

For a fulfilling life in Japan

Effective as of March 1, 2021

Comprehensive Renters' Insurance for Foreign Students Studying in Japan ("Ryuhosho")

This insurance protects against accident liability and mitigates the financial burden on guarantors* acting as joint sureties for rental contracts.

In Japan, a guarantor* is required when renting a room. Comprehensive Renters' Insurance for Foreign Students Studying in Japan is available to foreign students when a school official acts as the guarantor.

*Guarantors acting as joint sureties:

This individual pays the landlord in the event that the foreign student (lessee) does not pay the rent or other charges. If the guarantor pays on the student's behalf, the student (lessee) must reimburse the guarantor.

1. Coverage

This insurance is comprised of overseas travel insurance (① Liability insurance for foreign students and ② Insurance for a disability resulting from an injury) and a guarantors' protection fund (③ Guarantors' legal liability). For details on the coverage, see the "summary of coverage" on page 5.

① Liability insurance for foreign students



Collision with a pedestrian!
If you cause an injury...

You accidentally set
your apartment on
fire...

If you (a foreign student) cause an injury to another person or destroy another person's property and are liable to pay compensation for damages due to an accident in your everyday life or an accident while using accommodation/residential facilities for studying overseas, we will pay your insurance claim.

(Note) Coverage for loss or damage caused to rooms is limited to cases where the loss or damage is due to fire, explosion, rupture and leakage of water.

② Insurance for a disability resulting from an injury



You hit a tree while skiing
and become disabled...

An insurance claim will be paid to the insured in the event that the insured suffers an injury in a traffic accident or other accident such as while playing a sport and develops a disability within 180 days of the accident (including the date of the accident).

(Note) Does not apply to regular injuries with no lasting disabilities.

③ Guarantors' legal liability

An indemnity will be paid to a guarantor in the event that the guarantor receives a claim from the landlord for performance of guarantor obligations and makes a payment for rent or other expenses not paid by the student (lessee).

(Note) Applicable only in cases where the accommodations are handed over or the rental agreement is cancelled within the period of indemnity.

※ Overseas travel insurance: The insurance contract is a comprehensive agreement between Japan Educational Exchanges and Services (JEES, "the Policyholder") on one part, and Tokio Marine & Nichido Fire Insurance Co., Ltd. on the other.

※ Guarantors' Protection Fund: This fund is administered by JEES.

2. Parties entitled to indemnity

○ Overseas Travel Insurance (Liability insurance for foreign students/Insurance for a disability resulting from an injury):

Foreign students

In principle, those who have the status of residence “Student” who are enrolled in or confirmed to enroll into Japanese universities, junior colleges, colleges of technology, postsecondary courses at professional training (vocational) colleges, or Japanese language institutions confirmed by the Ministry of Justice in cooperation with the Comprehensive Renters' Insurance for Foreign Students Studying in Japan.

○ Guarantors' Protection Fund (Guarantors' legal liability): **Guarantors acting as joint sureties for rental contracts**

The agency or individual that acts as a joint surety when a foreign students moves into a private apartment.

(1) Universities/other schools mentioned above and their professors/other staff (such as a director of International Student Center and a chief of International Exchange Division).

(2) International exchange associations and centers around your school.

3. Period of indemnity

The coverage period is either one or two years depending on the student's period of stay. However, if the student is already enrolled, the coverage period can be extended by six months by filing the paperwork before the last day of the original coverage period.

	Starting date (inception date)	Ending date (termination date) ³
<New enrollment>	<ul style="list-style-type: none"> · The following day your application is confirmed¹ · The day your rental contract begins 	12:00 p.m. on the previous day of anniversary date
<Extended enrollment>	Begins at 0:00 a.m. on the following day after termination of coverage ²	

1 This is when you pay premium to us and receive the insurance certificate from your school.

2 The insurance has to be extended before termination of the previous coverage.

3 In principle, the insurance ends when the visa period for the study abroad status of residence ends, the student graduates or withdraws and is no longer in school or guarantors' protection is no longer needed, so please perform the cancellation procedures.

<Examples>

Period of indemnity	Starting date	Ending date
1 year	March 1, 2021, 0:00 AM	February 28, 2022, 12:00 PM
2 years	March 1, 2021, 0:00 AM	February 28, 2023, 12:00 PM
6 months	March 1, 2021, 0:00 AM	August 31, 2021, 12:00 PM

*Select the period of indemnity according to the remaining time left on your visa. By re-enrolling, the coverage can be continued for one or two years.

