

**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"> - On university premises (excluding during regular curricular activities and university events) - While engaged in extracurricular activities (club activities) - While commuting to the university/in transit between university facilities 	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

Outpatient Treatment	Type of Activity during which Accident Occurred		Period of treatment*2	Indemnity for Medical Expenses
	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			
Additional benefit for hospitalization: 4,000 yen per day (up to 180 days) (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
Type A <i>Gakkensai</i>	All faculties and graduate schools other than those requiring Types B,C and E
Type B <i>Gakkensai</i> (including additional coverage for the prevention of contact infection)	Faculty of Pharmaceutical Sciences
Type C <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"> • Advanced midwifery practice, Advanced Nursing Sciences • Advanced practice(CNS), Advanced Nursing Sciences • Advanced Medical Physics, Multidisciplinary Medical Sciences 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.
Type E <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*¹, and transit between university facilities.
- ***Houkabai*:** This is liability insurance that covers accidents during regular curricular activities, university events, internships*¹, and transit between university facilities, as well as violations of personal rights during clinical legal training*², such as invasions of privacy, etc.

*1: Limited to regular curricular activities, university events, and internships approved as extracurricular activities*³ 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

学生教育研究災害傷害保険（略称：学研災）

通学中等傷害危険担保特約付

－ 加入案内 －

【外国人留学生用】

1. 対象となる活動範囲

国内外において、次の教育研究活動中に生じた急激かつ偶然な外来の事故によって身体に被る傷害（ケガ）に対して保険金をお支払いします。この保険における傷害は、「身体外部から有毒ガス又は有毒物質を偶然かつ一時に吸入、吸収又は摂取した場合に急激に生ずる中毒症状」及び「日射又は熱射による身体の障害」を含みます。なお、「病気」はこの保険の対象ではありません。

活動内容	補償範囲
① 正課中	講義、実験、実習、演習又は実技による授業を受けている間や、指導教員の指示に基づき研究活動を行っている間 ^(注1)
② 学校行事中	大学の主催する入学式、オリエンテーション、卒業式など教育活動の一環としての各種学校行事に参加している間
③①②④以外で学校施設内にいる間	大学が教育活動のために所有、使用又は管理している学校施設内にいる間 ^(注2)
④ 課外活動中（クラブ活動中）	大学の規則に則った所定の手続きにより、大学の認めた学内学生団体の管理下で行う文化・体育活動を行っている間 ^(注3)
⑤ 通学中	大学の正課、学校行事又は課外活動（クラブ活動）に参加するため、合理的な経路と方法 ^(注4) で、住居 ^(注5) と学校施設等との間を往復する間
⑥ 学校施設等相互間の移動中	大学の正課、学校行事又は課外活動（クラブ活動）に参加するため、合理的な経路と方法 ^(注4) で、学校施設等の相互間を移動している間
⑦ 臨床実習中 ^(注6)	接触感染に対する感染症予防措置を受けた場合

（注1）私的な状況でこれらに従事している間を除きます。

（注2）寄宿舎にいる間、大学が禁じた時間もしくは場所にいる間、又は大学が禁じた行為を行っている間を除きます。

（注3）危険なスポーツを行っている間、大学が禁じた時間もしくは場所にいる間、又は大学が禁じた行為を行っている間を除きます。

（注4）大学が禁じた方法を除きます。

（注5）社会人入試を経て大学に入学した学生が大学に通う場合は、勤務先を含みます。

（注6）接触感染予防保険金支払特約（略称：接触感染特約）をつけた場合に限りです。

2. 保険金の種類と支払保険金

(1) 死亡保険金・後遺障害保険金(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後遺障害が生じた場合)

補償範囲	死亡保険金	後遺障害保険金 ^(注1)
「正課中」 「学校行事中」	2,000万円	程度に応じて 120万円～3,000万円
「正課中・学校行事中以外で、学校施設内にいる間」 「課外活動(クラブ活動)中」 「通学中・学校施設等相互間の移動中」	1,000万円	程度に応じて 60万円～1,500万円

(注1) 死亡保険金と後遺障害保険金とを重ねて支払うべき場合には死亡保険金をお支払いします。

(2) 医療保険金(医師の治療を受けた場合)及び入院加算金

	事故発生時の活動の種別		治療日数 ^(注2)	医療保険金
	(対象外)	(対象外)		
通院 (治療日数1日から対象) 正課中・学校行事中	(治療日数4日以上が対象) 課外活動(クラブ活動)を行っている間以外で 学校施設内にいる間・ 通学中・学校施設等相互間の移動中	(治療日数14日以上が対象) 学校施設内外を問わず、 課外活動(クラブ活動)を行っている間	1日～ 3日	3,000円
			4日～ 6日	6,000円
			7日～ 13日	15,000円
			14日～ 29日	30,000円
			30日～ 59日	50,000円
			60日～ 89日	80,000円
			90日～119日	110,000円
			120日～149日	140,000円
			150日～179日	170,000円
			180日～269日	200,000円
		270日～	300,000円	
入院1日につき入院加算金4,000円(180日限度) (いずれの活動種別においても入院1日目から支払われます。)				

(注2) 実際に入院又は通院した日数をいいます。傷害を被り治療を開始した日から「医師が必要であると認めた治療が完了した日」の間の実治療日数であり、治療期間の全日数が対象になるのではないことにご注意ください。

