、衣服、その他生活に通常必要な動産をいいます。ただし、別記の「補償対象外となる主な『生活用動産』」を含みません。</p> <p>(※3) 豪雪の場合におけるその雪の重み、落下等による事故または雪崩（なだれ）をいい、融雪水の漏入もしくは凍結、融雪洪水または除雪作業による事故を含みません。</p> <p>(※4) 台風、暴風雨、豪雨等による洪水・融雪洪水・高潮・土砂崩れ・落石等によって、再調達価額の30%以上の損害が生じた場合または床上浸水もしくは地盤面より45cmを超える浸水を被り、保険の対象に損害が生じることをいいます。</p>	<p>Note 4: The amount of insurance that will be paid is limited to the insurance amount during the period of insurance. However, in the event of loss or damaged due to breakage, defacement or theft, the limit shall be 500,000 yen or the insurance amount, whichever is the lower sum, for each incident.</p> <p>Note 5: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p>被害物の損害額から免責金額[*]（破損、汚損等の場合のみ、1回の事故につき1万円）を差し引いた額をお支払いします。</p> <p>(注1) 損害額は、再調達価額[*]によって定めます。なお、被害物の損傷を修理しうる場合においては、損害発生直前の状態に復するのに必要な修理費（残存物取片づけ費用を含みます。）をもって損害の額を定め、修理に伴って発生した残存物がある場合は、その価額を差し引いてお支払いします。この場合においても、損害の額が再調達価額を超えるときは、再調達価額を損害の額とします。</p> <p>(注2) 損害の額は、貴金属、宝玉、宝石、書画、骨董（とう）、彫刻品等については、1個、1組について30万円が限度となります。</p> <p>(注3) 通貨、小切手、印紙、切手、乗車券等（鉄道・船舶・航空機の乗車船券・航空券、宿泊券、観光施設利用券、旅行券、定期券または回数券をいい、プリペイドカードおよび電子マネーは含まれません。）については、盗難による損害が生じた場合に限り、損害保険金をお支払いします。また、預貯金証書（通帳およびキャッシュカードを含みます。）については、盗難によって現金が引き出される損害が生じた場合に限り、引き出された額について損害保険金をお支払いします。なお、いずれの場合も1敷地内につき、10万円が限度となります。</p> <p>(注4) 保険金のお支払額は、保険期間を通じ、保険金額が限度となります。ただし、盗難または破損、汚損等による損害の場合は、1回の事故につき、50万円または保険金額のいずれか低い額が限度となります。</p> <p>(注5) 補償内容が同様の保険契約（異なる保険種類の特約や引受保険会社以外の保険契約を含みます。）が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p> <p>[損害保険金] × [10%]をお支払いします。</p> <p>(注1) 保険金のお支払額は、1回の事故につき、1敷地内ごとに20万円が限度となります。</p> <p>(注2) 臨時費用を補償する保険を複数（引受保険会社、他の保険会社を問いません。）ご契約の場合、臨時費用保険金のお支払額は単純に合算されず、最も高い限度額が限度となります。</p> <p>(注3) 補償内容が同様の保険契約（異なる保険種類の特約や引受保険会社以外の保険契約を含みます。）が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>(Insurance payment for private property for daily life in housing) temporary expenses insurance</p> <p>★Special clause (for university co-ops) for compensation for private property for daily life in housing</p> <p>☆Set of special clause for insurance coverage of special clause (for university co-ops) for compensation for private property for daily life in housing and changes in the upper limits of the damages amount.</p> <p>(住宅内生活用動産保険金) 臨時費用保険金</p> <p>★住宅内生活用動産補償（大学生協用）特約</p> <p>☆住宅内生活用動産補償（大学生協用）特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>Where compensation (Insurance for Private Property for Daily Life in Housing) is paid.</p> <p>(住宅内生活用動産保険金) 損害保険金がお支払われる場合</p>	<p>Payment is 10% of compensation Insurance amount .</p> <p>Note 1: Insurance payment is limited to 200,000 yen for each incident, per site.</p> <p>Note 2: In the case of multiple policies (regardless of the underwriting company or insurance company) for the compensation of temporary expenses, these amounts are not simply added up, but the highest limit among them will be taken as the upper limit for payment of temporary expenses compensation.</p> <p>Note 3: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p>