- If the remaining time on your visa is one year or less: Enroll for one year

- If the remaining time on your visa is more than a year: Either a) enroll for a period of one year and renew for six months or b) enroll for a period of two years

4. Premiums and Other Expenses

Period of indemnity	1 year	2 years	6 months (extension) ⁵
Premium ⁴	¥4,000	¥8,000	¥2,000

4 The premium is the total for overseas travel insurance (foreign student liability/disability from injury) and enrollment fees for the Guarantors' Protection Fund.

5 Only existing enrollees may choose this option.

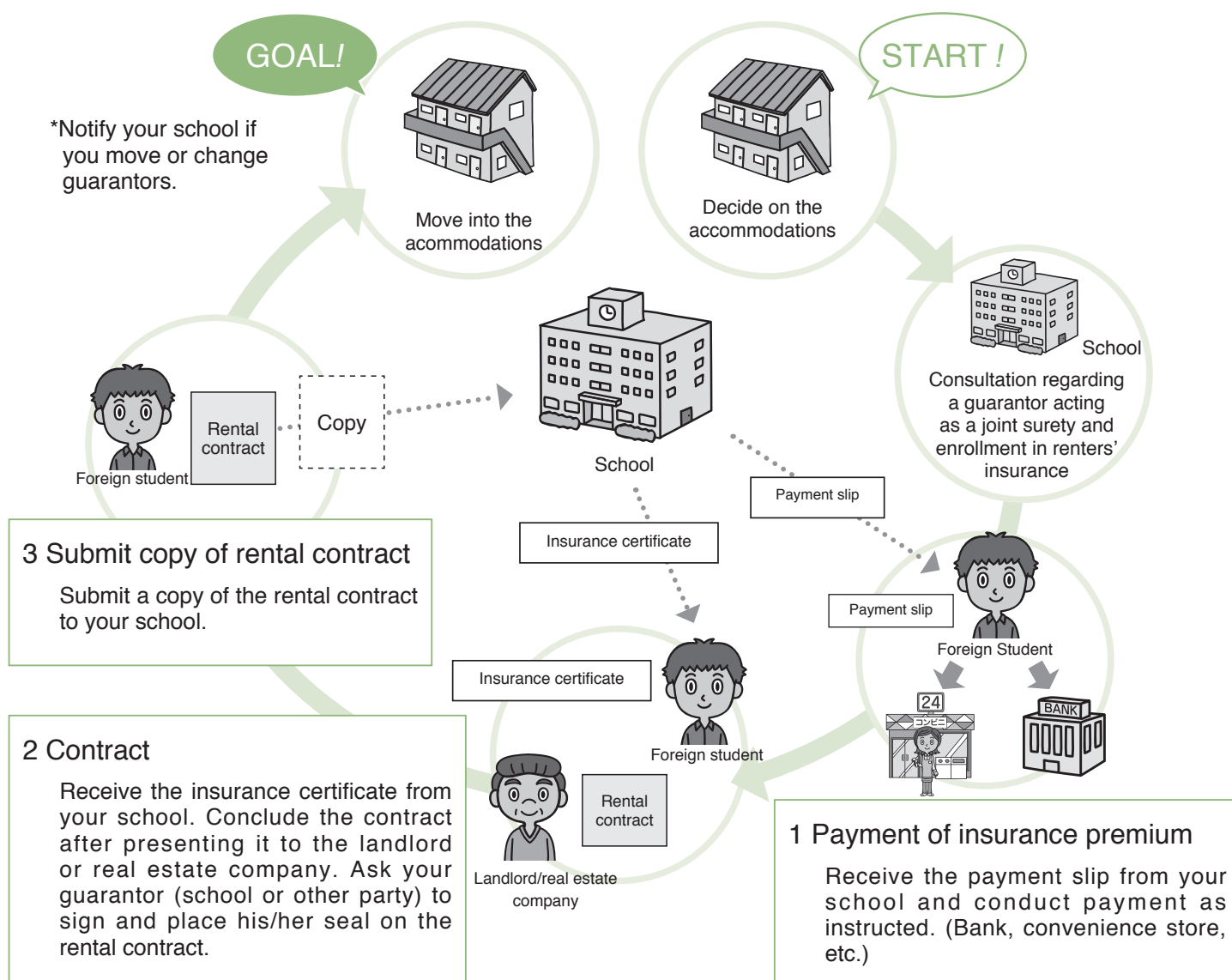
5. Insured Amount and Indemnity

Coverage	Covered person	Insured Amount and Indemnity (Limit)
① Foreign Students' Liability Insurance	Foreign Student	Up to ¥50 million per accident ⁶
② Insurance for a disability resulting from an injury		Up to ¥2.4 million
③ Guarantors' legal liability	Guarantor	Up to ¥300,000

6 Limit of the claim payable per accident. In this case, the deductible (amount paid by the insured) is 0 yen.

6. Procedure for application

The overall flow of the application process is shown below.



