

**Personal Accident Insurance for Students Pursuing Education and Research (*Gakkensai*)  
Additional Coverage for Commuting Accidents  
Enrollment Guide (for International Students)**

**1. Incidents which are Eligible for Claims**

The Personal Accident Insurance for Students Pursuing Education and Research (*Gakkensai*) provides insurance coverage against accidental injury during education and research activities in Japan or overseas as described below. Accidental injuries covered by the insurance include “toxic symptoms arising suddenly from an accidental inhalation, absorption, or intake of toxic gases or substances” and “physical disability arising from sunstroke or heatstroke.” Please note, however, that regular “illness” is not covered by the insurance.

Category of Activity	Scope of Compensation
① During regular curricular activities	Periods during which the insured is attending or engaged in lectures, laboratory work, experiments, seminars, or practicums; Periods during which the insured is working on research under the guidance of an instructor.*1
② During university events	Periods during which the insured is participating in university-organized events as part of their educational activities, including commencement ceremonies, orientation sessions, and graduation ceremonies.
③ On university premises (cases other than ①, ②, or ④)	Periods during which the insured is at facilities owned, used, or managed by the university for educational activities.*2
④ While engaged in extracurricular activities (club activities)	Periods during which the insured is engaged in cultural or athletic activities, in accordance with the university rules and regulations and under the supervision of a student group approved by the university.*3
⑤ While commuting to the university	Periods during which the insured travels, by a logical route and means*4, between their residence*5 and university facilities, for the purpose of participating in regular curricular activities, university events, or extracurricular activities (club activities).
⑥ While in transit between university facilities	Periods during which the insured travels, by a logical route and means, between different university facilities for the purpose of participating in regular curricular activities, university events, or extracurricular activities (club activities).
⑦ While engaged in clinical training*6	Provided measures are taken to treat or prevent the infectious disease after the incident.

\*1: Excluding cases in which the insured disregards their instructor and behaves in a way which causes injury.

\*2: Excluding periods during which the insured is in their dormitory, is at a place where they are forbidden to be by the university (or where they were are forbidden to be at the time at which the incident occurred), or is engaged in an activity forbidden by the university.

\*3: Excluding periods during which the insured is engaged in a dangerous sport, is at a place where they are forbidden to be by the university (or where they were forbidden to be at the time at which the incident occurred), or is engaged in an activity forbidden by the university.

\*4: Excluding any means forbidden by the university.

\*5: Or workplace in the case of working adult students.

\*6: Only if the insurance includes additional coverage for the prevention of contact infection

## 2. Types of Claim and Amount of Benefits

### (1) Death and physical disability benefits (loss of life or the development of physical disability within 180 days after an accident [counted including the day of the accident])

Scope of Coverage	Indemnity for Loss of Life	Indemnity for Physical Disability*1
During regular curricular activities/university events	20 million yen	1.2 million–30 million yen depending on the degree of physical disability
<ul style="list-style-type: none"> <li>- On university premises (excluding during regular curricular activities and university events)</li> <li>- While engaged in extracurricular activities (club activities)</li> <li>- While commuting to the university/in transit between university facilities</li> </ul>	10 million yen	600,000–15 million yen depending on the degree of physical disability

\*1: In cases that qualify for both indemnity for loss of life and for physical disability, the indemnity for loss of life shall be paid.

### (2) Medical benefits (for incidents in which the insured received medical treatment) and additional hospitalization benefits

	Type of Activity during which Accident Occurred			Period of treatment*2	Indemnity for Medical Expenses
	Outpatient Treatment	Regular curricular or university events (Covered from the first day of treatment)	(Not covered)	(Not covered)	1–3 days
On university premises (excluding while engaged in extracurricular/club activities) while commuting to the university or in transit between university facilities (Covered if the period of treatment is four days or more)			4–6 days		6,000 yen
			7–13 days		15,000 yen
			14–29 days	30,000 yen	
			30–59 days	50,000 yen	
			60–89 days	80,000 yen	
			90–119 days	110,000 yen	
			120–149 days	140,000 yen	
150–179 days			170,000 yen		
180–269 days			200,000 yen		
270 days or more	300,000 yen				
<b>Additional benefit for hospitalization: 4,000 yen per day (up to 180 days)</b> (The additional benefit for hospitalization is paid from the first day of hospitalization regardless of the category of activity.)					

\*2: The number of treatment days refers to the actual number of days of hospitalization and outpatient treatment, from the first day of treatment for the injury sustained until the last day of treatment recognized as being necessary by the insured's doctor. Please note that not all days during the period of treatment are eligible for coverage.

#### Note:

- (1) The above benefits are paid regardless of whether the insured receives compensation from life insurance, health insurance, or other accident insurance, and regardless of the individual who caused the injury.
- (2) Insurance benefits are limited to the amounts listed above. It is not possible, therefore, to enroll in more than one plan.
- (3) Even if you visit several hospitals during the same day, the number of days of treatment will be counted as one day. For example, if you visit two hospitals during the same day, the number of days of treatment will not be counted as two days.

### (3) Contact infection prevention benefits \*3

Scope of Coverage	Insurance Benefits
While engaged in clinical training	15,000 yen per incident (fixed amount)

\*3: In the case of having accidentally come into contact with an infectious pathogen in a facility used for clinical training purposes, and provided that measures are taken to treat or prevent the infectious disease within 180 days after the date of the incident (including the date of the incident).

