

Information regarding student insurance:

Personal Accident Insurance for Students Pursuing Education and Research (PAS) and “Comprehensive Insurance for Student Lives Coupled with PAS for International Students”

To All international students entering Kobe University after October 2020,

It is important to prepare for unexpected accidents to enable you to enjoy a safe and fulfilling student life.

All students entering Kobe University are required to purchase the relatively inexpensive insurance plans outlined below at the time of enrollment, in case of physical injury or damage compensation liability.

- **【Basic compensation】 Personal Accident Insurance for Students Pursuing Education and Research (PAS) <Gakkensai>**

This insurance offered by Japan Educational Exchanges and Services covers accidents and liabilities that occur when students are attending school, taking part in extracurricular activities or commuting to school. **All students enrolling at Kobe University are required to purchase this insurance.**

You can obtain a leaflet containing detailed information about this insurance from the Student Support Division (Student Center). You can also find this information on the following website:

<https://www.kobe-u.ac.jp/en/campuslife/life/index.html>

【Method to apply for this insurance】

Applying at the post office (You can transfer insurance premium payments from Japan Post Bank or the post office using the designated “payment handing slip”).

- **【Additional insurance】 “Comprehensive Insurance for Student Lives Coupled with PAS for international Students”**

In order to apply for this insurance, you must have already purchased the basic compensation “Gakkensai”.

All international students entering Kobe University are required to purchase both the basic compensation and additional insurance.

In the past few years, there have been cases where university students have had to pay high compensation claims for bicycle accidents and property damage. At Kobe University, there was an incident where an international student had to pay extremely high compensation due to a collision between cyclists.

There have also been cases where an international student has been hospitalized due to illness or injury. They have had to pay expensive hospital fees in addition to the transportation and accommodation costs for family members rushing to Japan to visit them in hospital.

This insurance is designed to protect the student from the high costs and liabilities that can result from accidents in both the student’s campus life and private life.

An English e-mail service is available for both consultation when accidents occur and for inquiries into insurance coverage. Settlement negotiation services (for domestic incidents only) are included. The insurance premium is determined on a monthly basis.

Kobe University strongly recommends that you choose Type A or Type C, as these cover rescuer expenses.

If you require a plan which also covers tenant liability and personal property, Kobe University recommends Type E or Type G (rescuer expenses included).

You can obtain a leaflet of detailed information at the International Exchange Division. Please refer to the following website for more details regarding the contents and insurance fee:

<https://www.kobe-u.ac.jp/en/campuslife/life/index.html>

【Coverage】

1. Personal Compensation Responsibility

※ Out-of-court settlement negotiations shall only be conducted for domestic incidents involving personal liability.

This compensation insurance covers sudden incidents, either domestic or overseas, involving the student in question where others are injured, or the possessions of others are damaged.

Students are also eligible for compensation while taking part in internships or while working part time.

2. Death or Physical Impediment

When the student in question dies or incurs a residual disability as a result of a sudden and unexpected external incident occurring either domestically or overseas.

3. Medical Treatment Expenses

If the student in question visits the hospital or is hospitalized as a result of injury or illness suffered domestically.

4. Rescuer Expenses

Covers accommodation and travel costs to enable family members to urgently visit the hospitalized student. This applies to situations where students (domestically or abroad) are outside of their residence, and are hospitalized for three days or more continuously due to injury or illness.

【Methods to apply for this insurance】

Please choose one of the following methods to apply for this insurance:

- 1) Online application via smartphone or PC (You can scan the QR code that is printed on the pamphlet cover.)
- 2) Applying at the post office (You can transfer insurance premium payments from Japan Post Bank or the post office using the designated “payment handing slip”).

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