7. Matters of attention at the time of application

① Please check the application details before you apply for the insurance contract (duty of disclosure)

Please make sure that all the descriptions contained in the application form are true and fair. If any of the information is untrue or unfair, this insurance contract may be cancelled and you may not be able to receive any compensation hereunder. In addition, we may not be able to pay your insurance claim in cases like the following. For details, please refer to JEES or the Insurance company:

- Should the insured engage in mountain climbing with the use of an ice ax or other mountaineering tools, lugging, bobsledding, skeletons, skydiving, hang gliding; riding ULPs (including motor hanggliders, micro-light aircrafts, ultra-light aircrafts and excluding parachute-type ultra-light power-driven planes like paraplanes); riding a gyroplane; or participating in other dangerous sports activities during the period of indemnity,
- Should the insured navigate an airplane during the period of indemnity (except, however, if the navigation is done as part of the insured's job)
- Should the insured participate in competitive activities, test runs, free driving, etc. on sports grounds vehicles, including automobiles during the Policy Term.
- Should you be engaged in dangerous jobs during the period of indemnity (for example, professional boxing and professional wrestling).

② Please note the following:

- You may be requested to present your passport when applying for the insurance.
- Please note that a request to renew the Policy Term may not be accepted if the request is based on the extension of the period of stay.

③ Please note also that this insurance contract is not available to those who have no plans to leave Japan, or those who are permanent residents of Japan.

For this reason, there may be cases where you are requested to make a statement about your status of stay when you effect an insurance contract or request an insurance claim.

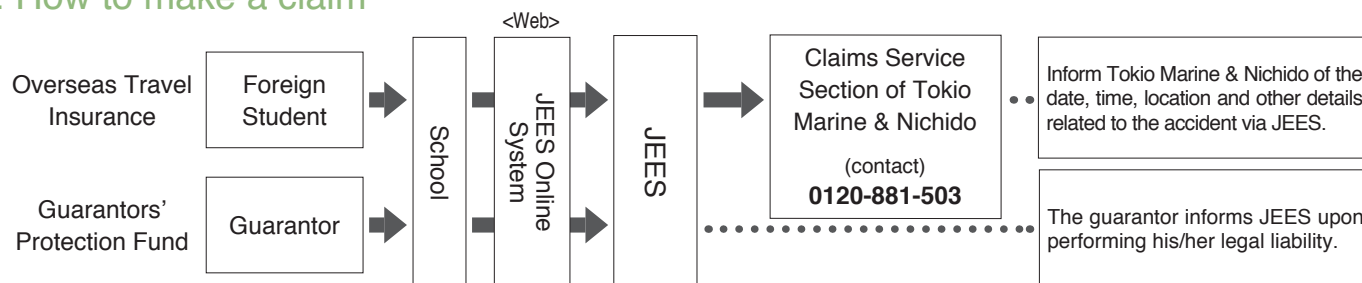
④ Payment of claims in the event of the insolvency of the insurance company

In the event that the insurance company becomes insolvent, the amount of claims payable to the insured may be suspended for a certain length of time or may be reduced. In such an event, the Comprehensive Renters's Insurance will come under the Non-Life Insurance Policyholders Protection Corporation of Japan and the insured will be compensated, in principle, for claims and refunds up to 80% thereof (or 100% in cases where accidents covered hereunder occurred no later than 3 (three) months following the suspension of payment by the insolvent insurance company.

⑤ Verification of the content of insurance contracts and of accident reports

At the time of effecting insurance contracts and of the occurrence of accidents, insurance companies make it a rule to verify information kept by the General Insurance Association of Japan regarding details of contracts with the same insured and of claims from the same accidents, for the purposes of preventing the occurrence of unfair claims from fraudulent contracts for personal accident, etc. and, at the same time, securing the appropriate, quick and correct payment of claims. Please rest assured that the information thus obtained will not be used for purposes other than the above. For further details, please refer to the insurance company.

