# "Comprehensive Insurance for Student Lives Coupled with \*PAS for international Students" is mandatory for all international students

\*PAS: Personal Accident Insurance for Students Pursuing Education and Research (Hiroshima University bears the premium of PAS for all students. This comprehensive insurance is incidental to PAS.)

In the past few years, there have been cases where students were claimed to pay high compensation for bicycle accidents and property damages. On our campus, accidents such as minor collision between cyclists and pedestrians, laptop damages by accidentally pouring water on it, etc. are increasing as well. In these cases, students were claimed extremely high compensation for their faults. In order to protect yourselves from troubles like these while studying on HU campus, it is mandatory for all international students to purchase this insurance. (Individual payment)

## [Coverage]

## A type (Liability Insurance)

The insurance policyholder is insured from the risks of liabilities for causing injury to a third party or causing damages to the property belonging to a third party due to an accident in his/her daily/campus life. However, compensation for medical practice is not included. (Note) Not applicable to accidents involving cars and motorcycles (including mopeds)

- ★ English "E-mail" service is available in case of accidents or inquiries on details of insurance.
- ★ Settlement negotiation services included.
- e.g.) I had a minor collision with a pedestrian while riding my bicycle and the pedestrian is injured.
  - $\ensuremath{\mathrm{I}}$  accidently damaged a machine at my host institution during an internship, etc.

## (Coverage and Insurance Premium)

Types of Benefits		A type	B type (Medical Treatment Benefit)
Liability		100 million Yen	
Death and Physical Impediment Benefit		1 million Yen	
Rescue Exp		3 million Yen	
Medical Exp		×	Actual cost
Classification	Policy Term	Insura	nce Premium
	Up to 1 month	460Yen	_
	Up to 2-month	660Yen	_
	Up to 3-month	840Yen	_
	Up to 4-month	1, 030Yen	6, 330Yen
Research Students	Up to 5-month	1, 210Yen	7, 480Yen
Special Auditing Students	Up to 6-month	1, 310Yen	8, 060Yen
etc.	Up to 7-month	1, 400Yen	8, 630Yen
	Up to 8-month	1, 490Yen	9, 200Yen
	Up to 9-month	1, 590Yen	9, 780Yen
	Up to 10-month	1, 680Yen	10, 360Yen
	Up to 11-month	1, 770Yen	10, 930Yen
	1year	1, 860Yen	11, 500Yen
Master's Course Students, Undergraduates (Transfer)	2-year	3, 260Yen	20, 130Yen
Doctoral Course Students	3-year	4, 680Yen	28, 780Yen
Undergraduate, Doctral Course (4 years)	4-year	6, 080Yen	37, 410Yen
	5-year	7, 470Yen	46, 030Yen
	6-year	8, 400Yen	51, 780Yen

For students who will be enrolled at Hiroshima

University for 4 months and above and wish to have

medical expense, coverage, please purchase the B

type (Medical Treatment Benefit).



## B type (Medical Treatment Benefit)

In the case where the student himself / herself is treated or hospitalized for 1 day or more due to an illness or injury in Japan, the self-pay burden will be covered. But not the amount covered by the National Health Insurance.

\*Exception: Dental treatment and psychiatrist treatment/hospitalization will not be covered.

### Be sure to purchase either

"A type"

or

"B type (Medical Treatment Benefit)" shown in the chart on the left.

# Please purchase the insurance immediately after you enrolled in university.

### <How to take out the insurance>

- 1 Refer to the chart on the left for payment amount according to the policy term (exactly the same as your enrollment period)
- 2 Fill in the dedicated payment form and make a payment with the form at the post office.
- 3 Submit the copy of the receipt to the Support Office of your department or the Student Services Group (counter @-1, Student Plaza 3F).
- e.g.) For Master's student taking out "A type" Insurance premium: 3,260yen for 2 years

#### [Note]

\*Insurance premium is determined on monthly basis. The period of one month extended to the next month cannot be counted as one month. For example, if you are enrolled from May 8 to June 5, you should pay for 2 months' worth of insurance premium.

\*If your enrollment period is more than 1 year up to but not including 2 years, please consult us about the premium prior to the payment.

[Inquiry]

Student Services Group, Department of Educational Affairs, Hiroshima University

Counter for Students' Insurance TeL082-424-6166 (Weekdays 9:00~17:00)