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	Insurance payment amounts 保険金のお支払額
<p>Rescuers’ expenses insurance payment</p> <p>★Special clause for compensation for rescuers’ expenses (hospitalization wide type)</p> <p>☆Set of special clause for illness for compensation (special clause for compensation for rescuers’ expenses (hospitalization wide type))</p> <p>救援者費用等保険金</p> <p>★救援者費用等補償（入院ワイド型）特約</p> <p>☆疾病補償特約（救援者費用等補償（入院ワイド型）特約用）セット</p>	<p>Where the insured* bears the cost in the event that any of the following, (1) to (5), apply to the rescued party*.</p> <p>(1) During the period of insurance, an aircraft or ship on which the rescued party is a passenger goes missing or gets lost.</p> <p>(2) During the period of insurance, due to a sudden and unexpected incident, the life or death of the rescued party cannot be confirmed, or the police or some other public agency have confirmed that immediate search and rescue operations are required.</p> <p>(3) During the period of insurance, injury* due to the injury suffered outdoors, the rescued party dies or gets hospitalized three straight days or longer, within 180 days of the accident, including the day of the accident.</p> <p>(4) During the period of insurance, death has occurred due to illness.</p> <p>(5) During the period of insurance, due to treatment of illness, the rescued party gets hospitalized three straight days or longer. Note that this is limited to the cases that treatment begins during the period of insurance.</p> <p>*: "The insured" here refers to the person compensated by this special clause, being the policyholder, the rescued party or the relatives* of the rescued party.</p> <p>救援対象者*が次の①～⑤のいずれかに該当したことにより、被保険者^(※)が費用を負担された場合</p> <p>①保険期間中に救援対象者が搭乗している航空機または船舶の行方不明または遭難した場合</p> <p>②保険期間中に急激かつ偶然な外来の事故により救援対象者の生死が確認できない場合または緊急な捜索・救助活動を要することが警察等の公の機関により確認された場合</p> <p>③保険期間中に被った外出中のケガ*のため、事故の発生の日からその日を含めて180日以内に死亡または続けて3日以上入院*された場合</p> <p>④保険期間中に病気で死亡した場合</p> <p>⑤保険期間中に発病した病気の治療*のため、3日以上続けて入院した場合。ただし、保険期間中に治療を開始していた場合に限りです。</p> <p>(※)「被保険者」とは、この特約により補償を受ける方で、保険契約者、救援対象者または救援対象者の親族*をいいます。</p>	<p>The part, which is deemed as reasonable according to social norms, of the following costs, a) to e), which is borne by the insured will be paid to the persons who has borne the costs.</p> <p>a) Costs involved in the search, rescue or transfer of the party requiring rescue*.</p> <p>b) Transportation costs (for up to two rescuers) (*) for one round trip to and from the site* of the rescue*</p> <p>c) Accommodation costs for a rescuer at the rescue site and during travel to the site (up to two rescuers, and up to 14 days per rescuer) (*).</p> <p>d) Costs of transporting a rescued party who is deceased or is under continuing treatment* from the rescue site.</p> <p>e) Miscellaneous expenses (rescuers’ travel procedure costs and commutation and communication expenses incurred by the rescued party or rescuers at the rescue site.) Note that, in cases outside of Japan falling under “Cases in which Insurance will be paid”, the upper limit is 100,000 yen. In cases within Japan falling under “Cases in which Insurance will be paid”, the upper limit is 30,000 yen.</p> <p>*: With regard to b) and c), above, in case (2) of “Cases in which insurance will be paid”, this does not include costs incurred by rescuers travelling to the site after the life or death of the rescued party is confirmed, or once emergency operations to search for, rescue and transfer the rescued party, or rescue operations, have finished.</p> <p>Note 1: The amount of insurance that will be paid is limited to the amount of insurance payment of the rescuer’s expenses during the period of insurance. Note that, in the case of an insurance policy with a period that extends beyond one year, the insurance payment will be limited to the insurance amount in each insurance year*.</p> <p>Note 2: If there are other insurance policies with similar compensation details (including special clauses for different types of insurance, and policies with different underwriting companies), duplication of compensation may occur. Please first check the differences in compensation content and insurance amounts, and whether there is any need for subscription, before you subscribe.</p> <p>被保険者が負担された次のア～オの費用のうち社会通念上妥当な部分を、その費用の負担者にお支払いします。</p> <p>ア. 遭難した救援対象者*の捜索、救助または移送する活動に要した費用</p> <p>イ. 救援者*の現地*までの1往復分の交通費（救援者2名分まで）^(※)</p> <p>ウ. 救援者の現地および現地までの行程での宿泊料（救援者2名分かつ1名につき14日分まで）^(※)</p> <p>エ. 死亡されたまたは治療*を継続中の救援対象者を現地から移送する費用</p> <p>オ. 諸雑費（救援者の渡航手続費および救援対象者または救援者が現地において支出した交通費・通信費等をいいます。）ただし、日本国外で左記「保険金をお支払いする場合」に該当した場合は10万円が限度となり、日本国内で左記「保険金をお支払いする場合」に該当した場合は3万円が限度となります。</p> <p>(※) 上記イ、ウについては、左記「保険金をお支払いする場合」の②の場合において救援対象者の生死が判明した後または救援対象者の緊急な捜索・救助・移送もしくは救助活動が終了した後に現地に赴く救援者にかかる費用は含みません。</p> <p>(注1) 保険金のお支払額は、保険期間を通じ、救援者費用等保険金額が限度となります。ただし、保険期間が1年を超える保険契約においては、保険年度*ごとに保険金額が限度となります。</p> <p>(注2) 補償内容が同様の保険契約（異なる保険種類の特約や引受保険会社以外の保険契約を含みます。）が他にある場合、補償の重複が生じることがあります。補償内容の差異や保険金額、加入の可否をご確認いただいたうえでご加入ください。</p>
<p>◆Cases in which insurance will not be paid</p> <p>◆保険金をお支払いしない主な場合</p>		
Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合	
<p>Tenant liability insurance payment</p> <p>★Special clause for compensation for tenant liability (all risk)</p> <p>借家人賠償責任保険金</p> <p>★借家人賠償責任補償（オールリスク）特約</p>	<p>•Damage caused by the intentional action of the policyholder or the insured, or their legal representative. •Damage liability arising from the insanity or instructions of the insured. •Damage arising from alterations, extensions and demolition work in the rented housing. •Liability for damages added by a special agreement between the insured and the landlord. •Liability for damages discovered after the rented housing has been vacated and returned to the landlord. •Damage resulting from war, other forms of civil strife*, or riots. •Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. •Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. •Damage to the rented housing due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. •Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement that might normally be expected in the rented housing as a result of general usage or management, but not resulting in any loss or deterioration of the functionality of the rented housing.</p>	

