

# All international students are required to purchase the “Comprehensive Insurance for Student Lives Couple with Gakkensai”

In recent years, there has been a surge in incidents where students face substantial claims for damages resulting from bicycle accidents or property damage.

At Hiroshima University as well, there has been an increase in cases where students become the at-fault party and face substantial claims for damages—such as collisions with pedestrians while riding bicycles or accidentally spilling water on and damaging someone else’s laptop.

To ensure that international students can enjoy their time studying in Japan with peace of mind, **all international students are required to enroll in the “Comprehensive Insurance for Student Lives Couple with Gakkensai” (At your own expense)**

There are two types of plans, Type A and Type B; please enroll in one of them.

## 【Enrollment Type / Coverage】

### Type A:

#### ➤ Personal Compensation Responsibility

This coverage provides compensation when a student incurs legal liability for damages—such as accidentally injuring someone else or damaging someone else’s property—during school activities or daily life. However, this excludes medical-related practical training.

Additionally, accidents involving automobiles and motorcycles (including motorized bicycles) are excluded.

☆This insurance accepts inquiries and accident reports via email in both English and Japanese. It includes a settlement negotiation service.

#### ➤ Death/Physical Impediment

#### ➤ Rescuer Expenses (and body transport costs), etc.

This coverage includes expenses such as the cost of transporting the student’s body to their home country in the event of death due to injury or illness.

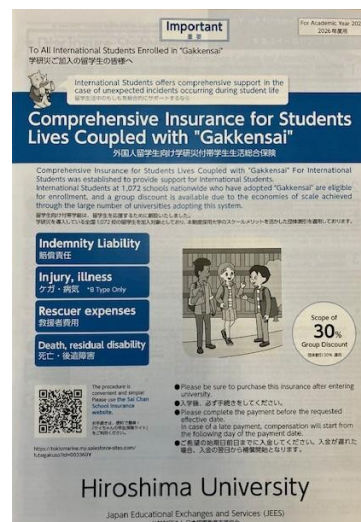
However, this excludes death resulting from an injury sustained in the student’s own room or suicide.

### Type B:

#### ➤ Type A + Medical Treatment Expenses

If a student receives outpatient treatment or is hospitalized in Japan for one day or more due to illness or injury, the portion of medical expenses not covered by health insurance or other plans will be paid as insurance benefits.

However, there are restrictions on the eligible period. Additionally, outpatient treatment for dental conditions and hospitalization or outpatient treatment due to mental disorders are not covered.



## 【Insurance Amount】

Coverage	Type A	Type B
Personal Compensation Responsibility	100 million yen	100 million yen
Death and Disability	1 million yen	1 million yen
Rescuer Expenses	3 million yen	3 million yen
Medical Treatment Expenses	—	Actual costs

Please purchase either Type A or Type B.

## 【Insurance Premium (excerpt)】 (Lump sum up until course graduation) \* Insurance premiums are subject to change.

Insurance Period	Type A	Type B
1 month	460 yen	-
6 months	1,310 yen	8,060 yen
1 year	1,860 yen	11,500 yen
2 years	3,260 yen	20,130 yen
3 years	6,080 yen	37,410 yen

\* Insurance premiums are calculated on a monthly basis, even if coverage begins or ends in the middle of the month.  
(Example) Even if the period is from April 15 to May 14, you will be required to pay two months' worth of premiums.

## 【How to Purchase Insurance】

**Immediately after enrolling in the university, please complete the payment of your insurance premiums at Japan Post Bank using the designated payment slip.**

(You can also pay at a convenience store using the designated QR code.)

## 【Inquiries】

Student Services Group (Student Insurance), Hiroshima University

Location: Student Plaza 3F (Weekdays 9:00-17:00) E-mail: [gakusei-group@office.hiroshima-u.ac.jp](mailto:gakusei-group@office.hiroshima-u.ac.jp)