### 3. Types of Insurance

The types of insurance required by different faculties and graduate schools vary. Please note that, as a general rule, research students, etc. (including research students, non-degree students, auditors, Japan Society for the Promotion of Science [JSPS] postdoctoral fellows [PD]), are required to enroll in *Gakkensai* Type A insurance for one year. However, students required to engage in clinical training, etc. are required to enroll in different types of insurance. For more information, please consult with the person in charge of educational affairs for your department.

Types of Insurance	Faculties/Graduate Schools
<b>Type A</b> <i>Gakkensai</i>	All faculties and graduate schools other than those requiring Types B,C and E
<b>Type B</b> <i>Gakkensai</i> (including additional coverage for the prevention of contact infection)	Faculty of Pharmaceutical Sciences
<b>Type C</b> <i>Gakkensai</i> (including additional coverage for the prevention of contact infection) + <i>Futaibaiseki</i> ( <i>Gakkenbai</i> + <i>Igakubai</i> )	Faculty of Medicine Human Health Science  Graduate School of Medicine Human Health Science: students in the following lab <ul style="list-style-type: none"> <li>• Advanced midwifery practice, Advanced Nursing Sciences</li> <li>• Advanced practice(CNS), Advanced Nursing Sciences</li> <li>• Advanced Medical Physics, Multidisciplinary Medical Sciences</li> </ul> Note: Students enrolling in human health science programs at the Graduate School of Medicine other than those specified above should enroll in insurance Type A or Type C, depending on the contents of their course.
<b>Type E</b> <i>Gakkensai</i> + <i>Futaibaiseki</i> ( <i>Gakkenbai</i> + <i>Houkabai</i> )	Law School

- **Additional coverage for the prevention of contact infection:** Provided preventive measures against contact infection are taken, coverage is provided in cases in which, during clinical training, accidental contact (due to an accidental needle prick etc.) is made with contact infection pathogens.
- ***Igakubai*:** This is liability insurance that covers accidents during regular curricular activities, including medical-related training (clinical training), university events, internships<sup>\*1</sup>, and transit between university facilities.
- ***Houkabai*:** This is liability insurance that covers accidents during regular curricular activities, university events, internships<sup>\*1</sup>, and transit between university facilities, as well as violations of personal rights during clinical legal training<sup>\*2</sup>, such as invasions of privacy, etc.

\*1: Limited to regular curricular activities, university events, and internships approved as extracurricular activities<sup>\*3</sup> by the university.

\*2: Clinical legal training includes courses that utilize real legal cases as course materials, clinical externships, legal practices at public institutions, etc., and legal practice courses (using real legal cases or unpublished court cases).

\*3: For the purposes of *Igakubai* or *Houkabai* insurance, the term “extracurricular activities” refers to internship 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. Accidents during other extracurricular activities (club activities) are not covered. However, if the insured is participating in club activities on the same day as regular curricular activities or university events (excluding activities prohibited by the university), accidents while commuting to the university, or in transit between university facilities by a logical route and means, will be covered.

#### 4. Insurance Premiums

Insurance premiums vary depending on the period required for graduation. **As a general rule, you should apply for insurance which covers the period of each individual program from admission to graduation. Insurance premiums must be paid in whole-year units for the entire duration of the program.** Even if you enroll in the middle of the year, you are required to pay the full cost of the annual insurance premium.

Students whose period to graduation exceeds those listed in the table below due to transferring to another faculty/graduate school or taking a leave of absence should contact the Welfare Division at the telephone number below to inquire about the appropriate premiums for their situation.

Period to graduation	Type A <i>Gakkensai</i>	Type B <i>Gakkensai</i> (including additional coverage for the prevention of contact infection)	Type C <i>Gakkensai</i> (including additional coverage for the prevention of contact infection) + <i>Futaibaiseiki</i> ( <i>Gakkenbai</i> + <i>Igakubai</i> )	Type E <i>Gakkensai</i> + <i>Futaibaiseiki</i> ( <i>Gakkenbai</i> + <i>Houkabai</i> )
1 year coverage	1,000 yen	1,020 yen	1,520 yen	2,640 yen
2 years coverage	1,750 yen	1,790 yen	2,790 yen	5,030 yen
3 years coverage	2,600 yen	2,650 yen	4,150 yen	7,520yen
4 years coverage	3,300 yen	3,370 yen	5,370 yen	
5 years coverage	4,050 yen	4,130 yen		
6 years coverage		4,800 yen		

**\*International students are also required to enroll separately in Personal Liability Insurance for Students (*Gakubai*) provided by the Kyoto University Co-op.**

#### 5. Insurance Period

- Students admitted in April: From 0:00 a.m. on April 1 of the year of enrollment until 12:00 p.m. on March 31 of the academic year in which the insured is expected to graduate.
- Students admitted in September: From 0:00 a.m. on September 1 of the year of enrollment until 12:00 p.m. on August 31 of the academic year in which the insured is expected to graduate.
- Students admitted in October: From 0:00 a.m. on October 1 of the year of enrollment until 12:00 p.m. on September 30 of the academic year in which the insured is expected to graduate.

\*If the student does not pay the premium by the day before the insurance period is scheduled to begin, the insurance period shall be from midnight the day after the premium is paid until the scheduled end of the insurance period.

**Contact: Gakkensai/Futaibaiseiki:**

**Welfare Division, Education Promotion and Student Support Department Kyoto University**

**Email: 840kousei@mail2.adm.kyoto-u.ac.jp**

**Gakubai:**

**Kyoto University Co-op Center**

**Email: ku-seikyo@univ.coop**