

■ 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</p> <p>*Applicable only in cases where the accommodations are handed over within the period of indemnity.</p>	<p>Compensation will not be given in the following cases :</p> <p>(1) Damages not recognized as the lessor's responsibility in the following matters of the foreign student (lessee)</p> <ol style="list-style-type: none"> utility fees neighborhood association fees other damages from the execution of non-obligatory payments of the lessor in stead of the lessee <p>(2) Loss or damage due to a willful act or gross negligence on the part of the guarantor, tenant, or their agents</p> <p>(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</p> <p>(4) Loss or damage incurred by the tenant who had already defaulted on the payment of rent, etc. before the commencement of the period or indemnity</p> <p>(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.</p> <p>(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</p> <p>(7) A fraudulent act on the part of the student, guarantor or their agents at the time of applying for the guarantors' protection fund</p>

■ Overseas Travel Insurance (Summary of Coverage)

Items	Cases where claims are payable	Amounts of claims payable	Cases where claims are not payable
Foreign Students Liability Risks	<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). (*1) The property belonging to a third party. The term means accommodations or habitation facilities for the purposes of study or travel of the insured (the person covered under this insurance).</p> <p>(*2) Houses</p> <p>The term means travel goods, household goods, guest rooms in accommodations, movables in accommodations (including a safety box and room key), housing facilities (including movables in the rooms) (*3) (*3) Regarding housing facilities, loss or damage due to fire, explosion, rupture, and leakage, discharge or inundation of water shall be paid in the following cases only:</p> <ul style="list-style-type: none"> 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 anything other than rooms. 	<p>Amount of damages</p> <p>The amount payable per accident shall be limited to the insured amount of liability insurance for foreign students.</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"> War and other disturbances (*4) Nuclear radiation and nuclear contamination A willful act of the policyholder, the insured (the person covered hereunder) Liability arising from the performance of duties as a permanent or part-time job (on-duty liability) Liability due to the ownership of aircraft, watercraft (*5), vehicle (*6) or firearms Liability for goods in custody (Goods mentioned in (*2) are covered hereunder. 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 physical impediment resulting from an injury	<p>Cases where the insured (the person covered under this insurance, namely, the foreign student) develops a physical impediment as a result of a sudden and fortuitous accident during the period of indemnity, within 180 days counting from the date of the accident.</p>	<p>(According to the severity of a physical impediment) 3 % to 100 % of the insured amount for physical impediment from injury.</p> <p>The amount of payment shall be limited to the insured amount for physical impediment from injury throughout the period of insurance.</p>	<p>For example,</p> <ol style="list-style-type: none"> A willful act or gross negligence of the policyholder, the insured (the person covered hereunder) A willful act of the beneficiary War and other disturbances (*7) Nuclear radiation or nuclear contamination An injury due to an accident caused from driving without a driving license or under the effect of alcohol, drugs, etc. Fighting, suicide or criminal behavior An injury resulting from brain disease, insanity, pregnancy, childbirth, premature birth or miscarriage An injury sustained before or after an overseas trip <p>(*7) An act of terrorism shall be covered because of the attachment of the Special Causes partially amending war, etc. risks exclusion.</p>