

1 Coverage

Basic Plan

• Death Due to Injury/Permanent Disability

If the insured dies as the result of an injury due to an accident occurring during the indemnity period, within 180 days of said accident, the full insurance benefit will be paid. If the insured suffers from permanent disability due to said accident, the corresponding insurance benefit will be paid to the beneficiary.

• Personal Liability Coverage

If the insured accidentally causes bodily harm or property damage to a person in Japan during the indemnity period, and is liable for damages as covered by law, insurance benefits will be paid to the beneficiary.

• Rescue Expenses

If the insured goes missing, dies, or is hospitalized for seven consecutive days or longer due to an accident occurring during the indemnity period, the beneficiary will be paid insurance benefits for rescue expenses (search, transportation, accommodation and etc.) incurred by the insured or the insured's immediate family.

• Treatment Expenses for Accidental Injury

If the insured is injured due to an accident occurring during the indemnity period and receives medical treatment in Japan, the beneficiary will be paid insurance benefits for related expenses, such as those for examination, treatment, surgery and hospitalization, for the first 180 days from the date of the accident.^{*1,2}

• Treatment Expenses for Illness

If the insured develops an illness or disease during the indemnity period and receives medical treatment in Japan during the indemnity period, the beneficiary will be paid insurance benefits for related expenses, such as those for examination, treatment, surgery and hospitalization for the first 180 days from the initial date of treatment.^{*1,2}

• Death Due to Illness

If the insured develops an illness or disease during the indemnity period and dies due to said illness during the indemnity period, the beneficiary will be paid insurance money.

• Expenses for School-related Accidents

The beneficiary will be paid insurance money for expenses incurred by the host school, etc. in handling an accident or illness of the insured during the indemnity period.

Fire Insurance Plan

• Household Property

Insurance money is paid in a maximum amount of 300,000 yen per incident occurring during the indemnity period for damages caused to household property of the insured by fire, explosion, wind, external falling/flying objects, etc.

• Theft

Insurance money is paid in a maximum amount of 300,000 yen per incident of theft during the indemnity period of property of the insured. Note that the maximum paid per damaged item is 100,000 yen.

• Flood Damage

Insurance money is paid in a maximum amount of 300,000 yen per incident of flood damage to property of the insured during the indemnity period. The insurance covers 70% of damages.

• Tenant Indemnity Liability

Insurance money will be paid in a maximum amount of 5 million yen per incident for damages to rental property by fire, explosion, water leakages, etc., caused by the insured, where liable to the property owner under the law.

^{*1} Where payment is made by the National Health Insurance program, JLIC does not pay. Medical costs paid by foreign students not enrolled in the National Health Insurance program are compensated for 30% of the cost, which is the amount not paid by National Health Insurance had the student been enrolled.

^{*2} 70% of costs paid by the insured are reimbursed under short-term plans E and F, while 100% of costs are paid under plans H and I.

Once all insurance money to be paid to the school, etc. by JLIC has been paid, the school pays the student sympathy money in accordance with the school's relevant rules.

2 How to Apply for Insurance

• Applicant Eligibility

Foreign students enrolling in this insurance policy must be currently registered at a Japanese language school, etc. that has an agreement with JLIC.

• How to Enroll

Fill out the application form and submit to the coordinator in charge of insurance at your language school, etc.

• Commencement of Benefit Compensation

Applications submitted by the student's language school to JLIC by the last day of each month, and for which associated premiums have been paid by the language school to JLIC, go into effect as of 12:00 A.M. on the policy inception date indicated on the application.

• Period of Coverage

Insurance coverage starts the day of policy inception and ends at 12 pm on the policy end date.

3 Major Conditions and Circumstances Excluded from Insurance Coverage

• The following conditions and circumstances are excluded from insurance coverage, and insurance benefits or sympathy money will not be paid in these cases.

◆ The school or insured foreign student is guilty of criminal intent, suicidal behavior, criminal behavior or combative behavior.

