

<English version>

*The original document in the Japanese language shall always take precedence over this English version.

For Kyoto University students

～To live reliable and satisfied study abroad life～

For 2025

Study Abroad Insurance Coupled with gakkensai "futai kaigaku"



Approximately **36.25%**
discount.

The discount rate based on the loss ratio has been temporarily lowered, but we are maintaining the same level of premiums as last year, considering past performance.

The QR code for the application



This system was founded to support the students who study abroad , and has the discount by scale merit.

The departure date : from June 1, 2025 to May 31, 2026

Insurance provider : Tokio Marine & Nichido Fire Insurance Co.,Ltd.

Outline of Compensation

period of insurance

Injury, Sickness, etc

31 days or less

and

over 31 days

Medical & Rescuer's Expenses

Injury
when you were
hospitalized for
injury



Illness
when you were
hospitalized for
illness



Rescues
your family rush to
where you are when
you were hospitalized
for more than 3 days



**Injury Death
Sickness Death**

**Injury Permanent
Disability**
after-effects of an accident



**Emergency
Medical
Treatment
and Rescue
Expenses
Endorsement**

Dental disease

when you paid dental treatment
expenses

* You may be required to buy
insurance for dental coverage
from the university which you
study abroad.

Baggage

31 days or less

and

over 31 days

Baggage

when your belongings were stolen or damaged



Liability

31 days or less

over 31 days

Liability

**Liability for
Students**

when you injured other people or broke others belongings



The Other Expenses

31 days or less

and

over 31 days

Flight Delay Expenses Baggage Delay Expenses

when the aircraft delayed for
more than 6 hours

when airline company does
not transport your baggage on
time



3 months or less

Alteration Expenses

only for expense of returning
home in mid-term

Outline of Study Abroad Insurance			
	What we cover	Insurance benefit	Exclusions
Injury Death 傷害死亡	When the insured dies of injury within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay the full Injury Death Benefit to the beneficiary.	<ul style="list-style-type: none"> •Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination.
Injury Permanent Disability 傷害後遺障害	When there is an aftereffect within 180 days, due to an accident when traveling abroad. (Including the day of the accident.)	We will pay 3%~100% of the Injury Permanent Disability benefit based on the level of the aftereffect.	<ul style="list-style-type: none"> •Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. •Injury by brain disease, mental or nervous illness, pregnancy, childbirth, and miscarriage. •Injury you incur before/after the travel. •Cervical syndrome (whiplash syndrome) or, back pain without objective symptom. etc.
Sickness Death 疾病死亡	① In the event of Insured's death due to an illness when traveling abroad. ② In the event of Insured's death, within 30 days from returning home with a medical treatment taken within 72 hours from returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.) ③ In the event of Insured's death, within 30 days from returning home due to an infectious disease which the Insured was infected when travelling abroad.	We will pay the full Sickness Death benefit to the Beneficiary (Insured's heir by legal right).	<ul style="list-style-type: none"> •Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. •Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. •Pregnancy, childbirth, miscarriage and illness as a result of these three. •Injury you incur before/after the travel. •Dental disease.
Medical & Rescuer's Expenses 治療救護費用	●Injury Medical Expenses When the insured receives medical treatment due to injury of the accident when traveling abroad. ●Sickness Medical Expenses ① When the insured receives medical treatment due to an illness which incurred within 72 hours after returning home. (Including, illness which incurred after returning home. In which the cause of the illness occurred during the travel.) ② When the insured receives medical treatment within 30 days from returning home, for an infectious disease which incurred during the travel.	We will pay up to the following amount for which we consider appropriate as the necessary and reasonable costs sustained as a result of illness or injury. Limiting to costs which occurred within 180 days from the day of the accident or the day when the medical treatment began. ① Medical expenses (Consultation fees and hospitalization fees) ② Translator expenses and his/her transportation fees ③ Repair fees of artificial arm and artificial leg (Injury only) ④ a - International communication expenses, such as International phone charge etc. b - Expenses for purchasing necessary belongings. (Limiting b to ¥50,000 per illness/injury. ¥200,000 per illness/injury for a + b) ⑤ Transportation and accommodation expenses necessary to return to the original travel plan, or to return home directly. ⑥ Medical certificate expenses required for making a claim. ⑦ Disinfection cost when ordered by the official department.	<ul style="list-style-type: none"> •Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. •Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. •Pregnancy, childbirth, miscarriage and illness as a result of these three. •Dental disease. •Illness you incur before the travel. etc.
	●Rescuer's Expenses ① In the event of Insured's death within 180 days from the day of the accident. Or more than three days hospitalization. ② In the event of Insured's death due to an illness, while traveling abroad. ③ In the event of Insured's death due to an illness, within 30 days from returning home. Or more than three days hospitalization. ④ When the aircraft/ship under boarding meets an accident. ⑤ When the life of Insured cannot be confirmed due to an accident, or when an urgent search and the need of rescue operation is confirmed by the official body such as the police.	As rescuer's expenses indemnity, the expenses necessary incurred by the policyholder, the insured or relatives of the insured ① Search and rescue expenses ② Transportation expenses including airfare (up to three of those who rescue it.) ③ Hotel room charge (about three of those who rescue it and one person until the 14th) ④ Miscellaneous expenses and passage procedure expenses (up to ¥200,000) ⑤ Repatriation remains expenses ⑥ Postmortem treatment expenses (up to ¥1,000,000)	<ul style="list-style-type: none"> •Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. •Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. •Cervical syndrome (whiplash syndrome) or, back pain without objective symptom. •Hospitalization due to sickness caused by pregnancy, childbirth, miscarriage, and illness as a result of these three. •Hospitalization due to dental disease. •Hospitalization due to accident caused by driving under the influence of drug, alcohol and driving without driver's license. etc.
Dental Disease 歯科治療費	When the insured receives dental treatment due to the directly dental disease which incurred after 12 A.M. of the next day when the 15-day waiting period provided in the insurance policy is passed from insurance start date.	We will pay 80% of dental treatment expenses up to ¥300,000 for the duration of the insurance.	<ul style="list-style-type: none"> •Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. •Willful, self inflicted injury, unlawful act. •Examination without dental treatment.

