

# Guide to Personal Accident Insurance for Students Engaged in Education and Research

Keio University Office of Student Services

## Personal Accident Insurance for Students Engaged in Education and Research

Undergraduate and graduate students at Keio University (hereafter “University”) are enrolled in Personal Accident Insurance for Students Engaged in Education and Research (abbreviated as “Gakkensai”). This insurance covers students against unexpected accidents that may occur in the course of educational and research activities either in Japan or overseas. It does not cover illnesses.

The payments of insurance claims vary according to the type of accident, number of days of treatment required, and costs. (The University assumes the full cost of Gakkensai insurance premiums. The types of insurance are for loss of life, after-effects and disability, medical expenses, and additional expenses for hospitalization.)

## Scope of Activities Covered

This insurance covers physical injury incurred as the result of a sudden and unforeseen accident of an external origin during the course of “educational or research activities.”

## Definition of “educational and research activities”

- 1 Activities engaged in during the course of regular school activities: While taking courses involving lectures, laboratory classes, practical courses and practicums, seminars, and practice sessions. The following are included:
  - (1) While performing research for a graduation thesis or dissertation under the direction of an academic advisor. Note, however, that this does not include times when these activities are performed at locations connected to a student’s private life.
  - (2) While preparing for or cleaning up after lectures or classes under the direction of an academic advisor, or while engaged in research activities in locations where lectures or classes are held, or in University libraries, archives, or language study facilities.
- 2 Participation in University events:

While participating in University events as a part of educational activities, including University ceremonies and orientation.
- 3 Presence at University facilities for reasons other than those in 1 or 2 above:

While the student is present in facilities which are owned, used and administered by the University for educational activities. Note, however, that this does not include times when the student is present at Kishukusha; or when the student is at a place prohibited by the University, or at a place at a time prohibited by the University; or when the student is engaged in activities which are prohibited by the University.
- 4 Participation in extracurricular activities on non-University facilities, with notification to the University:

While engaged in cultural or sports activities in accordance with University policies and procedures and under the supervision of student organizations recognized by the University (authorized student organizations). Note, however, that this does not include hazardous sports and activities such as mountain climbing, hang gliding, luge, sky diving, ocean sailing, etc.

## Making an Insurance Claim Following an Accident

- (1) Notify the Office of Student Services of the accident:

After contacting the Office of Student Services (Student Life Services) on their campus, the student must fill in and submit an accident notification.

\*The student must submit the notification within thirty days of the accident to the Claims Service Division of Tokio Marine Nichido using one of the following methods:

  1. Accident Notification System
    - 【PC/Smart Phone】 (Only available in Japanese)  
[https://f.msgs.jp/webapp/form/15429\\_lvw\\_1/index.do](https://f.msgs.jp/webapp/form/15429_lvw_1/index.do)
    - 【Cell Phone】 (Only available in Japanese)  
[https://f.msgs.jp/webapp/form/15429\\_lvw\\_4/index.do](https://f.msgs.jp/webapp/form/15429_lvw_4/index.do)
  2. FAX  
03-3285-0105

The fax form can be downloaded from the URL below. (Only available in Japanese)

[http://www.jees.or.jp/gakkensai/docs/publish/01\\_Tokyo.pdf](http://www.jees.or.jp/gakkensai/docs/publish/01_Tokyo.pdf)

### 3. Accident Notification Card

Please collect the card from the Office of Student Services (Student Life Services) on your campus.



{Treatment and after completion of treatment}



- (2) Completion of insurance claim request: The student obtains and completes the required items on an “Insurance Claim Request” form from the Office of Student Services (Student Life Services) at Mita Campus, or the corresponding office on campuses other than Mita, and obtains the University seal on the form.

A medical certificate from a physician may be required, depending on the amount requested in the insurance claim.



- (3) The student sends the form to insurance company.



- (4) Receipt of payment of insurance claim: Insurance company deposits payment of insurance claim in designated bank account.

## Other Important Points

### Submission of “Extracurricular Activity Application”

An “Extracurricular Activity Application” must be submitted for an activity to be recognized as an activity for which the University has received notification. For activities taking place on non-University facilities, the student must submit this form at least 4 days prior to the activity. The Office of Student Services (Student Life Services) at Mita Campus, or the corresponding office on campuses other than Mita, has these application forms.

*Gakkensai* and student health insurance (*Gakusei Kenko Hoken*) can be combined.

## Personal Injury Insurance for Commuting to and from Keio University, and for Traveling Between University Facilities

Insurance is available to cover physical injury incurred in an accident that occurs when commuting between the student's residence and University facilities, or when traveling between University facilities.

## Scope of Activities Covered

Commuting to and from University, and travel between University facilities (using reasonable routes and methods).

- (1) Commuting to and from University:

While commuting between the student's residence and University facilities to attend University lectures or classes, University events, or extracurricular activities.

- (2) University lectures or classes: Lectures, laboratory classes, practical courses and practicums, seminars, practice sessions, etc. (This includes graduation thesis research, lecture or class preparation and clean-up, etc., under the direction of an academic advisor.)

- (3) University entrance ceremonies, orientation, graduation ceremonies, etc.

- (4) Extracurricular activities: Cultural or sports activities in accordance with University policies and procedures and under the supervision of student organizations recognized by the University (authorized student organizations).

In principle, insurance will not cover events occurring when alternate routes are taken or when commuting or travel is interrupted.

Please address any questions to the appropriate office.

Mita and Hiyoshi campuses: Office of Student Services, (Student Life Services), or the relevant Graduate School office.

Yagami Campus: Office of Student Services, (Student Life Services)

Shinanomachi Campus: Office of Student Services, (Student Life Services)

Shonan Fujisawa Campus: SFC Office, Student Life Section

(Students of the Faculty of Nursing and Medical Care or of the Graduate School of Health Management should ask at the relevant office.)

Shiba-Kyoritsu Campus: Office of Student Services, (Student Life Services)