◆Cases in which insurance will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合
<p>Tenant liability insurance payment</p> <p>★Special clause for compensation for tenant liability (all risk)</p> <p>借家人賠償責任保険金</p> <p>★借家人賠償責任補償(オールリスク)特約</p>	<p>●保険契約者、被保険者またはこれらの方の法定代理人の故意による損害●被保険者の心神喪失または指図に起因する損害賠償責任●借用住宅の改築、増築、取りこわし等の工事による損害●被保険者と貸主との損害賠償に関する約定によって加重された損害賠償責任●貸主に借用住宅を引き渡した後に発見された損傷による損害賠償責任●戦争、その他の変乱*、暴動による損害●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害●借用住宅の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●借用住宅の平常の使用または管理において通常生じ得るすり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または汚損であって、借用住宅が有する機能の喪失または低下を伴わない損害 など</p>
<p>Rented housing repair cost insurance payment</p> <p>★Special clause (for university co-ops) for compensation for rented housing repair cost</p> <p>借用住宅修理費用保険金</p> <p>★借用住宅修理費用補償(大学生協用)特約</p>	<p>●Damage resulting from the intentional action, gross negligence or law violation action of the policyholder, the insured, the landlord of the rented housing, the recipient of the insurance or their representative. ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●Damage as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Damage to the rented housing due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. ●Damage resulting from technical negligence or ineptitude in the course of processing, repair, adjustment or other work being done on the rented housing. ●Damage resulting from electrical or mechanical accidents (breakdowns, etc.) in the rented housing not directly attributable to sudden and unexpected external accidents. ●Damage to the rented housing due to fraud or embezzlement. ●Damage due to land subsidence, uplift, vibration, etc. ●Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement (including graffiti) that might normally be expected in the rented housing as a result of general usage or management, but not resulting in any loss or deterioration of the functionality of the rented housing. ●Inevitable soiling, scrapes and scratches resulting from the use of the rented housing. ●Damage only to light bulbs, CRTs and other tubes or bulbs. ●Damage due to the penetration or leakage of wind, rain, snow, hail, dust or similar.</p> <p>●保険契約者、被保険者、借用住宅の貸主、保険金を受け取るべき方またはこれらの方の法定代理人の故意、重大な過失または法令違反による損害●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害●公権力の行使(差し押え・没収・破壊等)による損害●借用住宅の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●借用住宅に対する加工・修理・調整の作業中における、作業上の過失または技術の拙劣による損害●不測かつ突発的な外来の事故に直接起因しない借用住宅の電気的事故・機械的事故(故障等)による損害●詐欺または横領によって借用住宅に生じた損害●土地の沈下、隆起、振動等による損害●借用住宅の平常の使用または管理において通常発生し得るすり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または汚損(落書きを含みます。)であって、借用住宅が有する機能の喪失または低下を伴わない損害●借用住宅の使用により不可避免的に生じた汚損、すり傷、かき傷等の損害●電球、ブラウン管等の管球類のみに生じた損害●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するものの吹込みや漏入による損害 など</p>
<p>Water pipe repair cost insurance payment</p> <p>★Special clause (for university co-ops) for compensation for rented housing repair cost</p> <p>水道管修理費用保険金</p> <p>★借用住宅修理費用補償(大学生協用)特約</p>	<p>●Damage resulting from the intentional action, gross negligence or law violation action of the policyholder, the insured, the recipient of the insurance or their representative. ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar.</p> <p>●保険契約者、被保険者、保険金を受け取るべき方またはこれらの方の法定代理人の故意、重大な過失または法令違反による損害●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害 など</p>
<p>(Insurance payment for private property for daily life in housing) compensation insurance</p> <p>★Special clause (for university co-ops) for compensation for private property for daily life in housing</p> <p>☆Set of special clause for insurance coverage of special clause (for university co-ops) for compensation for private property for daily life in housing and changes in the upper limits of the damages amount.</p> <p>(住宅内生活用動産保険金)損害保険金</p> <p>★住宅内生活用動産補償(大学生協用)特約</p> <p>☆住宅内生活用動産補償(大学生協用)特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>●Damage resulting from the intentional action or gross negligence of the policyholder, the insured or the recipient of the insurance. ●Intentional damage on the part of those entrusted to use or manage private property for daily life, or of relatives* living with the insured. ●Damage to private property for daily life due to natural wear, deterioration, discoloration, rust, mold, rot, cracks, peeling, fermentation or spontaneous heat generation due to natural properties, rodent damage, insect damage or defects, etc. ●Scrapes, scratches, peeling paint, warping, sagging, dents and other cosmetic defects or defacement (including graffiti) covered by insurance that might normally be expected in private property for daily life as a result of general usage or management, but not resulting in any loss or deterioration of functionality. ●Damage due to the penetration or leakage of wind, rain, snow, hail, dust or similar. ●Damages due to private property for daily life having been forgotten or lost. ●Damages due to an accident occurring while the private property for daily living is outside of the site where the building used for the residential occupancy of the insured is located. ●Damage resulting from war, other forms of civil strife*, or riots (damages resulting from terrorist acts may be covered by a partial amendment special clause relating to the exemption from war risk, etc., with conditions.). ●Damage due to the effects of an earthquake or volcanic eruption, or of a tsunami caused by these. ●Damage resulting from the radiation, explosion, etc., of nuclear fuel materials or similar. ●With regard to incidents of damage or defacement, as per the separate “Main items of “personal property for daily living” not compensated by insurance.</p> <p>With regard to incidents of breakage or defacement, etc., in addition to the types of damage described above, insurance will not be paid for the following types of damage either. ●Damage as a result of the exercise of official authority (seizure, confiscation, destruction, etc.). ●Damage resulting from technical negligence or ineptitude in the course of repair, adjustment or other work (including in the course of inspections and test-runs) being done on private property for daily living. ●Damage resulting from electrical or mechanical accidents (breakdowns, etc.) to private property for daily living not directly attributable to sudden and unexpected external accidents. ●Damage to private property for daily living due to fraud or embezzlement. ●Damage due to land subsidence, uplift, vibration, etc. ●Damage only to light bulbs, CRTs and other tubes or bulbs. ●Damage resulting from the breakage of strings (including piano wire) of musical instruments, rupture of the membranes of percussion instruments, or changes in the tone or sound quality of musical instruments. ●Damage due to the discharge or mixture of liquids used as personal property for daily living. Note that this excluded damage to other private property for daily living as a result of the discharge or mixture. ●Notwithstanding the above, damage to personal physical aids such as spectacles, contact lenses, hearing aids, false teeth, prosthetic limbs, etc., as a result of incidents of breakage or defacement.</p> <p>●保険契約者、被保険者または保険金を受け取るべき方の故意または重大な過失による損害●生活用動産の使用・管理を委託された方または被保険者と同居する親族*の故意による損害●生活用動産の自然の消耗、劣化、性質による変色・さび・かび・腐敗・ひび割れ・はがれ・発酵・自然発熱、ねずみ食い、虫食い、欠陥等による損害●生活用動産の平常の使用または管理において通常生じ得る</p>