Outline of Study Abroad Insurance			
	What we cover	Insurance benefit	Exclusions
Baggage 旅行品損害	For the loss or damage to the property insured hereunder caused by accident, which occurred when travelling abroad.	We will pay up to ¥100,000 or ¥300,000 per personal possessions. The benefit will be paid to either the minimum amount of repair fees or the price of the time.	Damage caused by, •Willful act of Policy Holder or the Insured. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. •Willful, self inflicted injury, unlawful act, drug or alcohol abuse and driving without driver's license. •Loss or leaving behind. •Loss or leaving behind under the charge of the accommodation. •Simple damage to the appearance of any of the items insured hereunder (including fouling, abrasion, or peeled paint) that does not affect the function thereof.
Liability 個人賠償責任	When the Insured is legally liable for injury and damage to others caused by accident when travelling abroad.	We will pay up to the maximum amount of the Student Liability benefit per accident.	Damage caused by, •Willful act of Policy Holder or the Insured •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. Damage incurred by the following, •Liability directly emanating from business pursuits of the Insured. •Liability emanating from ownership, custody, control, or use of aircraft, watercraft, vehicle or firearms. •Liability emanating from any items entrusted to the Insured. •Liability to the relative of the Insured. etc.
Liability for Students 留學生賠償責任	When the Insured is legally liable for injury and damage to others caused by accident when travelling abroad or due to accident arising from any ownership, use, or control of Insured's any accommodation facility such as a hotel or a residential building.	We will pay up to the maximum amount of the Student Liability benefit per accident.	etc.
Flight Delay Expenses 航空運送 航空機遅延 航空機運送 航空機遅延 航空機運送	① If the aircraft which the Insured is travelling is, a - delayed for more than 6 hours. b - cancelled. c - cancelled due to adverse weather. d - unable to board due to an error incurred by the flight reservation operator. e - unable to reach the destination due to change in the place of landing with no replacement aircraft within 6 hours. ② If the aircraft which the Insured is travelling is delayed for more than 6 hours and was unable to board the connecting flight with no replacement aircraft within 6 hours.	We will pay the highest of the payment amount, if you covered by the insurance bears the expenses corresponding to the following a to c per accident. a - Accommodation fees (up to ¥30,000) b - Transportation fees or Cancellation fees of planned services of the Insured's travel destination (up to ¥10,000) c - Cost of meal (up to ¥5,000) *Except for cancellation fees at the destination, the case of ①, the point of departure (if you changed the landing site, landing location), and the case of ②, transit point. *Claims are generally accepted only in Japan and paid in Japanese yen. Be sure to take the proof of accidents.	•Willful act of Policy Holder or the Insured. •Willful act of Beneficiary. •War, military act of foreign nations, revolution, insurrection, civil commotion and other similar disturbance or riot. •Ionising radiation and radioactive contamination. Radioactive, explosive or other hazardous nature of nuclear fuel materials or properties contaminated by nuclear fuel materials, or any accident arising from such nature. •Earthquake and volcanic eruptions, and tsunami stemming therefrom. etc.
Baggage Delay Expenses 航空機遅延 航空機運送 航空機遅延 航空機運送	When the insured boards on an aircraft as a passenger and arrives at the scheduled destination (within 6 hours), the insured's personal effects that the insured carries on his or her "course of travel" and at the time of boarding the aircraft has deposited onto the care of the airline company for transport are not transported to the scheduled destination.	We will pay ¥30,000 (flat rate) per accident. *Claims are generally accepted only in Japan and paid in Japanese yen. Be sure to take the proof of accidents.	
Alteration Expenses (only for expense of returning home in mid-term) 旅行変更費用 旅行変更費用	Cancellation of studying abroad because of following reasons. ① Death or critical condition ② Hospitalization ③ disaster ④ rescue ⑤ blaze ⑥ trial ⑦ earthquake or terrorism ⑧ infectious disease ⑨ evacuation order	The following expenditure of a contractor, an insured person and a legal heir will be paid within the limit of a travel plan adjusting • expense of returning home in the middle of term. • cancellation fee, penalty or the other expense paid to travel agency • visa fee, vaccination fee and the expense paid for travel.	• A contractor, an insured person and beneficiary's willful or gross negligence • suicidal act or criminal act that an insured person involved. • War or riot • Earthquake, eruption or tsunami • radioactivity or radioactive pollution. etc • whiplash, backache and the other symptom that has no medical point of view. • pregnancy, birth, premature birth, abortion or dentistry illness • dental illness • climbing mountain riding hang rider, race or trial run by racing cars, operating of the aircraft except for job. etc.
Emergency Medical Treatment concerning illness and Rescue Expenses Endorsement 疾病に関する 応急治療・ 救護費用 旅行特約	The Company shall, under this Endorsement, pay insurance claims in cases where, as a direct result of an illness which had manifested itself before the commencement of the period of liability and of which the insured had received treatment, the insured started receiving treatment because of a rapid aggravation of symptoms during the period of liability, by regarding the illness as one which manifested itself during the period of liability.	The amounts of insurance claims which the Company pays under this Endorsement shall be limited to the insured amounts per illness prior to the commencement of the period of liability (*) provided for in the applicable endorsements. (*) The term includes complications and deuteropathy, the same meaning applying hereinafter.	(1) The Company shall not pay insurance claims falling under any of the following cases in addition to those mentioned in the applicable endorsements: ① The treatment of an illness prior to the commencement of liability was started after termination of the period of liability; ② The insured's purpose of travel is for treatment of an illness caught prior to the commencement of liability or for mitigation of symptoms; or ③ It has been scheduled prior to the commencement of liability that the insured will receive treatment at a hospital or clinic at the destination of travel. (2) The Company shall not pay insurance claims even in cases where the insured falls under Article 1 (Cases where insurance claims are paid), if the insured has not paid corresponding premiums in advance.

