

Insurance effective as of April 1, 2024

Academic Year 2024

Insurance for accidents involving third parties or their property

Covers liability during regular curricular activities, school events, etc. (in Japan and other countries).

Guide to Liability Insurance Coupled with Gakkensai, "Futaibaiseki"

Students (the insured) will be covered up to the limit of payment against damages for which, during the period of this insurance, they may be held legally liable to pay in Japan or abroad for causing injuries to a third party or damaging any property belonging to a third party, etc. during their curricular activities, school events, extracurricular activities^(*3), or commuting to and from them.

(*3) "Extracurricular activities" refers to activities conducted by students in accordance with the formalities prescribed by the school. However, coverage shall be provided for acts that occur while the insured is in transit between the residence and a facility that is the location for an activity, by reasonable route(s).

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◆ | A horizontal line with three blue arrowheads pointing right, positioned to the right of the diamond symbol.

outside the building.
⑤ Damage caused by leakage or escape of vapor or water from water supply pipes, warm air-conditioning equipment, humidity control equipment, fire hydrants, or

business/home use equipment, or leakage or escape of contents from sprinklers.
⑥ Damage caused by incompetent use, etc. of entrusted property.

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After enrolling in this insurance, please inform the section in charge of your school (the students section, student support section, health center, etc.) without delay in the occurrence of any of the following:

- Changing department, faculty, etc. being absent from school for 1 year or more in total during the period of insurance, changing the course you are enrolled in, and withdrawing from school

Insurance claims shall be paid in the following manner in cases where concurrent insurance contracts or mutual aid contracts exist, which duplicate in content with this insurance contract (hereinafter as "other insurance contracts").

- ① In cases where insurance claims or mutual aid benefits have not been paid by other insurance contracts: The payment of claims shall be made in accordance with the enrollment details of this insurance contract, regardless of other insurance contracts, etc.
- ② In cases where insurance claims or mutual aid benefits have been paid by other insurance contracts: The payment of claims shall be made in accordance with the enrollment details of this insurance contract with respect to the amount of damages after subtracting any insurance claims or mutual aid benefits paid by other insurance contracts.

In cases in which there is an insurance policy (includes insurance policies excluding special policies and insurance underwriting companies) that has the same compensation policy, the compensation coverage might be redundant. When the compensation coverage is redundant, any accidents that are within the coverage can be paid for by either policy. However, there is a possibility that the policyholder only receives compensation from one company. Please check the difference and the maximum coverage in the compensation policy and consider the necessity for the policy.

When an insured event occurs, or an accident occurs causing an insured event to happen, you must contact the school insurance desk of Tokio Marine & Nichido Fire Insurance Co., Ltd. and inform them of the following information without delay.

- Your full name, age, and enrolled school - Date and time of accident - Location of accident
- Full name and age of the injured party - Cause of accident - Degree of damage (injury, destruction, etc.)

Also, please inform the school section in charge (the students section, student support section, health center, etc.) in the occurrence of any accident, and state that you have reported details of the above to the underwriting insurance company. Please note that a delay in giving the above notice may result in the reduction of claims payable, and the right to request claims is bound by

Out-of-court settlement services are not available. This insurance does not offer settlement negotiation services as an insurance company between the insured and parties who sustained injury or damage. In the occurrence, therefore, of an accident liable under this insurance, be aware that you must conduct out-of-court negotiations directly with the injured party, upon advice from the department/section in charge at the underwriting insurance company. Moreover, please note that the admission of your liability or any agreement to the amount of damages given without approval from the underwriting insurance company may lead to the failure to receive the claim either in whole or in part.

In personal liability insurance the injured party in an insured event who has the right to request damages against the insured has a lien on the insured's right to request the underwriting insurance company to pay insurance claims (excluding the right concerning insurance claims for expenses) (Paragraph 1 of Article 22 of the Insurance Law). "A lien" means the victim's right to receive compensation for the victim's credits out of the insurance benefits prior to all other creditors.

The insured may request the underwriting insurance company to pay claims to the extent of compensation made to victims or of the amount agreed by the injured party (paragraph 2 of Article 22 of the Insurance Law).

For the above reasons, the amount of insurance claims which the insured is entitled to request from the underwriting insurance company is limited to the amount of compensation made to victims or of the amount agreed by the injured party.

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These check items are intended to make sure that customers may safely rely on this