

International Student Kyosai system

This support system is based on Student Kyousai System of “Japanese Language Institute co-operation” that our school is registered to.

This support provides:

- ① Coverage for medical expenses that you paid as individual payment for accidental injury and sickness that occurred while you are insured in Japan.
- ② Coverage for compensation money that you legally owe other people such as for injuring them or causing damage to their property by accident.

Maximum amount for each coverage

Support case	Support applies to	Amount of coverage
Death by injury		2 million Japanese yen
Residual disability		Maximum 2 million Japanese yen
Death by sickness		2 million Japanese yen
Medical treatment cost	One accident case One illness case	Maximum 500 thousand Japanese yen per case
Reparation liability	One accident case	Maximum 30 million Japanese yen per case
Coverage for expenses of insured student and his/her family	During each insured period	Maximum 1 million Japanese yen

Contents of the coverage

Death by injury	This compensation will be paid for a case that a student get injured during the insured period and die from it within 180 days counting from the day the accident occurred.
Residual disability	This compensation will be paid for a case that a student get injured during the insured period and have residual disability from it within 180 days counting from the day the accident occurred.
Death by sickness	This compensation will be paid for a case that a student get ill and die from it during the insured period.
Medical treatment cost(※)	<p>When a student get injured or ill during the insured period and result in paying medical treatment cost for it, in condition that the fees below are officially covered by Japanese national health insurance, the medical expense amount after deduction of indemnity fee (3,000 yen per accident / illness case) will be paid. However, it will be limited to medical expense that a student needed to pay within 180 days from the day the accident occurred or the day a doctor started treatment for illness.</p> <ol style="list-style-type: none"> ① Medical expense paid to a doctor including fee for treatment and surgery ② Medicine cost for that treated / prescribed by a doctor, material cost for treatment and fee for using medical appliances ③ Cost for X-ray / other examinations and use of a patient room for hospitalization ④ Cost for hospitalization at a hospital or clinic

Reparation liability	The system will pay reparation liability fee to support student's legal compensation that the student is obligated to pay for physically injuring others or damaging other people's property in an incidental accident that occurred in Japan during the insured period. However, the amount of 3,000 yen per accident will be deducted from the reparation liability as indemnity.
Coverage for expenses of insured student and his/her family	The system will cover expenses that the Japanese language school, student himself/herself or his/her family paid under any one of the conditions below. ① When the expense is considered proper as compensation for death from injure or illness. ② When an insured student commits suicide and die during the insured period ③ When the expense counts as medical treatment cost for injure/illness and the student gets hospitalized for continuous 5 days or longer. ④ When a ship or plane that a student rides during insured period gets wrecked or go missing ⑤ When there is a situation that official organization such as police confirms that whether a student is dead or alive cannot confirmed or there is a need for immediate search or rescue of the student due to sudden and incidental accident caused by outer force.

(※) In case a student is enrolled to the school with a resident status other than “temporary visitor”, the student must be registered to Japanese national health insurance in advance and have his / her medical treatment cost covered by the national health insurance before requesting Kyousai system for compensation of the medical expense.

Example of cases that the student kyousai does not cover (Please make sure to read this)

(1) Coverage for death by injury, residual disability and medical treatment cost for injury

- ① Damage, injury caused under intention, gross negligence
- ② Damage, injury caused under suicidal/self-injury, crime, fight
- ③ Accident occurred under driving without proper license or drunk driving etc.
- ④ Accident occurred based on brain disorder and mental unsoundness
- ⑤ Damage related to pregnancy, child birth, misbirth, preterm birth
- ⑥ Surgery and other medical treatment other than that covered by the kyousai system
- ⑦ Damage that resulted from punishment administered by the law
- ⑧ Damage related to war, use of force by foreign organization, revolution, takeover, civil war, rebel by armed wing and other commotion and accidents similar to them
- ⑨ Nuclear radiation / contamination
- ⑩ Earthquake, volcano eruption, tidal wave
- ⑪ Pains that have no objective symptoms such as whiplash injury, lower back problems etc.
- ⑫ Accident that occurred outside Japan

(2) Coverage for death by sickness and medical treatment cost for sickness

- ① Sickness from disorder that is subject to the compensation
- ② Damage related to pregnancy, child birth, misbirth, preterm birth
- ③ Dental treatment
- ④ Altitude illness that result from mountain climbing
- ⑤ AIDS
- ⑥ Sickness or injury that occurred before registering to the insurance and sickness that is considered to be related to them
- ⑦ Sickness that is subject to government support for being listed as incurable disease by Japanese Health, Labour and Welfare Ministry
- ⑧ Pains that have no objective symptoms such as whiplash injury, lower back problems etc.

(3) Coverage for reparation liability

- ① A case which is considered to be caused under intention
- ② Damage, injury caused under suicidal/self-injury, crime, fight
- ③ A case that occurred in relation with applicant's work or part time work
- ④ A case that is related to applicant owning/ using/ managing movable asset
- ⑤ A case that is related to applicant owning/ using/ managing real estate
- ⑥ Damage occurred between applicant and his/her family members
- ⑦ Reparation that applicant owes someone who has true right for damaged asst that the applicant owns / uses/ manages
- ⑧ Damage caused under applicant's mental unsoundness
- ⑨ A case that is related to applicant owning/ using/ managing cars/ motorcycles etc.
- ⑩ Injury and residual disorder of applicant's employee that occurred in relation with the applicant's business or the employee's working hours.
- ⑪ Reparation that applicant owes as penalty charge
- ⑫ Reparation for accident that occurred outside Japan

(4) Coverage for expenses of insured student and his/her family

- ① A case caused under intention, gross negligence of applicant or someone who is subject to receiving the compensation
- ② A case related to applicant's illegal activity or fight
- ③ A case related to war, use of force by foreign organization, revolution, takeover, civil war, rebel by armed wing and other commotion and accidents similar to them
- ④ Accident occurred under driving without proper license or drunk driving etc.
- ⑤ Earthquake, volcano eruption, tidal wave
- ⑥ Reparation for accident that occurred outside Japan