8. How to make a claim



! What to do on the occurrence of an accident

① **Notice of an accident:** Should you meet with an accident, please notify your school of the accident, who will in turn notify JEES of the accident. Information should include the date, time, and location of accident; name of injured person; and details of the accident.

② **A liability accident: Please note that this insurance contract does not provide services for conducting out-of-court settlement for and on behalf of the insured.**

Therefore, should such an accident occur, the insured must proceed with an amicable settlement with the victim by himself/herself based on the advice of Tokio Marine & Nichido. Please note that there may be cases where the whole or a part of the compromised amount may not be payable if the insured reaches an amicable settlement without approval in advance from the Insurance Company

- It is recommended that the school will act, without fail, as a mediator, to ease the language barrier which the student may be confronted with and facilitate his/her communication with JEES/Tokio Marine & Nichido.

9. Matters to be considered after the insurance contract is effected

① **Duty of notice (duty to notify the Insurance Company of any changes in policy details during the period of indemnity):** If the following change is to be made during the period of indemnity please consult your school, JEES, or the Underwriter beforehand. If no notice is made before the change, there may be cases where insurance claims are reduced.

- Should you be engaged in dangerous jobs during the period of indemnity (for example, professional boxing and professional wrestling).

② If you intend to cancel the insurance contract for reasons of leaving the school or country, please notify your school or JEES of the fact because there may be cases where a premium for the unexpired period of insurance is refunded to you.

10. Others

This brochure gives you an outline of Overseas Travel Insurance and Guarantors' Protection Fund. Before you apply for an Insurance Policy, please read carefully the Explanation of Important Points. If you have any questions, please contact the policyholder or the insurance company on p.8. The Overseas Travel Insurance is an umbrella agreement regarding overseas travel, with JEES (Japan Educational Exchanges and Services) as the Policyholder and Foreign Students who are enrolled in cooperating School and have subscribed to the Guarantors'Protection Fund as the Insured. JEES has the rights to request insurance policies and cancel insurance contracts.

Examples of cases where insurance claims were paid:

- A leakage of water from a feed hose of a washing machine caused water damage to the neighboring rooms, etc., resulting in the payment of 6,770,000 yen.
- During cooking in the kitchen, oil in a pan caught fire and burnt the ceiling, etc., resulting in the payment of 1,050,000 yen.
- A gas explosion caused a bathroom boiler to explode, resulting in the payment of 126,000 yen.
- A cyclist came in contact with a person, injuring the person and resulting in the payment of 6,010,000 yen.
- A cyclist came in contact with a car and was injured, resulting in the payment of 216,000 yen.
- Explosion of a hot water dispenser due to freezing, resulting in the payment of 70,000 yen.
- Loss of eyesight caused by a traffic accident, resulting in the payment of 1,560,000 yen.*

*Claim for disability from injury. All other cases are paid by foreign student liability insurance.

Overseas Travel Insurance (summary of coverage)