◆ Acts of war or terrorism

◆ Any of the following conditions, regardless of cause, in which the condition or illness cannot be medically proven: whiplash (neck injuries), myelopathy or other cervical syndromes, lower back pain, back pain, vertebral disk hernia, etc.

◆ Pregnancy, childbirth, miscarriage, preterm birth, etc. as well as illnesses resulting from these conditions

◆ Dental disease (excluding dental treatment due to injury)

• Prohibited Marketing Methods

JLIC prohibits the following actions concerning the promotion and sales of the Foreign Student Plan insurance policy.

◆ Fraudulent reporting, failure to notify important information or encouragement to take either of these two actions

◆ Dissolving the original contract without full explanation to the insured of disadvantageous information

◆ Presenting comparative contracts that could lead to misinterpretation

◆ Actions that in some way may endanger the security of this contract or other insurance

Explanation of Key Items

• Security Management Measures for Protection of Insured's Personal Information

Any personal information received by JLIC will only be used for the specific purpose of implementing the Foreign Student Plan insurance policy. JLIC strives to implement the necessary steps to prevent leakage, loss and/or misuse of such information to ensure our policyholders the utmost privacy. These information protection practices are applied by JLIC Head Office as well as contractor insurance agencies. For more details, please refer to our privacy policy on JLIC website.

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◆ Dissolving the original contract without full explanation to the insured of disadvantageous information

◆ Presenting comparative contracts that could lead to misinterpretation

◆ Actions that in some way may endanger the security of this contract or other insurance

Notes:

—Please contact the JLIC Head Office if you have any questions concerning the compensation rules, etc. of this insurance policy.

—To claim insurance benefits, please contact the JLIC Head Office as soon as possible after related illness or accident occurs.

 Approved by the Ministry of Education, Culture, Sports, Science and Technology
Japan Language Institute Co-operation

<http://www.jlic.or.jp/>

JLIC Head Office
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TEL 03-3261-8755
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Japanese Language Institute Co-operation

New

Foreign Student Plan

Basic Plan,
Short-term Plan
and
Fire Insurance
Plan



Approved by the Ministry of Education, Culture, Sports, Science and Technology

Japan Language Institute Co-operation

What is the Japan Language Institute Co-operation (JLIC)?

JLIC, a cooperative authorized by the Ministry of Education, Culture, Sports, Science and Technology, was established to provide various services to make life easier for foreign students studying Japanese at affiliated language schools. To use services provided by JLIC, please read the details about each service in this pamphlet and apply through the language school you are attending.

Revised on April 1, 2018.

<http://www.jlic.or.jp/>

Japanese Language Institute Co-operation

New Foreign Student Plan

JLIC supports your daily endeavors to make your dreams come true!

Leaving your home country and living in a new culture as a foreign student can make you feel anxious and a bit lost. And you are not alone—your family is missing and worrying about you, so far away, just as much. This is why JLIC provides the **New Foreign Student Plan**, an insurance policy specifically suited for students from overseas. This compensation plan enables you and your family to feel secure and at ease about your well being in Japan. We make life in Japan and studying Japanese easier on you! Joining this plan is your first step to achieving your goal.



What to do at times like these?

Case 1 You get injured...

Treatment Expenses for Accidental Injury

You fall down the station stairs and sprain your foot.

We pay **8,940 yen** for medical expenses.

Case 3 You cause injury to someone...

Personal Liability Coverage

You accidentally hit someone with your bicycle. The injured person needs 12 days of outpatient treatment. You are billed for the medical expenses, lost income due to temporary disability and consolation money.

We pay **223,650 yen** for monetary damages.

Case 2 You catch cold...

Treatment Expenses for Illness

You are treated for influenza.

We pay **4,260 yen** for medical expenses.

Case 4 Your parents come to Japan to help you get better...

Rescue Expenses

You are helping friends pack before they return to their home country when you get stuck in the window and seriously injured. You are hospitalised for 1 month and your parents come from China to help you during your convalescence.

We pay **554,017 yen** in rescue expenses in addition to medical expenses.