◆Cases in which insurance will not be paid

◆保険金をお支払いしない主な場合

Type of insurance payment 保険金の種類	Main cases in which insurance will not be paid 保険金をお支払いしない主な場合
<p>(Insurance payment for private property for daily life in housing) compensation insurance payment</p> <p>★Special clause (for university co-ops) for compensation for private property for daily life in housing</p> <p>☆Set of special clause for insurance coverage of special clause (for university co-ops) for private property for daily life in housing and changes in the upper limits of the damages payment amount.</p> <p>(住宅内生活用動産保険金)損害保険金</p> <p>★住宅内生活用動産補償(大学生協用)特約</p> <p>☆住宅内生活用動産補償(大学生協用)特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>すり傷、かき傷、塗料のはがれ落ち、ゆがみ、たわみ、へこみその他外観上の損傷または保険の対象の汚損(落書きを含みます。)であって、生活用動産が有する機能の喪失または低下を伴わない損害●風、雨、雪、雹(ひょう)、砂塵(じん)その他これらに類するものの吹込みや漏入による損害●生活用動産の置き忘れまたは紛失による損害●生活用動産が被保険者の居住の用に供される建物が所在する敷地内の外にある間に生じた事故による損害●戦争、その他の変乱*、暴動による損害(テロ行為による損害は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による損害●核燃料物質等の放射性・爆発性等による損害●別記の「補償対象外となる主な『生活用動産』」の損害</p> <p>破損、汚損等の事故については、上記の損害のほか次のいずれかに該当する損害に対しても、保険金をお支払いしません。</p> <p>●公権力の行使(差し押え・没収・破壊等)による損害●生活用動産に対する修理、調整の作業(点検または試運転を伴う場合には、これらを含みます。)上の過失または技術の拙劣によって生じた損害●偶然な外来の事故に直接起因しない生活用動産の電気的事故・機械的事故(故障等)による損害●詐欺または横領によって生活用動産に生じた損害●土地の沈下、隆起、振動等による損害●電球、ブラウン管等の管球類のみに生じた損害●楽器の弦(ピアノ線を含みます。)の切断・打楽器の打皮の破損・楽器の音色または音質の変化による損害●生活用動産である液体の流出または混合による損害。ただし、その結果として他の生活用動産に発生した損害を含みません。●上記にかかわらず、破損、汚損等の事故によって、眼鏡、コンタクトレンズ、補聴器、義歯、義肢等の身体補助器具に発生した損害 など</p>
<p>(Insurance payment for private property for daily life in housing) temporary expenses insurance payment</p> <p>★Special clause (for university co-ops) for compensation for private property for daily life in housing</p> <p>☆Set of special clause for insurance coverage of special clause (for university co-ops) for compensation for private property for daily life in housing and changes in the upper limits of the damages payment amount.</p> <p>(住宅内生活用動産保険金)臨時費用保険金</p> <p>★住宅内生活用動産補償(大学生協用)特約</p> <p>☆住宅内生活用動産補償(大学生協用)特約の保険の対象および損害額の上限変更に関する特約セット</p>	<p>(Same as (Insurance for Private Property for Daily Life in Housing) Compensation Insurance)</p> <p>((住宅内生活用動産保険金)損害保険金と同じ)</p>
<p>Rescuers' expenses insurance payment</p> <p>★Special clause for compensation for rescuers' expenses (hospitalization wide type)</p> <p>☆Set of special clause for compensation for illness (special clause for rescuers' expenses (hospitalization wide type)</p> <p>救護者費用等保険金</p> <p>★救護者費用等補償(入院ワイド型)特約</p> <p>☆疾病補償特約(救護者費用等補償(入院ワイド型)特約用)セット</p>	<p>●Costs arising from the intentional action or gross negligence of the policyholder, the insured, the rescued party* or the recipient of the insurance. ●Costs arising from personal altercation, suicide or criminal acts. ●Costs arising from accidents caused by driving automobile* or similar vehicles* without a license or without qualifications, or driving under the influence* of alcohol* or drugs, etc. ●Costs arising from brains disorder, illness, or insanity (note that this does not include cases where items (4) or (5) of “Cases in which insurance will be paid” apply to the rescued party. ●Costs arising from pregnancy, childbirth, premature birth or miscarriage. ●Costs arising from a surgical procedure or other medical treatment other than the treatment of injuries for which the underwriting insurance company should pay insurance*. ●Costs incurred due to war, other forms of civil strife*, or riots (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. ●Costs arising from accidents during the course of “Sporting activities, etc., not compensated by insurance” described elsewhere.</p> <p>●保険契約者、被保険者、救護対象者*または保険金を受け取るべき方の故意または重大な過失による費用●闘争行為、自殺行為または犯罪行為による費用●自動車等*の無資格運転、酒気帯び運転*または麻薬等を使用している運転中の事故による費用●脳疾患、病気または心神喪失による費用。ただし、救護対象者が「保険金をお支払いする場合」の④または⑤に該当した場合を含みません。●妊娠、出産、早産または流産による費用●引受保険会社が保険金を支払うべきケガの治療*以外の外科的手術その他の医療処置による費用●戦争、その他の変乱*、暴動による費用(テロ行為による費用は、条件付戦争危険等免責に関する一部修正特約により、保険金の支払対象となります。)●地震もしくは噴火またはこれらを原因とする津波による費用●核燃料物質等の放射性・爆発性等による費用●原因がいかなるときでも、頸(けい)部症候群*、腰痛その他の症状を訴えている場合に、それを裏付けるに足りる医学的他覚所見のないもの*●入浴中の溺水* (ただし、急激かつ偶然な外来の事故によって被ったケガによって生じた場合を除きます。)●原因がいかなるときでも、誤嚥(えん)*によって生じた肺炎●別記の「補償対象外となる運動等」を行っている間の事故による費用 など</p>

◎Main items of “personal property for daily living” not compensated by insurance

- Personal property for daily living belonging to the insured and kept at the site of the insured's parents' home*.
- Ships (including yachts, motorboats, personal water craft, boats and canoes), aircraft, automobiles, motorized bikes and their accessories, para-gliders, surf boards, radio-controlled models and their accessories, mobile phones and other types of mobile communication devices, notebook computers and other types of portable electronic devices and their accessories, living things such as animals and plants, currency, checks, securities, revenue stamps, postage stamps, deposit certificates (including passbooks and cash cards), credit cards, pre-paid cards, loan cards, e-money, tickets, fishing tackle (fishing rods, hooks, rod cases, reels, tackle boxes, coolers, creels, nets, life vests and similar equipment for fishing), driving licenses, passports, passbooks, manuscripts (of books, etc.), designs, drawings, patterns, molds, wooden molds, papier-mâché molds, models, medals, insignia, licenses, programs and data recorded on computer media such as tapes, cards, disks and drums (those not sold commercially), etc.

11. 重大事由による解除

次の場合は、契約を解除する場合があります。

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

契約者、被共済者または共済金受取人が、①故意に共済金支払事由を発生させ、または発生させようとした場合 ②共済金請求に関して詐欺行為を行い、または行おうとした場合 ③他の共済契約等との重複により、被共済者の共済金等の合計額が著しく過大となり、たすけあいの制度としての目的を超える、または逸脱すると大学生協共済連が判断した場合 ④暴力団関係者、その他反社会的勢力に該当すると認められた場合 ⑤上記①から④と同程度に大学生協共済連の信頼を損ない、契約の存続を不適当と判断された場合

12. Cancellation by the insured

Where the insured is not the policyholder, they may request the policyholder to cancel the policy under certain conditions (for example, if they have been made the insured of an insurance policy without their consent, in order that a third party may obtain insurance money payments, etc.). In such a case, the policyholder must cancel the policy.

12. 被共済者からの解約

被共済者が契約者以外の方で、一定の条件(第三者が共済金を得る目的で、自身が認めていないにも関わらず被共済者にさせられていた等)に合致する場合は、被共済者は契約者に解約を求めることができます。この場合、契約者は解約をしななければなりません。

13. Cases in which a policy may become invalid or may lapse

(1) A policy may become invalid under the following circumstances.

①When the policyholder or the insured do not meet the qualifications or conditions of the contract. ②When the basic contract or a special clause is contracted for an amount in excess of the limit for mutual insurance. (The excess portion will be invalid.) ③When the consent of the insured had not been obtained at the time of application. ④When the contract was applied for without regard for the policyholder’s intention. ⑤When the insured has dropped out of university or has died prior to the effective date (the date when the insurance begins). ⑥When multiple policies have been taken out (policies continued from a later date will become invalid).

(2) The policy will lapse upon the death of the insured.

A refund will be paid for any unelapsed period, calculated according to a prescribed formula.