Items	Cases where claims are payable	Amounts of claims payable	Cases where claims are not payable
Liability insurance for foreign students	<p>The insured (the person covered under this insurance, namely the foreign student himself/herself) is held legally liable for damages as a result of causing an injury to a third party or of damage caused to the property belonging to a third party (*1) due to accidents in daily life or to the ownership, use or control of houses (*2).</p> <p>(*1) "The property belonging to a third party" means travel goods, household goods, guest rooms in accommodations, movables in accommodations (including a safety box and room key), or housing facilities (including movables in the rooms). Regarding housing facilities, loss or damage due to a fire, explosion, rupture, and leakage, discharge or inundation of water shall be paid in the following cases only: • Loss or damage caused to rooms (including movables therein) in cases where all rooms of a building or an apartment house are rented. • Loss or damage caused other than to rooms.</p> <p>(*2) "Houses" means accommodations or habitation facilities for the purposes of study or travel of the insured (the person covered under this insurance).</p>	<p>Amount of damages The amount payable per accident shall be limited to the insured amount of liability insurance for foreign students (refer to page 3).</p> <p>(Note 1) Please consult with the insurance company in advance in cases where an agreement is made on a part or the whole of damages.</p> <p>(Note 2) There are cases where insurance claims are paid for necessary and effective expenses incurred in preventing the occurrence or spread of loss or damage, as well as for legal expenses or attorneys' fees incurred with approval from the insurance company.</p> <p>(Note 3) Legal liability for damages assumed by a person having parental authority is also covered in cases where the insured is a legally incompetent person.</p>	<p>For example:</p> <ol style="list-style-type: none"> ① War and other disturbances (*4) ② Nuclear radiation and nuclear contamination ③ A willful act of the policyholder, the insured (the person covered hereunder) ④ Liability arising from the performance of duties as a permanent or part-time job (on-duty liability) ⑤ Liability due to the ownership of aircraft, watercraft (*5), vehicle (*6) or firearms ⑥ Liability for goods in custody (Goods mentioned in (*2) are covered hereunder. ⑦ Liability attaching to the relatives <p>(*4) An act of terrorism shall be covered because of the attachment of the Special Causes partially amending war, etc. risks exclusion.</p> <p>(*5) Yachts and jet-skis shall be covered hereunder.</p> <p>(*6) Rental cars shall be included. However, bicycles, carts on golf courses, snow mobiles used for recreational purposes shall be covered hereunder.</p>
Insurance for disability resulting from an injury	<p>Cases where the insured (the person covered under this insurance, namely, the foreign student) develops a disability as a result of a sudden and fortuitous accident during the period of indemnity, within 180 days counting from the date of the accident. If the insured requires treatment in excess of 180 days counting from the date of the accident which caused the injury, the severity of the disability will be certified by physician diagnosis on the 181st day from the date of the accident which caused the injury, and it will be paid as insurance for disability resulting from an injury.</p>	<p>(According to the severity of a disability) 4 % to 100 % of the insured amount for disability from injury (refer to page 3). The amount of payment shall be limited to the insured amount for disability from injury throughout the period of insurance.</p>	<p>For example,</p> <ol style="list-style-type: none"> ① A willful act or gross negligence of the policyholder, the insured (the person covered hereunder) ② A willful act of the beneficiary ③ War and other disturbances (*7) ④ Nuclear radiation or nuclear contamination ⑤ An injury due to an accident caused from driving without a driving license or under the influence of alcohol, drugs, etc. ⑥ Fighting, suicide or criminal behavior ⑦ An injury resulting from brain disease, insanity, pregnancy, childbirth, premature birth or miscarriage ⑧ <u>An injury sustained before or after an overseas trip</u> <p>(*7) An act of terrorism shall be covered because of the attachment of the Special Causes partially amending war, etc. risks exclusion.</p>

Guarantors' Protection Fund (summary of coverage)

Cases where compensation is given	Cases where compensation is not given
<p>Compensation is given for loss or damage caused to the guarantor as a result of a foreign student as a tenant failing to fulfill either of the following obligations to the landlord:</p> <p>(1) Payment of a rent and general service fees (2) Payment of repair or restoration costs of the rented accommodations <u>-Applicable only in cases where the accommodations are handed over or the agreement is cancelled within the period of indemnity.</u></p> <p>-If the guarantor is still in touch with the foreign student, we ask that the guarantor provide instructions to him/her first.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>[About the right of indemnification] If the guarantor has received compensation, the claim equivalent to the amount of the compensation for the guaranteed foreign student shall be transferred to Japan Educational Exchanges and Services. JEES will then bill the correlating foreign student. The guarantor shall provide cooperation for investigations regarding the whereabouts of the foreign student required for the exercise of the right of indemnification.</p> </div>	<p>Compensation will not be given in the following cases:</p> <ol style="list-style-type: none"> (1) Damages not recognized as the lessor's responsibility in the following matters of the foreign student (lessee) <ol style="list-style-type: none"> a. utility fees b. neighborhood association fees c. other damages from the execution of non-obligatory payments of the lessor in stead of the lessee (2) Loss or damage due to a willful act or gross negligence on the part of the guarantor, tenant, or their agents (3) Loss or damage due to a breach of the contract arising from a dispute between the landlord and the tenant over an unfair increase of rent, environmental deterioration, or the landlord's default of the contract (4) <u>Loss or damage incurred by the tenant who had already defaulted on the payment of rent, etc., before the commencement of the period of indemnity</u> (5) The rental agreement providing for compensation has not been prepared or the guarantor for the rental agreement has not been appointed even after the commencement of the period of indemnity. (6) For changes to the renter or when entering into a subletting contract after concluding a rental contract without the agreement of your landlord, guarantor, or cooperating school (7) A fraudulent act on the part of the student, guarantor or their agents at the time of applying for Comprehensive Renters' Insurance for Foreign Students Studying in Japan

Explanation of Important Points

(Explanation of the contract summary and points of attention)
Please make sure to read this.