Death Due to Illness

If the insured dies due to an illness, sympathy money is paid to the beneficiary.

Death Due to Injury/Permanent Disability

If the insured dies from injuries received in an accident, e.g. traffic accident, or the insured is permanently disabled, insurance benefits will be paid to the beneficiary.

Foreign Student Traffic Accident Advisory Center
TEL 03-3261-8755

We offer advice on how to handle situations concerning involvement in a traffic accident (bicycle/person, bicycle/bicycle, bicycle/car, etc.) while living in Japan.
 *This consultation is done through your school.

JLIC was

established to provide various student and school services, such as the **New Foreign Student Plan** insurance policy, in support primarily of foreign students studying Japanese at affiliated language schools. Inquire at your Japanese language institute on how to join JLIC's **New Foreign Student Plan**.

1 Basic Plan

Types of Compensation/Insurance Money	Plan B	Plan C
Death Due to Injury/Permanent Disability	2,000,000 yen	3,000,000 yen
Personal Liability Coverage	100,000,000 yen	100,000,000 yen
Rescue Expense	1,000,000 yen	1,000,000 yen
Sympathy Money Payment	Treatment Expenses for Accidental Injury	700,000 yen
	Treatment Expenses for Illness	700,000 yen
	Death Due to Illness	2,000,000 yen
	Expenses for School-related Accidents	100,000 yen

* The compensation for an insured foreign student that is not enrolled in the Japanese National Health Insurance will be in the amount of the normal copayment as would be required by the Japanese National Health Insurance, in other words, 30% of treatment fees.

For policies commencing on or after April 1, 2018, the amount of personal liability coverage will be increased to 100,000,000 yen, while the premiums remain unchanged.

Indemnity Period/Premium	Plan B	Plan C
1 Month	1,700 yen	2,100 yen
2 Months	2,500 yen	3,100 yen
3 Months	3,300 yen	4,000 yen
4 Months	4,200 yen	5,000 yen
5 Months	5,000 yen	6,000 yen
6 Months	5,800 yen	7,000 yen
7 Months	6,500 yen	7,900 yen
8 Months	7,200 yen	8,800 yen
9 Months	7,900 yen	9,600 yen
10 Months	8,600 yen	10,400 yen
11 Months	9,300 yen	11,200 yen
12 Months	10,000 yen	12,000 yen

2 Special short-term plan contracts

* Plan for short-term students not able to enroll in Japanese National Health Insurance

Indemnity Period/Premium	Plan Covering 70% of Treatment Fees		Plan Covering 100% of Treatment Fees	
	Plan E	Plan F	Plan H	Plan I
1 Month	3,800 yen	4,700 yen	6,500 yen	8,000 yen
2 Months	5,600 yen	6,800 yen	9,500 yen	11,600 yen
3 Months	7,400 yen	8,900 yen	12,600 yen	15,200 yen
4 Months	9,400 yen	11,300 yen	16,100 yen	19,300 yen
5 Months	11,300 yen	13,500 yen	19,300 yen	23,100 yen
6 Months	12,900 yen	15,500 yen	22,100 yen	26,500 yen

3 Fire Insurance Plan

Disaster sympathy money special contract/tenant indemnity liability insurance with sympathy money special contract

Types of Compensation	Payment Limit
Disaster (damage caused by fire, hail, explosion, wind/snow, falling/flying objects, water leaks, etc.)	300,000 yen (replacement cost)
Theft	300,000 yen (upper limit per set, 100,000 yen)
Flood damage	300,000 yen (70% of damages)
Renter compensation	5,000,000 yen (no deductible)

Indemnity Period	Premium
1 Month	860 yen
2 Months	1,260 yen
3 Months	1,660 yen
4 Months	2,110 yen
5 Months	2,500 yen
6 Months	2,910 yen
7 Months	3,260 yen
8 Months	3,610 yen
9 Months	3,960 yen
10 Months	4,310 yen
11 Months	4,660 yen
12 Months	5,000 yen