

Regarding Overseas Insurance

All ISS participants are required to purchase overseas insurance before departure, and submit a copy of the insurance certificate on the orientation day. It is especially important that you purchase insurance with Personal Liability coverage that provides financial assistance in cases of accidents during official lectures, trainings, and also in daily life.

For reference, below is an example of the coverage provided by a Japanese Life Mutual Insurance in case of an accident, injury, or hospitalization. We strongly recommend that students coming to Japan choose an insurance plan that covers similar amounts.

掛金年払い
Annual payment for premium money

厚生労働大臣認可事業
Authorized by the Minister of Health, Labour and Welfare of Japan

**国内・海外問わず
保障します。**
Secured coverage regardless of inside or outside Japan.

生命共済

Life Mutual Insurance

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

●大学生協の学生組合員のみ加入できます。
Only open to the student members of UNIV. CO-OP.

		入院日額2,500円コース (NR型) *2,500 yen daily coverage for hospital admission* Course (NR Type)	入院日額1万円コース (NG型) *10,000 yen daily coverage for hospital admission* Course (NG Type)
病気 Disease	入院保障 Coverage for hospitalization	入院1日目から200日まで保障 心の病い(精神疾患など)による入院も保障 Cover from the 1st day to 200 days of hospitalization. Also cover the hospitalization due to mental illness (mental disorder etc.)	2,500 Yen Per Day
	手術保障 Coverage for surgical operation	検査・抜歯・視力回復術など対象にならないものもあります Some operations like eyeglass restoring, dentistry or check-up may not be included.	10,000 Yen Per Operation
	後遺障害保障 Coverage for aftereffect	病気による後遺障害は1～3級*の重度障害について保障 Covering the severe disabilities of 1st to 3rd degree for aftereffect due to diseases.	1,500,000 Yen ~ 1,350,000 Yen
事故・ケガ Accident / Injury	入院保障 Coverage for hospitalization	入院1日目から200日まで保障 Cover from the 1st day to 200 days of hospitalization.	2,500 Yen Per Day
	通院保障 Coverage for attending hospital	通院のみ、または入院・通院あわせて5日以上の場合(例えば、入院2日、通院3日など)1日目から90日まで保障 Cover from the 1st day to 90 days for only attending hospital, or both hospitalization and attending hospital for 5 days and above in total.	1,000 Yen Per Day
	固定具使用期間 During the use for fixation tools	入院日を除いた固定期間2日を通院1日とみなします Two days of the use of fixation tools will be considered as one day of attending hospital, excluding the hospitalization days.	1,000 Yen For 2 Days
	手術保障 Coverage for surgical operation	検査・傷口の縫合・抜釘など対象にならないものもあります Some operations like screw removal, suturing of a wound or check-up may not be included.	10,000 Yen Per Operation
	後遺障害保障 Coverage for aftereffect	事故による後遺障害は1～14級*について保障 Covering the 1st to 14th degree of aftereffect due to accident.	1,500,000 Yen ~ 30,000 Yen
本人の死亡 Death of the policyholder	病気・事故による死亡 Death due to disease or accident		500,000 Yen
	その他の死亡 Death due to other causes	病気や不慮の事故以外の原因により亡くなられた場合 Death due to the reasons other than disease or freak accident.	250,000 Yen

Below is an example of the coverages provided in a liability insurance plan for students in Japan. We recommend that you purchase personal liability insurance that provides a high amount of coverage.