13. 契約が無効または消滅となる場合について

(1) 次の場合、契約は無効となります。

①契約者、被共済者が契約の資格・条件を充足しなかった場合 ②基本契約および特約の共済金の限度額を超えて契約した場合(その最高限度を超えた部分が無効となります。) ③申込みの際、被共済者の同意を得ていなかった場合 ④契約者の意思によらず契約が申込みれた場合 ⑤被共済者が効力の発生日(保障開始日)の前日までに入学を辞退していた場合、または亡くなられていた場合 ⑥契約が複数締結されていた場合(後から継続した契約が無効となります。)

(2) 被共済者が死亡した場合は、契約は消滅します。

未経過期間がある場合は、所定の算式によって返戻金をお支払いします。

14. Continuation of mutual insurance with changes

If there is a partial revision of the content of mutual insurance, the insurance will continue with the changes in effect. In the event of major revisions involving a change in the mutual insurance premiums, you will be required to go through the subscription application procedures once more.

14. 共済内容の変更に伴う継続

共済内容の一部改定があった場合は、改定後の内容で継続されます。共済掛金の変更を伴う大幅な改定の場合は、改めて契約申込書による手続きをしていただけます。

15. In the event of an accident

Please get in touch with the mutual insurance desk of your University Co-op or UCMAF Support Line as soon as possible.

15. 万一事故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サポートダイヤルまでご連絡ください。

III Other matters for consideration

III その他ご注意いただきたい事項

1. Insurance agency (university co-op) authority

The agent university co-op in an insurance agency that has concluded an agency contract with UCMAF, and conducts mutual insurance advertising, the concluding of policy contracts, the collection of mutual insurance premiums, the issue of mutual insurance premium certificates and other administrative procedures involved in the management of insurance policies. Therefore, when you apply through your insurance agent (university co-op) and establish a valid policy with them, that is the same as having a contract directly with the UCMAF.

1. 取扱代理店(大学生協)の権限

取扱大学生協は大学生協共済連との委託契約により取扱代理店となり、共済募集、共済契約の締結、共済掛金の領収、共済掛金の領収証(書)の交付、契約の管理業務等の代理業務を行っています。したがって、取扱代理店(大学生協)にお申込みいただき有効に成立したご契約は大学生協共済連と直接契約されたものとなります。

2. 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 by the Federation, its member university co-ops and National Federation of University Co-operative Associations.* 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.

* National Federation of University Co-operative Associations is a federation of co-operative associations to which university co-ops all over Japan and the Federation belong.

[Joint Usage]

Personal information that the Federation has obtained in relation to group contracts (Personal Liability Insurance for Students, Benefactor Death Insurance, Tuition and School Exposes Insurance, Continued Studies Insurance, Benefactor’s Income Insurance) is used by the Federation and its member university co-ops, 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-ops 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’s member university co-ops, NFUCA, and the university to which the insured belongs. In addition, said information may supply under the following circumstances.

(1) Where required by laws or regulations, (2) with the consent of the student, (3) where it is to be supplied to an external contractor to the extent necessary for the operation of the business of the Federation, (4) for the shared use of personal information in accordance with the Act on the Protection of Personal Information.

[Protection of personal information]

Refer to individual websites.

University Co-operatives Mutual Aid Federation (Kyosai)

<https://kyosai.univcoop.or.jp/>

National Federation of University Co-operative Associations

<https://www.univcoop.or.jp/>

Mitsui Sumitomo Insurance Co., Ltd. <https://www.ms-ins.com/>

The Kyoei Fire & Marine Insurance Co., Ltd.

<https://www.kyoeikasai.co.jp/>

Tokyo Marine & Nichido Fire Insurance Co. Ltd.

<https://www.tokiomarine-nichido.co.jp>

Sompo Japan Nipponkoa Insurance Inc. <https://www.sjnk.co.jp/>

University Co-operatives Insurance Services, Inc.

<https://hoken.univcoop.or.jp/>

Underwriting organization: University Co-operatives Mutual Aid Federation

Complaints and queries regarding your mutual insurance policy

- For complaints and queries regarding UCMAF or mutual insurance policies, or mutual insurance payments, or to lodge an appeal, contact the Support Line.
- If the policyholder, the insured or the recipient of mutual insurance payments are dissatisfied with a decision made by the UCMAF regarding a policy or the payment of mutual insurance, they may lodge an appeal with the UCMAF “Appeal Review Committee”.

Dispute resolution by a neutral external organization

- If an issue with the UCMAF cannot be resolved by the means described above, you may contact the Japan Cooperative Insurance Association’s

Customer Consultation Department to ask for advice or to lodge an appeal.

2. 個人情報の取扱いについて

【利用目的】

大学生協共済連(以下、この項において「当会」といいます。)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同組合連合会^(※)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。

※全国大学生生活協同組合連合会とは、全国の大学生協および当会が加盟する生活協同組合の連合会です。

【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・就学費用保障保険・学業継続費用保険・扶養者所得保障保険)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・保険金の支払いおよび各種案内・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・全国大学生生活協同組合連合会・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。

また、次の場合に提供することがあります。

(1) 法令などによる場合、(2) 本人の同意をいただいた場合、(3) 当会の業務執行上必要な範囲で、業務委託先に提供する場合、(4) 個人情報の保護に関する法律に従って個人情報の共同利用を行う場合

【個人情報の保護】

については各々のWebサイトをご覧ください。

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

全国大学生生活協同組合連合会<https://www.univcoop.or.jp/>

三井住友海上火災保険株式会社 <https://www.ms-ins.com/>

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

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

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

株式会社大学生協保険サービス <https://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

【共済契約に関する苦情・相談について】

●大学生協共済連ならびに共済の契約または共済金の支払いに関する苦情・相談ならびに異議申立ては、サポートダイヤルでお受けいたします。

●契約者、被共済者または共済金受取人は、契約または共済金の支払いに関して大学生協共済連の決定に不服があるときは、大学生協共済連の「異議申立てに関する審査委員会」に対して異議の申立てを行うことができます。

【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。

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. ●If the applicant and the insured (the person compensated by the insurance) are different, the matters described in this explanation must also be communicated to the insured. ●This explanation does not contain all of the contents related to your subscription. The contents of your subscription are determined by the common policy terms and conditions, and well as any special clauses (including special terms and conditions, and hereafter the same). If anything is unclear, please contact the insurance agent/ operator, or the underwriting insurance company. ●If the party handling the subscription is an insurance agent or employee, they have the authority to conclude insurance policy contracts on behalf of the underwriting insurance company, and conduct business such as the concluding of insurance policy contracts, the receipt of insurance premiums, the issue of insurance premium receipts and the management of your policy. Therefore, a policy contract validly concluded with an insurance agent or employee is regarded as being the same as a policy contract concluded directly with the underwriting insurance company.