Please acknowledge that the payment procedure will be made in Japan in Japanese Yen.

2025 Insurance Amount and Premium For Kyoto Univ.

Until 3 Months

		plan I	plan II	plan II +Dental	plan II +Dental + Anamnesis	plan III
insurance amount	Injury death	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Injury permanent disability	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Medical&Rescuers expenses	unlimited				
	Sickness death	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Liability	¥100,000,000				
	Baggage	¥100,000	¥100,000	¥100,000	¥100,000	¥300,000
	Baggage delay expenses	¥30,000(flat rate)				
	Flight delay expenses	¥30,000(accommodation) ¥10,000(transportation) ¥5000(meal)				
	Dental treatment*1	-	-	¥300,000	¥300,000	-
	Waiting period of Dental treatment *1	-	-	15-day	15-day	-
	Emergency Medical Treatment and Rescue Expenses Endorsement	-	-	-	¥3,000,000	-
	Schedule change expenses	¥300,000				

insurance premium	until 1 day	incl.travel protect service	¥1,090	¥1,380		¥1,510	¥2,330
	until 2days		¥1,480	¥1,780		¥1,980	¥2,820
	until 3days		¥1,830	¥2,130		¥2,390	¥3,220
	until 4days		¥2,140	¥2,450		¥2,750	¥3,600
	until 5days		¥2,510	¥2,840		¥3,210	¥4,130
	until 6days		¥2,860	¥3,220		¥3,630	¥4,640
	until 7days		¥3,160	¥3,530		¥3,990	¥5,010
	until 8days		¥3,440	¥3,820		¥4,330	¥5,370
	until 9days		¥3,710	¥4,090		¥4,640	¥5,680
	until 10days		¥3,980	¥4,370		¥4,970	¥6,040
	until 11days		¥4,250	¥4,640		¥5,280	¥6,370
	until 12days		¥4,520	¥4,920		¥5,600	¥6,700
	until 13days		¥4,780	¥5,180		¥5,910	¥7,000
	until 14days		¥5,030	¥5,450		¥6,210	¥7,360
	until 15days		¥5,250	¥5,670		¥6,470	¥7,620
	until 17days		¥5,590	¥6,010	¥6,500	¥7,360	¥8,040
	until 19days		¥6,080	¥6,510	¥7,080	¥8,020	¥8,630
	until 21days		¥6,570	¥7,030	¥7,700	¥8,720	¥9,300
	until 23days		¥6,860	¥7,340	¥8,070	¥9,170	¥9,770
	until 25days		¥7,110	¥7,620	¥8,420	¥9,620	¥10,190
	until 27days		¥7,340	¥7,860	¥8,750	¥10,030	¥10,580
	until 29days		¥7,530	¥8,070	¥9,040	¥10,470	¥10,920
	until 31days		¥7,710	¥8,270	¥9,330	¥10,820	¥11,260
	until 34days		¥8,210	¥8,820	¥10,030	¥11,690	¥11,930
	until 39days		¥9,430	¥10,100	¥11,550	¥13,590	¥13,390
	until 46days		¥11,150	¥11,950	¥13,660	¥16,240	¥15,620
	until 53days		¥13,150	¥14,090	¥16,030	¥19,250	¥18,150
	until 2months		¥15,530	¥16,640	¥18,910	¥22,840	¥21,280
	until 3months		¥21,420	¥22,950	¥26,160	¥31,840	¥29,000

*1 We pay for 80% of expenses when you start dental treatment after the 15-day waiting period from insurance start date.

2025 Insurance Amount and Premium For Kyoto Univ.

Over 3 Months

		plan I	plan II	plan II +Dental	plan II +Dental + Anamnesis	plan III
insurance amount	Injury death	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Injury permanent disability	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Medical&Rescuers expenses	unlimited				