Explanation of the contract summary and points of attention

- This documentation does not describe all the details relating to the insurance you will join. The details are according to the Insurance Policy Agreement handed over to Japan Educational Exchanges and Services (the policyholder). If anything is unclear, please make an inquiry using the contact information you will find on page 8 of this pamphlet.
- The contract summary describes especially important information to understand the details of the insurance product you will join. Please make sure to read this before joining.
- The point of attention describes information that we would like you to pay particular attention to when you apply for the insurance you will join (e.g. matters that may be disadvantageous to you). Please make sure to read this before joining.
*You are requested to keep in your custody materials giving the content of this insurance such as this pamphlet and a copy of your application

Contract summary

1. Framework of the insurance product and conditions of acceptance

(1) Framework of the insurance product

This Insurance is a comprehensive insurance contract with JEES (Japan Educational Exchanges and Services) as the policyholder and Foreign Students who are enrolled in JEES-affiliated Schools and have subscribed to the Guarantors'Protection Fund as the insured (the person covered hereunder). The right to request the insurance policy, the right to cancel the insurance contract rest with JEES. For details on the title of this insurance, the organization which becomes the policyholder, and the scope of the insured covered hereunder, please refer to page 1, 2 and 8.

(2) Details of indemnity and period of insurance (period for which this insurance is effective)

For ① Main causes for payment (cases where claims are payable) and amounts of claims payable, ② Main exclusions (cases where claims are not payable), ③ Period of Insurance (a period of indemnity), please verify details given on pages 1-3, and 5

(3) Conditions of insurance (the insured amount, etc.)

You are requested to choose the conditions of this insurance (the insured amount, etc.) from among the prearranged courses of insurance. For details of such courses, please verify details given on page 2.

2. Premiums and methods of payment

The amounts of premiums payable depend on the courses of insurance chosen. For details of premiums and the methods of payment, please refer to page 3.

3. Maturity refunds and policyholders' dividends

There is neither maturity refunds nor policyholders' dividends under this insurance.

Points of attention

1. Duty of disclosure, duty of notice, etc.

(1) Special Matters to be considered at the time of participating in this insurance contract

- Insurance is a system under which a large number of people pay premiums for compensation among each other in the case of an accident, and it would spoil the equity of the burden of premiums if people, who have higher chances than others of getting involved in the payment of claims, should be unconditionally accepted by insurance companies.
- For the above reason, a person applying for insurance is under obligation to disclose important facts to the insurance company (duty of disclosure) (The insurance company has the right to receive them.) For details of the duty of disclosure, please refer to page 4.
- If, willfully or by gross negligence, the person applying for insurance makes a false statement or misrepresents important facts, the insurance company may cancel your participation for reasons of violating the duty of disclosure; provided, however, that it is within 5 years of the application date to do so.
- In case of the cancellation of this insurance contract, the insurance company shall not pay claims even on the occurrence of an accident which would have been covered under insurance. (In some life insurance contracts, there are cases where claims are payable in cases where a causal relationship does not exist.
- Apart from cases where the insurance contract is cancelled, there are cases where claims may not payable by the insurance company according to circumstances related to the conclusion of the insurance contract. For example, the case of a willful non-disclosure of a disease or symptom which, at the current medical level, is considered incurable constitutes a serious violation of the duty of disclosure and the insurance company may decline the payment of a claim on the ground of the nullity of the insurance contract.

(2) Special Matters to be considered during the Policy term (Duty of notice)

Please carefully read the duty of notice in cases where you become engaged in dangerous sports (for example, professional boxing and professional wrestling of insurance, the procedure on the occurrence of an accident, etc. on page 4 because your failure in complying with those duties may result in your losing the right to claims or in the cancellation of this insurance contract.

(3) Renewal of this insurance contract

Please note that there may be cases where the renewal of this insurance contract is declined or accepted subject to restricted conditions of insurance, depending on the claim experience of the insured.

2. Commencement of liability

Liability under this insurance contract shall, in principle, commence with the period of insurance (period of indemnity) mentioned on page 2.

3. Main exclusions (cases where claims are not payable), etc.

Please refer to page 5 for details.