●ご加入に際して特にご確認いただきたい事項をこの「契約概要」に、被保険者にとって不利益になる事項等、特にご注意いただきたい事項をこの「注意喚起情報」に記載しています。ご加入される前に必ずお読みいただき、ご加入くださいますようお願いいたします。●申込人と被保険者（補償の対象者）が異なる場合は、被保険者の方にもこの書面の内容を必ずお伝えください。●この書面はご加入に関するすべての内容を記載しているものではありません。ご加入の内容は、普通保険約款・特約（特別約款を含みます。以下同様とします。）等によって定まります。ご不明な点については、代理店・扱者または引受保険会社までお問い合わせください。●契約取扱者が代理店または社員の場合は、引受保険会社の保険契約の締結権を有し、保険契約の締結・保険料の領収・保険料領収証の発行・ご契約の管理などの業務を行っています。したがって、代理店または社員と契約され有効に成立したご契約につきましては、引受保険会社と直接契約されたものとなります。

Policy Overview

【契約概要のご説明】

1 Structure of the product and its underwriting terms and conditions

●This insurance is a group contract under which the University Co-operatives Mutual Aid Federation (hereinafter referred to as the “UCMAF”) is the policyholder. If the insured is to bear the cost of the insurance premiums, the insurance policyholder should collect the underwriting premiums and pay these to the underwriting insurance company. Further, if the insurance policyholder does not pay the insurance premiums to the insurance company, the insurance policy will be cancelled and insurance may not be paid out. Also, if the insurance policyholder or the insured cancels the subscription, the underwriting insurance company will refund the insurance premiums to the insurance policyholder.

1 商品の仕組みおよび引受条件等

●この保険は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。被保険者が保険料を負担される場合、保険契約者が引受保険料をとりまとめるうえ引受保険会社に払い込みます。なお、保険契約者が保険会社に保険料を払い込まなかった場合には、保険契約が解除され保険金が支払われないことがあります。また、保険契約者または被保険者がご加入の取消等をされた場合、引受保険会社は返還保険料を保険契約者に返還します。

(1) Structure of the product

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

persons, and the range of insured, are as follows.

(1) 商品の仕組み

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

Persons who can subscribe as insured 被保険者としてご加入いただける方	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, or who will be students of a following educational institution as stipulated in the School Education Act (including those who have completed enrollment procedures and become co-operative members), on the expiration date of the insurance period. (*1)
Eligible institutions, as stipulated by the School Education Act 対象となる学校教育法に定める学校	(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. ①大学②大学院③短期大学④高等学校⑤高等専門学校⑥特別支援学校の高等部⑦専修学校（専門課程、高等課程、一般課程）⑧各種学校 ただし⑦、⑧については教育基本法に定める義務教育を修了した方およびこれに相当する方に限ります。

Scope of insured 被保険者の範囲	Other than those listed below (*2) 下記以外 (*2)	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）
	Daily life personal liability insurance payment 日常生活個人賠償責任保険金	The student. Further, where the student is a person without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be considered the insured. 本人。なお、本人が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方（責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限りま。）を被保険者とします。
	Insurance payment for condolence gifts to injured parties 傷害見舞費用保険金	The insured is the student themselves, a person with parental authority or a person with statutory authority for supervising the student. 本人ならびに本人の親権者およびその他の法定の監督義務者を被保険者とします。
	Tenant Liability Insurance payment 借家人賠償責任保険金	This includes the leaseholder of the rented housing in addition to the student when the leaseholder is other than the insured. Further, where these are persons without capacity to assume liability, a person with parental authority, other statutory supervisor or person responsible for supervising the person incapable of responsibility on behalf of the statutory supervisor (limited to a blood relative within six degrees, a spouse or an in-law within three degrees) will be deemed as the insured. Note, however, that this is limited to accidents involving said person without capacity to assume responsibility. 借用住宅の賃借名義人が本人以外の場合は、本人に加えてその賃借名義人を含みます。なお、これらの方が責任無能力者である場合は、親権者・法定監督義務者・監督義務者に代わって責任無能力者を監督する方（責任無能力者の6親等内の血族、配偶者および3親等内の姻族に限りま。）を被保険者とします。ただし、その責任無能力者に関する事故に限りま。

- (*1) 1. Students enrolled at universities established as educational facilities by government ministries, the National Tax College, the Civil Aviation College, the Local Autonomy College, the National Defense Academy, etc., are not eligible.
2. “Those who have completed admission procedures”, means persons who have presented all the documents required for admission to their educational establishment, have paid the admission fee and any other required fees, and have completed all procedures prescribed by their educational establishment.
3. Students or pupils commuting from their own homes are not eligible for Special Clause for compensation for Tenant Liability (all risk) set, Special Clause for compensation for Rented Housing Repair Cost Insurance or Special Clause for Compensation for Private Property for Daily Life in Housing set.

(*2) In the case of Rescuers’ Expenses Insurance, the rescued party.

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

(*2) 救援者費用等保険金については、救援対象者をいいます。

(2) Contents of coverage.

Cases in which insurance will be paid are as described in the pamphlet. The details are as per the common policy terms and conditions and special clauses.

- ① Cases in which insurance will be paid (payment reasons) and payment amounts

Refer to the pamphlet.

- ② Main cases in which insurance 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 clauses.

(2) 補償内容

保険金をお支払いする場合はパンフレットのとおりに。詳細は普通保険約款・特約に基づきます。

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

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

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

(3) セットできる主な特約およびその概要

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

(4) Insurance period

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

(4) 保険期間

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

(5) Policy continuation

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

(5) 契約の継続

共済期間・保険期間の満了日の翌日（以下「継続日」といいます。）の前々月までに契約の継続停止やご加入内容の変更を申し出ない限り、「満了する契約」と同一内容の継続契約の申込みがあったとみなし、卒業予定年まで契約の継続が行われます。

(6) Underwriting terms and conditions

●Please refer to the pamphlet.

●For details on professional occupations and duties that fall within or outside of the scope of underwriting of your insurance policy, please refer to “Information Requiring Attention” “2. (2) Obligation to notify, etc. (matters requiring to be noticed after your subscription)” “Occupations within the scope of underwriting for your insurance” and “Occupations outside the scope of underwriting for your insurance”

●With regard to the insurance amounts of your insurance, please note the following. With regard to the actual insurance amounts of your insurance, please check the insurance amount columns in the pamphlet, as well as the application form and the common policy terms and conditions and special clauses, etc.