	Sickness death	¥3,000,000	¥10,000,000	¥10,000,000	¥10,000,000	¥30,000,000
	Liability	¥100,000,000				
	Baggage	¥100,000	¥100,000	¥100,000	¥100,000	¥300,000
	Baggage delay expenses	¥30,000(flat rate)				
	Flight delay expenses	¥30,000(accommodation) ¥10,000(transportation) ¥5000(meal)				
	Dental treatment*1	-	-	¥300,000	¥300,000	-
	Waiting period of Dental treatment *1	-	-	15-day	15-day	-
	Emergency Medical Treatment and Rescue Expenses Endorsement	-	-	-	¥3,000,000	-
premium	until 4months	¥29,110	¥31,300	¥35,500	¥45,540	¥39,630
	until 5months	¥37,660	¥40,500	¥45,740	¥58,950	¥51,050
	until 6months	¥46,090	¥49,570	¥55,810	¥72,140	¥62,320
	until 7months	¥54,640	¥58,760	¥66,050	¥85,540	¥73,750
	until 8months	¥63,210	¥68,000	¥76,300	¥98,940	¥85,250
	until 9months	¥72,030	¥77,470	¥86,810	¥112,730	¥96,970
	until 10months	¥80,670	¥86,770	¥97,120	¥126,220	¥108,570
	until 11months	¥88,980	¥95,720	¥107,120	¥139,320	¥119,720
	until 1year	¥97,630	¥105,020	¥117,390	¥152,790	¥131,270

*1 We pay for 80% of expenses when you start dental treatment after the 15-day waiting period from insurance start date.

Application Procedures

- ① Scan the QR code and access the website of Application Study Abroad Insurance "Gakkensai Futai Kaigaku".
- ② Fill in the blank of the application form.

※Please apply 3 weeks before your departure.

If your application is just before the application, we will inform you by e-mail about the procedure.

※Please set up Domains

We may confirm you about your application form by E-mail,
please set up to receive our E-mail address. **(E-mail:kai.gaku@tnp2000.jp)**

- ③ We will send you the URL for the procedure.
- ④ Proceed to the procedure from the enrollment URL, enter the necessary information, and settle the insurance premium*.

※A credit card is required to pay the insurance premium. In the unlikely event that you do not have a credit card to pay with, please contact us.

※Please note that procedures must be completed at least 17 days before the scheduled departure date.

- ⑤ Approximately one week after the procedure is completed, your insurance policy will be sent to your email address.
- ⑥ Be sure to print out your insurance policy before you travel and bring it with you when you travel.

E-mail: **kai.gaku@tnp2000.jp**
(Notice: You can NOT use our Auto-reply mail)

Tokio Marine & Nichido Partners Kansai OsakaKita
Branch

Note1: Please apply 3 weeks before your departure date in principle

Note2: Please set up Domains

We may confirm you about your application form by E-mail,
[please set up to receive our E-mail address \(kai.gaku@tnp2000.jp\)](mailto:kai.gaku@tnp2000.jp)

Note3: Please submit "Overseas Travel Notification" to your university

We sincerely hope you have a safe and nice trip!