4. Insolvency of the insurance company

In the event that the insurance company becomes insolvent, the amount of claims payable to the insured may be suspended for a certain length of time or may be reduced. Please refer to page 4 for details.

5. On the handling of private information

Please refer to "On the Handling of Private Information" on page 7.

6. Effecting another insurance contract

If you consider participating in another insurance contract by cancelling your present participation or reducing the insured amount in the

(continued to next page)

contract, please take note of the following points in advance:

- ① Disadvantageous points following such cancellation or reduction
 - In most cases, the amount of refundable premiums is smaller than the total of premiums paid.
- ② Matters to be considered when applying for another insurance contract
 - There may be cases where this insurance contract is cancelled or where no claims will be payable hereunder on the ground of a violation of the duty of disclosure if you misrepresent or fail to disclose facts about your participation in the new contract.
 - There may be cases where claims are not payable hereunder for accidents arising before the new contract takes effect.

7. Cancellation of the insurance contract on a proposal from the insured

There is a system under which participation of a particular insured person on a proposal from that person. For details of the system and the related formalities, please refer to the contact addresses shown in the pamphlet.

8. Filing of claims and request for payment

(1) Procedures, etc, on the occurrence of an accident

Please refer to the pamphlet for details in such an event.

(2) Documents for submission requested by the insurance company

At the time of requesting the payment of insurance claims, there may be cases where you are asked to submit the following documents or pieces of evidence, in addition to the documents provided for in the clauses of insurance:

- A certificate of a traffic accident, a certificate of an accident by the person responsible at the location of the accident, etc. to confirm the occurrence of the accident and its situation.
- A certificate of residence, a copy of a family register, etc. to identify the insured or objects of insurance
- X-ray photos, MRI photos, etc, which confirm the severity of an injury or illness.
- Documents such as receipts which confirm the prices of objects which sustained damage, as well as photos of such damaged objects and those which confirm expenses incurred in repair costs.
- Details of insurance claims paid, if any, under concurrent other insurance contracts, etc. to calculate the amount payable by our company.

(3) Request for insurance claims from proxies

In cases where the insured is not in a position to request the payment of an insurance claim and where there is no proxy of the insured who receives the payment of the insurance claim for and on behalf of the insured, the insured's spouse or other members of the family who meet the qualification prescribed by our company may request the payment of such insurance claim for and on behalf of the insured. For details please refer to the contact addresses shown in the pamphlet, etc.

(4) Payment of claims for liability insurance, etc

The insured may request the payment of insurance claims, etc. in the following cases of ① to ③ only, with the exception of insurance claims for expenses:

- ① The insured has already paid damages to victims;
- ② It can be confirmed that victims have agreed to the payment of insurance claims; and
- ③ Under instructions from the insured, the underwriting insurance company pays insurance claims directly to victims.

On the handling of private information

Companies or organizations who are policyholders of this insurance may provide Tokio Marine & Nichido Fire Insurance Co., Ltd. with private information contained in this insurance contract. Tokio Marine & Nichido Fire Insurance Co., Ltd. and its group companies (*) will use such information (including information obtained in the past) for the purposes of underwriting decisions, maintenance and performance of duties under the contract, supply of services incidental to the contract, introduction and supply of various insurance and financial products and the related services, distributions of questionnaires, etc., as well as of the cases ① to ⑤ mentioned below. The purposes of using special and confidential information on health and medical matters (sensitive information) are restricted, under the Insurance Business Law Enforcement Regulations, to the scope considered necessary for the appropriate operation of insurance business and the like.

- ① Supply of private information to people/companies entrusted with this business (including insurance agencies), insurance brokers, medical institutions, parties concerned with the request for and payment of claims, financial institutions, etc. to the extent needed to accomplish the purpose of using the private information relating to this contract.
- ② Sharing of private information with other insurance companies, other insurance companies belonging to the group of the Tokio Marine Group and the General Insurance Association of Japan for the purpose of making judgment on the conclusion of insurance contracts, revisions of insurance contracts, payment of insurance claims, etc.
- ③ Sharing of private information between Tokio Marine & Nichido Fire Insurance Co., Ltd. and its group companies or between Tokio Marine & Nichido Fire Insurance Co., Ltd. and its affiliated companies for the purposes of or introduction to insurance products and services.
- ④ Supply of private information to reinsurance companies for the purposes of the conclusion, renewal, maintenance and management of reinsurance contracts, the payment of reinsurance claims, etc.
- ⑤ Submission to mortgagees of private information on the rights of pledge, mortgage, transfer, etc. of security rights, as well as the maintenance, control and execution of such rights.