留意事項

- (1) 上記の保険金は、生命保険、健康保険、他の傷害保険、加害者からの賠償金と関係なく支払われます。
- (2) 保険金は上記金額に限定されているので、2口以上の加入はできません。
- (3) 同日に複数の病院へ通院した場合でも治療日数は1日となります。1日のうちに2つの病院へ通院しても、治療日数は2日とはなりませんのでご注意ください。

(3) 接触感染予防保険金^(注3)

補償範囲	支払保険金
臨床実習中	1事故につき15,000円(定額払)

(注3) 臨床実習の目的で使用される施設内で、感染症の病原体に予期せず接触し、かつ、その原因となる事故の発生の日からその日を含めて180日以内にその接触感染に対する感染症予防措置を受けた場合が対象です。

3. 保険タイプ

所属する学部・研究科により保険タイプが異なります。

研究生等（研究生、科目等履修生、聴講生、日本学術振興会特別研究員（PD）等）は、Aタイプ1年間の加入が基本となりますが、臨床実習等への参加が必要な場合は保険内容が異なりますので、所属部局教務担当へご相談ください。

保険タイプ	所 属
Aタイプ 学研災	B, C, Eタイプ以外の全学部・研究科
Bタイプ 学研災(接触感染特約含む)	薬学部
Cタイプ 学研災(接触感染特約含む) +付帯賠償(学研賠+医学賠)	医学部人間健康科学科 医学研究科人間健康科学系専攻の内、下記の3分野 <ul style="list-style-type: none"> ・先端看護科学コース高度実践助産学系 ・先端看護科学コース高度実践研究者養成専門看護師課程 ・総合医療科学コース理工系医療科学講座医学物理学分野 ※その他の医学研究科人間健康科学系専攻所属学生は、各人の研究内容を踏まえ、AまたはCタイプを選択
Eタイプ 学研災 +付帯賠償(学研賠+法科賠)	法科大学院

○接触感染特約…臨床実習中の針刺し事故等に対する接触感染予防措置が対象となります。

○医学賠……………臨床実習等の医療関連実習を含む授業中、学校行事中、インターンシップ中^(注1)やその往復中などに発生した賠償責任事故を補償します。

○法科賠……………授業中、学校行事中、インターンシップ中^(注1)やその往復中などに発生した賠償責任事故や、臨床法学実習^(注2)に伴うプライバシーの侵害などの人格権侵害を補償します。

(注1) 大学が「正課」「学校行事」または「課外活動^(注3)と認めたインターンシップ」に限ります。

(注2) 「臨床法学実習」とは、現実の法律事案を教材とする授業をいい、クリニック、エクスターンシップ、公的機関等における法学実習及び法学実習の要素を有する授業（現実事案や未公開裁判例等を用いた授業をいいます。）を含みます。

(注3) この保険での「課外活動」とは、大学の規則にのっとりた所定の手続により、インターンシップ又はボランティア活動の実施を目的とした組織として承認を受けた学内学生団体が行うインターンシップ又はボランティア活動をいいます。これ以外の課外活動（クラブ活動）中の事故は保険金支払の対象とはなりません。ただし、正課又は学校行事に合わせてその日のクラブ活動（大学が禁じているもの等は除きます。）に参加する場合、その住居と活動場所となる施設の間の合理的な経路及び方法による移動中は対象となる活動に含まれます。

4. 保険料一覧

卒業までの期間により保険料が異なります。**必ず卒業までの期間を一括して申し込み、卒業までの期間（年数）分の保険料を一括して支払ってください。**年度途中で加入する場合も当該年度を一年間と考えて卒業までの期間分の保険料を支払う必要があります。

転学部（転研究科）、休学等で、最短修業年限を超えて在籍する場合の保険料については、教育推進・学生支援部厚生課へお問い合わせください。

卒業までの期間	Aタイプ 学研災	Bタイプ 学研災 (接触感染特約含む)	Cタイプ 学研災(接触感染特約含む) +付帯賠償(学研賠+医学賠)	Eタイプ 学研災 +付帯賠償(学研賠+法科賠)
1年間	1,000円	1,020円	1,520円	2,640円
2年間	1,750円	1,790円	2,790円	5,030円
3年間	2,600円	2,650円	4,150円	7,520円
4年間	3,300円	3,370円	5,370円	
5年間	4,050円	4,130円		
6年間		4,800円		

※ 別途「大学生協の学生賠償責任保険」への加入が必要となります。

5. 保険期間

- ・ 4月入学生 4月1日午前0時から所定の卒業年次の3月31日午後12時まで
- ・ 9月入学生 9月1日午前0時から所定の卒業年次の8月31日午後12時まで
- ・ 10月入学生 10月1日午前0時から所定の卒業年次の9月30日午後12時まで

* 保険始期の前日までに保険料を支払わなかった場合、保険期間は保険料を支払った日の翌日午前0時から各終期までとなります。

【問合せ先】

- ・ 学生教育研究災害傷害保険（略称：学研災）、学研災付帯賠償責任保険（略称：付帯賠償）
京都大学教育推進・学生支援部厚生課厚生掛 MAIL：840kousei@mail2.adm.kyoto-u.ac.jp
- ・ 大学生協の学生賠償責任保険（略称：学賠）
京大生協組合員センター MAIL：ku-seikyo@univ.coop