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

(6) 引受条件

●パンフレットをご参照ください。

●ご契約の引受範囲および引受範囲外の職業・職務につきましては、【注意喚起情報のご説明】の「2 (. 2) 通知義務等（ご加入後にご連絡いただく事項）」<ご契約の引受範囲><ご契約の引受範囲外>をご参照ください。

●ご加入いただく保険金額につきましては、次の点にご注意ください。お客さまが実際にご加入いただく保険金額につきましては、パンフレットの保険金額欄および加入申込書、普通保険約款・特約等にてご確認ください。

3 Start of the coverage

In the event that a newly enrolled student has applied to subscribe (and has paid the insurance premium) by March 31, 2020, coverage will begin at 0:00 hours on April 1, 2020. 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. In the case of renewed subscription, the coverage will begin from 4pm on April 1, 2020. 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.

3 保障の開始時期

新入学生の方が2020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、2020年4月1日午前0時から、また中途加入される場合、保険料払込日の翌日午前0時からとなります。継続加入の場合は、2020年4月1日午後4時からとなります。保険料は、パンフレット等記載の方法により払込みください。パンフレット等記載の方法により保険料を払込みいただけない場合には、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)

- (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 The policyholder, the insured, or the recipient of insurance payment, has caused or attempted to cause an injury, etc., for the purposes of receiving insurance payments.
 - ② The insured, or the recipient of insurance payment, has perpetrated a fraud, or attempted to do so, with regard to an insurance claim.
 - ③ The policyholder, the insured, or the recipient of insurance payment, is recognized as a member of an organized crime group or other anti-social force.
 - ④ The sum total of insurance amounts is significantly excessive, due to duplication with other insurance contracts, and there is a risk of a situation that runs counter to the purpose of the insurance system.
 - ⑤ A serious matter has been caused which damages the credibility of the underwriting insurance company to the same degree as items ① to ④, above, and makes the continuation of the policy (*) difficult.

4 保険金をお支払いしない主な場合(主な免責事由)等

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

5 Grace period for payment of premiums, etc.

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

5 保険料の払込猶予期間等の取扱い

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

6 Invalidation (Comprehensive Insurance for Students/Children only)

In the event that the insured (*) dies after the insurance has been purchased, the policy will become invalid.
(*) Refers to the insured in the injury clause.

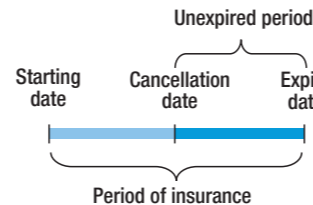
6 失効について(学生・子ども総合保険のみ)

ご加入後に、被保険者(*)が死亡された場合には、この保険契約は失効となります。
(*) 傷害条項における被保険者をいいます。

7 Cancellation and cancellation refund payment

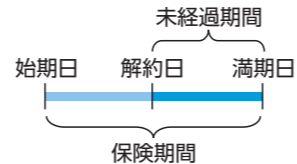
In the event that you wish to cancel your policy before the period expires, please inform the insurance agent/ operator or the underwriting insurance company.

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



7 解約と解約返れい金

- ご加入を途中で脱退(解約)される場合は、ご加入の代理店・扱者または引受保険会社にお申出ください。
- 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。
 - 始期日から脱退(解約)日までの期間に応じて払込みいただくべき保険料について、追加のご請求をさせていただくことがあります。



8 In the event of bankruptcy of the insurance company

- Protection of policyholders in the event of bankruptcy
- It is possible that, due to a change in the business or financial circumstances of the insurance company, such as in the event that the underwriting insurance company has gone bankrupt, insurance payments and cancellation refunds that were promised at the time of subscription may be frozen for a certain period, or the amounts may be reduced.
 - Non-life Insurance Policyholders Protection Corporation exists for the purpose of protecting insurance policyholders in the event of the bankruptcy of a non-life insurance company. The underwriting insurance company is also a member of this Corporation. The insurance is compensated by the Non-life Insurance Policyholders Protection Corporation and, therefore, compensation will be provided as stated below, even if the underwriting insurance company goes bankrupt.

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

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

8 保険会社破綻時等の取扱い

<経営破綻した場合等の保険契約者の保護について>

- 引受保険会社の経営が破綻した場合など保険会社の業務または財産の状況の変化によって、ご加入時にお約束した保険金・解約返れい金等のお支払いが一時期凍結されたり、金額が削減されたりすることがあります。
- 損害保険会社が経営破綻した場合に保険契約者等を保護する目的で、「損害保険契約者保護機構」があり、引受保険会社も加入しています。この保険は「損害保険契約者保護機構」の補償対象であり、引受保険会社が破綻した場合でも、次のとおり補償されます。

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

9 The handling of personal information

See page 28.

9 個人情報の取扱いについて

P28をご参照ください。

For advice, complaints or queries to Mitsui Sumitomo Insurance,
"Mitsui Sumitomo Insurance Customer desk"
0120-632-277 (toll-free)
Hours of operation: weekdays 9:00 to 20:00 Saturdays and National Holidays: 9:00 to 17:00
(The desk will be closed for yearend and New Year holidays. Queries from overseas cannot be handled.)
*From October 2020;
Hours of operation: weekdays 9:00 to 19:00
In the event of an accident, please contact the following without delay.
Mutual Insurance and Insurance support telephone number; 0120-335-770

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)
電話受付時間 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。)
※2020年10月より平日の電話受付時間は9:00~19:00になります。
万一、事故が起こった場合は
遅滞なく、下記にご連絡ください。
大学生協 共済・保険サポートダイヤル 0120-335-770

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

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

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(全国共通・通話料有料)]
受付時間 平日▶9:15~17:00
(土日・祝日および年末年始を除きます)
•携帯電話からも利用できます。IP電話からは03-4332-5241におかけください。
•おかけ間違いにご注意ください。
•詳細は、一般社団法人 日本損害保険協会のWebサイトをご覧ください。
(<http://www.sonpo.or.jp/efforts/adr/>)

Other matters for attention その他ご注意ください

Notification to the underwriting insurance company in the event of circum-

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

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

Time of performance for paying insurance payments
•Within thirty days after you have submitted the documentation (*) necessary for claiming an insurance payment, including that day, the underwriting insurance company will complete its confirmation (**) the matters that are necessary in order to make the insurance payment, and will then make the payment. (**)
(*) 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.
(**) 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.
(*) In the event that it becomes necessary to reference the results of an investigation by a public organization such as the police, the results of examination by a specialized organization such as a medical institution, investigate an affected area to which the Disaster Relief Act applies, or conduct an investigation outside Japan, in order to confirm necessary matters, the insurance payment will be made by number of days stipulated in the common policy terms and conditions and special clauses. In this case, the underwriting insurance company will notify the insured or the recipient of insurance payment of the matters that require confirmation and by when such confirmation will be completed.

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

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

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

Documents to be submitted
Documents that the underwriting insurance company requests from among those listed below:
○The underwriting insurance company's prescribed insurance payment claim form
○The underwriting insurance company's prescribed agreement statement
○Materials related to the cause of the accident and the

state of the damages ○Materials for confirming the validity of the insurance payment claim being made by the insured or their proxy (certificate of residence, 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.

