

Insurance Requirements for Kyoto University International Students

As a general rule, all international students at Kyoto University are required to enroll in **Personal Accident Insurance for Students Pursuing Education and Research (Gakkensai)** and **Personal Liability Insurance (Gakubai)** in case of accidents during their study/research. Please refer to the information below, and ensure that you enroll in the correct types of insurance.

1. Overview of Different Types of Insurance

Who Must Enroll	Compulsory for all international students	Compulsory for all international students	See *1, below
Name of Insurance	Gakkensai (Personal Accident Insurance for Students)	Gakubai (Personal Liability Insurance for Students) Includes out-of-court settlement mediation service	Futaibaiseki (Igakubai) (Personal Liability Insurance coupled with Gakkensai) Does not include out-of-court settlement negotiation service
Scope of compensation	Coverage for injury to the insured: Compensation for accidental injury during education and research activities in Japan or overseas.	Coverage for liability for damage to a third party: Legal liability for damage caused to a third party in daily life or during education/training (including regular classes, part-time work, and internships).	Coverage for liability for damage to a third party: Legal liability for bodily injury or property damage caused to a third party during regular curricular activities, university events, extracurricular activities*2, or in transit to/from such activities.
Incidents that are eligible for claims	Incidents that occur during education and research activities (including regular curricular activities, university events, extracurricular activities (club activities), while commuting to the university, or in transit between university facilities.	Incidents that occur during daily life (24 hours a day, 365 days a year, including during education and research activities.)	Incidents that occur during education and research activities (including regular curricular activities, university events, extracurricular activities*2, or in transit to/from such activities.)

*1: Students in the following Faculty/Graduate School of Medicine courses are required to enroll in **Futaibaiseki for Medical School (Igakubai)**:

- Faculty of Medicine Human Health Science
- Graduate School of Medicine Human Health Science: students in the following lab
 - Advanced midwifery practice, Advanced Nursing Sciences
 - Advanced practice(CNS), Advanced Nursing Sciences
 - Advanced Medical Physics, Multidisciplinary Medical Sciences

*2: The term “extracurricular activities” in the **Futaibaiseki** column refers to internships or volunteer activities conducted by a student organization that has been authorized to conduct such activities in accordance with the required procedures under the university regulations. Activities prohibited by the university are excluded.

For more details about **Gakkensai**, etc., including details of their coverage and premiums, please see reference materials “**2. Enrollment Guide for Gakkensai Insurance, Etc.**,” posted on the “[Insurance requirements for Kyoto University students](#)” page of the Kyoto University website.

For more details about **Gakubai**, provided by the Kyoto University Co-op, including details of the coverage and premiums, please see reference materials “**5. How to apply for Gakubai Insurance**,” posted on the “[Insurance requirements for Kyoto University students](#)” page of the Kyoto University website.

2. Application Procedures

Gakkensai:

(Students affiliated with the departments listed in *1 who complete the enrollment procedures using the site below will also be enrolled in Igakubai.)

Please enroll in the insurance using the Kyoto University EX-Settlement Service website.

Please see reference materials “4. Kyoto University EX-Settlement Service (for Gakkensai/Futaibaiseki Insurance),” posted on the “[Insurance requirements for Kyoto University students](#)” page of the Kyoto University website.

Contact: Welfare Section, Welfare Division, Academic Affairs Department,
Kyoto University

Tel: 075-753-2539 / Email: 840kousei@mail2.adm.kyoto-u.ac.jp



Gakubai:

- Please refer to the attached enrollment guide and complete the prescribed procedures at the Kyoto University Co-op Center as soon as you arrive in Japan. Please pay the premiums at the Co-op Center or at a post office. If paying at a post office, please contact the following first.

Contact: Kyoto University Co-op Center

Tel: 075-771-6211 / Email: ku-seikyo@univ.coop

3. For new students.

Students enrolling in the 2026 academic year should select the insurance type(s) required for their faculty/graduate school of affiliation through the [Kyoto University EX-Settlement Service website "Gakkensai Insurance/For new student"](#) before enrolling (by March 30, 2026, for students enrolling in April, or by September 29, 2026, for students enrolling in October).

*Students who will be advancing from an undergraduate faculty to a graduate school, etc. (from an undergraduate program to a master's program, from a master's program to a doctoral program) must also complete the insurance enrollment procedures on the [website for newly enrolled students](#) by the deadline stated above using **their new student number**. Please note that if you apply using your old student number, your application may not be successful.

If you wish to enroll insurance with more extensive coverage, the following voluntary insurance plans are available.

Voluntary Insurance Plan
Incidents that are eligible for claims: Incidents that occur during daily life (24 hours a day, 365 days a year, including during education and research activities)
<p>The University Co-op Student Mutual Benefit (Life Mutual Insurance) Coverage for illness (hospitalization/surgery) and injury to the insured *Premium: 6,000 yen per year</p> <p>For more information, please refer to the brochure posted on the following website. https://kyosai.univcoop.or.jp/info/pdf/pamph_inter_english2025.pdf Contact: Kyoto University Co-op Center Tel: 075-771-6211 Email: ku-seikyo@univ.coop</p>
Insurance for Students Studying Abroad
Coverage for injury, illness, the belongings of the insured, and liability for damage to a third party during overseas travel (for study abroad, fieldwork abroad, etc.)
<p>Study Abroad Insurance coupled with Gakkensai This insurance is only available to students enrolled at the university and enrolled in Gakkensai. If you are going to study abroad, please enroll in this insurance. For more details, please access the “Study Abroad from Kyoto University” page of the university website. https://studyabroad.opir.kyoto-u.ac.jp/process/preparation/insurance/</p> <p style="text-align: center;">Premium (example): 7,710 yen for 31 days (Plan I, Medical & Rescuer's Expenses is unlimited.)</p> <p>Contact: Osaka-Kita Branch, Tokio Marine & Nichido Partners Kansai Co., Ltd. Tel: 0120-505-421</p>

*Insurance premiums may vary depending on the type of insurance and whether or not options are included.