* The Tokio Marine Group includes Tokio Marine & Nichido Fire Insurance Co., Ltd., the Nisshin Fire & Marine Insurance Co., Ltd., Tokio Marine & Nichido Life Insurance Co., Ltd., etc. and their subsidiary companies, under the umbrella of Tokio Marine Holdings, Inc.

Please refer to the homepage of Tokio Marine & Nichido Fire Insurance Co., Ltd. (<https://www.tokiomarine-nichido.co.jp>) for a list of the scope of the companies of the Tokio Marine Group and their affiliated companies, a list of persons in charge of private information in the Tokio Marine Group, a list of products and services available, and the treatment of private information in Tokio Marine & Nichido Fire Insurance Co., Ltd. (also the companies of the Tokio Marine Group)

Verification of contract details (clarification of an applicant's intentions)

You are requested to check the following items and verify that you find this product of insurance fully satisfactory for your purposes and feel safe and secure against the occurrence of an accident by participating in it. We would ask you to take the trouble to make sure once again that you have correctly filled up all important items and are in agreement with the contract details. Should there be any questions, please use the contact information below.

1. Please make sure that the insurance contract fully meets your wishes by reading through this document (including Explanation of Important Points). If otherwise, however, we would recommend that you review the conditions of insurance.

- Cases where claims are payable (both under the principal policy and endorsements attached to it) and types of claims payable
- The insured amount (the amount at which the insurance contract is effected)
- Period of insurance (period during which this insurance contract is effective)
- Premium

2. Please note the following in cases where you intend to participate in the undermentioned sports activities during the period of indemnity:

- We may not be able to pay your insurance claim if your accident occurs while doing the following exercises. For details, please refer to JEES or the insurance company.
 - Mountain climbing (with the use of an ice axe, climbing irons, a climbing rope, a hammer, and other mountaineering tools)
 - Lugging, bobsledding and skeletons
 - Aircraft (excluding gliders and airships) operation (excluding aircraft operation at work)
 - Skydiving, hang gliding; riding ULPs (including motor hanggliders, micro-light aircrafts, ultra-light aircrafts); riding a gyroplane
 - Other dangerous sports activities
 - Competitions, contests, performances (including practice for all of these) or test runs with automobiles, motorized two-wheeled vehicles, go-karts, motor boats or other vehicles similar to these

3. Have you read and agreed with the content of an "Explanation of Important Points" (Contract summary and Points of attention) ?

Please make sure to read "Points of attention" which contains "Main exclusions (cases where insurance claims are not paid)" referring to information disadvantageous for customers, "Duty of disclosure", "Duty of notice, etc" and other very important points.

Contact information

- Liability insurance for foreign students/
Insurance for a disability resulting from an injury

<The insurance company>

Tokio Marine & Nichido Fire Insurance Co., Ltd.

Government Sector Department 2,
Education and Official Affairs Office
6-4 Sanbancho, Chiyoda-ku, Tokyo 102-8014
TEL : 03-3515-4133 FAX : 03-3515-4132
<https://www.tokiomarine-nichido.co.jp/>

- Guarantors' legal liability

<Policyholder>

Japan Educational Exchanges and Services (JEES)

Student Insurance Division, Student Support Department
4-5-29 Komaba, Meguro-ku, Tokyo 153-8503
TEL : 03-5454-5275 FAX : 03-5454-5232
<http://www.jees.or.jp/>

Accident contact

Tokio Marine & Nichido Fire Insurance Co., Ltd.

 0120-881-503

How to use toll-free.

- Business hours are from 9 a.m. to 5 p.m. on weekdays
 1. The number on the left is a toll-free line.
 2. Please tell us that your call is concerning Comprehensive Renters Insurance for Foreign Students Studying in Japan. We will connect you to the person in charge.

Designated Dispute Resolution Organization

The General Insurance Association of Japan Sonpo ADR Center (Designated Dispute Resolution Organization)

0570-022808 (Charge required)

03-4332-5241 (from IP telephones)

Open weekdays from 9:15 a.m. to 5 p.m. (Closed on Saturdays, Sundays, national holidays and the New Year's holiday period)

The designated dispute resolution organization accepts grievances when you are unable to resolve a problem with the insurance company and provides support to resolve disputes you have with the insurance company in addition to dealing with general inquiries relating to damage insurance.