【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。

Explanation of co-insurance

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

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

<共同保険のご説明>

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

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

Proxy claimants (Comprehensive Insurance for Students/Children only)

●In the event that the insured cannot submit a claim for an insurance payment, due to serious disability or loss of intent capacity, and there is no representative for the insured who is entitled to receive an insurance payment, subject to the approval of the underwriting insurance company, someone such as a spouse (*) who is living with or sharing a livelihood with the insured (hereinafter referred to as a “proxy claimant”): for details please refer to the Notes, below) can submit a claim for insurance payment. For details, please ask the insurance agent/ operator or the underwriting insurance company. In addition, please be sure to explain the details to the person who will be the Proxy Claimant.

Notes

- (1) “A spouse (*) who lives with or shares a livelihood with the insured”.
 - (2) In the event that there is no person who comes under (1), above, or that there are circumstances under which the person who comes under (1), above, cannot submit a claim for insurance payment, “a relative within three degrees who lives with or shares a livelihood with the insured”.
 - (3) In the event that there is no person who comes under (1) or (2), above, or that there are circumstances under which the person who comes under (1) or (2), above, cannot submit a claim for an insurance payment, “a spouse (*) other than the person listed in (1), above,” or “a relative within three degrees, other than the person listed in (2) above”.
- (*) Limited to a legal spouse.

●This insurance policy is valid for one year. Please understand that, de-

pending upon the kinds of insurance claims that have been made, etc., it may not be possible to renew the policy, or that the details of the compensation cover may need to be changed.

●Your subscription content may be registered (Comprehensive Insurance for Students/Children only). To ensure that the non-life insurance system is operated soundly, and that insurances such as death insurance payments, disability insurance payments, hospitalization insurance payments, out-patient insurance payments and the like are properly and reliably paid out, the policies for these payments are recorded in the policy content registration system operated by the General Insurance Association of Japan.
●The certificate of Personal Liability Insurance for Students that will be sent 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 compensated 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.

<代理請求人について> (学生・子ども総合保険のみ)

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

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

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

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

At the request of the insured concerning a compensated accident covered by a Special Clause for Daily Life Personal Liability Compensation, or a compensated accident covered by a Special Clause for compensation for Tenant Liability (all risk) that has occurred in Japan, 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 that has occurred in Japan, the victim can also claim an amount of damage compensation equivalent to the insurance payment directly to the underwriting insurance company.

<示談交渉サービス> (学生・子ども総合保険のみ)

日本国内において発生した、日常生活個人賠償責任補償特約の対象となる賠償事故、借家人賠償責任補償 (オールリスク) 特約の対象となる賠償事故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けいたします。また、日本国内において発生した賠償事故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。

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 insurance amount stipulated in the Special Clause for Daily Life Personal Liability Compensation, or the Special Clause for Tenant Liability (all risk). ○Where the other party does not

agree to negotiations with the underwriting insurance company ○Where, during negotiations with the other party, the insured refuses to cooperate with the underwriting insurance company without a valid reason ○Where lawsuit related to the claim for damage compensation has been brought in a court outside of Japan ○In the case of a compensated accident that is subject to Facility owner (manager) liability insurance – Product liability insurance

<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、借家人賠償責任補償 (オールリスク) 特約で定める保険金額を明らかに超える場合○相手の方が引受保険会社との交渉に同意されない場合○相手の方との交渉に際し、正当な理由なく被保険者が引受保険会社への協力を拒んだ場合○被保険者に対する損害賠償請求に関する訴訟が日本国外の裁判所に提起された場合○施設所有 (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.

These items to be checked will enable you to confirm that the insurance product that we have proposed includes contents that meet your requirements and that all of the particularly important details of your insurance purchase 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 re-confirm the answers to the following questions. If anything is unclear or if you have a question about your subscription, please ask the insurance agent/operator or the underwriting insurance company (given in the pamphlet).

ご加入手続きに際し、以下の事項を十分にご確認ください。

本確認事項は、万一の事故の際に安心して保険をご利用いただけるよう、ご提案いたしました保険商品がお客さまのご希望に合致した内容であること、ご加入いただくうえで特に重要な事項を正しくご記入いただいていることを確認させていただくためのものです。お手数ですが、以下の各質問項目について、再度ご確認くださいませますようお願い申し上げます。なお、ご加入にあたりご不明な点や疑問点がございましたら、パンフレット記載の代理店・扱者または引受保険会社までお問い合わせください。

1. Please check the pamphlet and “Explanation of Important Matters” to make sure that the insurance product contents meet your requirements in terms of the points listed below. In the event that your requirements are not fully met, please review the contents of your subscription. Please check whether or not it is necessary for you to subscribe to the special clauses that are stated in “Explanation of Important Matters”, and for which it is possible that coverage could overlap.

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

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

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

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

2. Please check that there are no omissions or mistakes in the statements and entries in the subscription application form. The items given below are necessary for the correct calculation of insurance premiums and the appropriate payment of insurance. Please check the contents carefully and complete the subscription application form correctly. If there are any omissions or mistake, please enter the additional information or correct the mistakes.

2. 加入申込書への記載・記入の漏れ・誤りがないかご確認ください。

以下の項目は、正しい保険料の算出や適切な保険金のお支払い等に必要な項目です。内容をよくご確認いただき、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。

Please check the following.

皆さまがご確認ください。

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

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

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

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

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

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

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

3. 次のいずれかに該当する場合には「加入申込書」もしくは「変更申込書」のご提出が必要ですのでご確認ください。

- ・この保険制度に新規加入される場合
- ・既にご加入の内容を変更してご継続される場合 (被保険者の変更、補償内容の変更、職業・職務・職種級別の変更 など)
- ・既にご加入されているがご継続されない場合

■ About pre-matriculation fire insurance

The period of coverage of pre-matriculation fire insurance is from the date of the start of the rental agreement, or the day following the day when the new application for subscription to Personal Liability Insurance for Students (with special clause for persons living alone) is approved, whichever is the later, until day before the start of the Personal Liability Insurance for Students (with special clause for persons living alone) cover. Note that the maximum period of coverage is one month from the 1st day of the month prior to the month of matriculation. For details, refer to the University Co-operatives Mutual Aid Federation website.

■ 入学前火災保障について

入学前火災保障期間は、賃貸借契約の契約開始日または学生賠償責任保険 (一人暮らし特約あり) 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学生賠償責任保険 (一人暮らし特約あり) の発効日の前日までの期間とします。ただし、入学月の前月の1日から最長1か月とします。詳しくは、大学生協の学生総合共済のWebサイトをご覧ください。