<h1 style="margin: 0;">学生賠償責任保険 (14H)</h1> <p style="margin: 0;">Personal Liability Insurance for Students (=GAKUBAI)</p> <p style="margin: 0; font-size: small;">日常生活個人賠償責任補償特約付帯子ども総合保険、施設・生産物賠償責任保険 引受保険会社：共栄火災海上保険株式会社(幹事) 三井住友海上火災保険株式会社(非幹事)</p>		<p style="margin: 0; font-weight: bold;">卒業予定年まで 幅広く保障!</p> <p style="margin: 0; font-size: small;">Wide coverage until your graduation year!</p>
<p style="margin: 0; font-weight: bold;">日常生活における賠償責任</p> <p style="margin: 0; font-size: small;">[国内・国外] Compensation liabilities in daily life (inside or outside Japan)</p>	<p style="margin: 0; font-weight: bold; color: #cc0000;">他人に対する賠償責任</p> <p style="margin: 0; font-size: small;">Liability to a third party</p> <ul style="list-style-type: none"> ○自転車で歩行者にぶつかりケガをさせた。 ○スキーで衝突して相手が骨折し、入院した。 (相手が20日間以上入院された場合には、別途、臨時費用保険金をお支払いします。) ○賃貸マンションで水漏れを起こして、階下の人の家財に損害を与えた。 ・Hit and injured a pedestrian with a bicycle. ・Collided with someone while skiing, causing them to break a bone and be hospitalized. (Extra expenses benefits will be provided in case the opponent is hospitalized for 20 days and above.) ・Caused damage to household properties belonging to the people living on a lower level from water leakage from your rented room. <hr/> <p style="margin: 0; font-weight: bold; color: #cc0000;">他人から借用したものに対する賠償責任</p> <p style="margin: 0; font-size: small;">Liability for borrowed item from a third party</p> <ul style="list-style-type: none"> ○インターンシップ(就業体験)中、就業体験先のパソコンを床に落として壊した。 ・Dropped and broke the company computer during the internship. 	<p style="margin: 0; font-size: small;">最高 1事故</p> <p style="margin: 0; font-weight: bold; color: #cc0000; font-size: 2em;">1億円まで</p> <p style="margin: 0; font-weight: bold; color: #cc0000;">Up To 100 Million Yen Per Accident</p>
<p style="margin: 0; font-weight: bold;">正課の講義・行事・実習における賠償責任</p> <p style="margin: 0; font-size: small;">[国内・国外] Compensation liabilities during official lecture / event / training (inside or outside Japan)</p>	<p style="margin: 0; font-weight: bold; color: #cc0000;">他人に対する賠償責任</p> <p style="margin: 0; font-size: small;">Liability to a third party</p> <ul style="list-style-type: none"> ○実習中に他人にケガをさせた。 ・Hurt a third party during the training. <hr/> <p style="margin: 0; font-weight: bold; color: #cc0000;">他人のプライバシー侵害や名誉棄損に対する賠償責任</p> <p style="margin: 0; font-size: small;">Liability for infringing on someone's privacy or defamation</p> <hr/> <p style="margin: 0; font-weight: bold; color: #cc0000;">医療関連実習中の事故に伴う加入者本人の治療、検査費用等(感染事故損害防止費用)</p> <p style="margin: 0; font-size: small;">Treatment, inspection cost, etc. of the insured member associated with an accident during medical-related training (infection accidental harm prevention fee)</p> <ul style="list-style-type: none"> ○臨床実習中に患者に使用した注射針を誤って自分の手に刺してしまった。 ・Accidentally stuck the syringe needle used by the patient to your own hand during the clinical training. 	<p style="margin: 0; font-size: small;">年間 最高</p> <p style="margin: 0; font-weight: bold; color: #cc0000; font-size: 1.5em;">500万円まで</p> <p style="margin: 0; font-weight: bold; color: #cc0000;">Up to 5 Million Yen/Year</p>
<p style="margin: 0; font-weight: bold;">救援者・捜索救助費用</p> <p style="margin: 0; font-size: small;">A relief person and search-and-rescue expense</p>	<ul style="list-style-type: none"> ○病気にかかり継続して3日以上入院したため、実家から看病に駆けつけた両親の交通費や宿泊費の費用が発生した。 ・Since it was taken illness and be hospitalized for more than 3 days in succession, the expenses of parents' transportation or lodging expense spent on nursing occurred. ○搭乗している航空機が遭難したため、捜索救助費用や両親の現地までの交通費の負担が発生した。 ・Since the airplane met with an accident, the burden of the transportation expenses to the spot of search-and-rescue, or that of parents occurred. 	<p style="margin: 0; font-size: small;">年間 最高</p> <p style="margin: 0; font-weight: bold; color: #cc0000; font-size: 1.5em;">100万円まで</p> <p style="margin: 0; font-weight: bold; color: #cc0000;">Up to 1 Million Yen/Year</p>
<p style="margin: 0; font-weight: bold;">他人に対するお見舞い(被害者のケガの程度によります)</p> <p style="margin: 0; font-size: small;">Condolence towards to a third party (According to the injury level of the victim.)</p>	<ul style="list-style-type: none"> ○サッカーの試合中、転倒時に相手の足を骨折させたため、見舞い時にお見舞品を渡した。 ・Gave a get-well gift to a person you visited in the hospital who broke a bone when you knocked them over or otherwise caused them to fall during a soccer game. 	<p style="margin: 0; font-weight: bold; color: #cc0000;">Up to 500,000 Yen/Victim</p>
<p style="margin: 0; font-weight: bold;">ケガにより加入者が亡くなった場合</p> <p style="margin: 0; font-size: small;">In cases where the policyholder dies because of injury</p>	<p style="margin: 0; font-weight: bold; color: #cc0000;">加入者(被保険者)の法定相続人へお支払い</p> <p style="margin: 0; font-size: small;">Payment to the legal heir of the policyholder</p>	<p style="margin: 0; font-weight: bold; color: #cc0000; font-size: 1.5em;">100,000 Yen</p>

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