

Guide to Personal Accident Insurance for Students Pursuing Education and Research

Office of Student Services, Keio University

What is the Personal Accident Insurance for Students Pursuing Education and Research?

Keio University covers undergraduate and graduate students under the Personal Accident Insurance for Students Pursuing Education and Research (abbreviated as “Gakkensai”) as a compensation measure for unforeseen accidents over the course of their education and research activities in Japan and abroad. Note that illnesses are not covered by this insurance.

(The insurance premiums for Gakkensai are fully paid by Keio, and the types of insurance coverage are: loss of life, aftereffects and disability, medical expenses, and additional expenses for hospitalization. Each of these varies in amount depending on the type of accident, the number of days for treatment, and the cost.)

Scope of activities covered

When a person suffers physical injury as a result of a sudden and unintended external event during educational or research activities.

Definition of "during educational or research activities"

1 This refers to the period of time spent engaged in the regular school curriculum, such as time spent attending lectures, experimentation courses, training courses, seminars, and practical skills classes. The following cases are included.

(*Keio’s prescribed procedures must be followed when conducting one’s activities off-campus even during regular school hours.)

- ① While conducting thesis or dissertation research under the direction of an academic advisor. This does not include times in which the student is engaged in these activities at locations connected to their personal life.
- ② While preparing for or cleaning up a class or lecture under the direction of an academic advisor, or while engaged in research activities at a place where classes are held, a university library, a reference room, or a language learning facility.

2 While attending school events

This covers participation in school ceremonies, orientations, and other events hosted by the school as part of its educational activities.

3 While not engaged in ① or ② above but present in a facility owned, used, or controlled by the university for its educational activities. This does not include any of the following cases: when the student is in the dormitory, when the activity is held in a time or place prohibited by the school, or when the student is engaged in conduct prohibited by the school.

4 While outside of school facilities engaging in an extracurricular cultural or athletic activity that has been properly notified to the university, under the supervision of a student organization that has been approved by the university in accordance with its rules and regulations (that is, an officially authorized student club). However, this does not include cases when the student is participating in a dangerous sport or activity such as mountaineering, hang gliding, riding on a luge, skydiving, and sailing in the open sea.

Submitting Notification of Off-campus Student Activities

When an officially authorized student club or seminar/research group conducts activities outside of the school facilities, they must submit a “Notification of Off-campus Student Activities.” Only after this notification has been accepted will the activity be considered approved by the university. Notifications can be made by logging in to K-Support and navigating to “Online System for Student Club Activities” under “Apps” Refer to the “Application Guidelines for Notification of Off-campus and overseas Student Activities” regarding submission deadlines, how to apply, and other information.

What is the coverage for personal accidents while traveling to or from school?

Through this stipulation, an insurance payment will be made for bodily injuries sustained in accidents that occur during travel between university facilities, or between a university facility and the insured student’s address at time of enrollment.

While commuting to or from school or while in transit between school facilities

This refers to the travel between the insured student’s residence and the school facilities, up to the point of entering said facilities, using a reasonable route and method (not including means of travel prohibited by the university) for the purpose of participating in university classes, school events, seminar camps and field work, or extracurricular activities. (*Keio’s prescribed procedures must be followed when participating in off-campus activities even during the regular school curriculum.)

In addition, “transit between school facilities” shall mean, under the same conditions as above, during travel between locations where classes, school events, seminar camps, or extracurricular activities are held, in addition to facilities owned, used, or managed by the university for educational activities.

General flow from the occurrence of an accident to the payment of insurance claims

- ① Notify the Office of Student Services at your campus about your accident:
The student contacts the Office of Student Services (Student Life Services), then fills in and submits an accident notification.
*Send the report to Tokio Marine & Nichido Fire Insurance's School Insurance Corner in Tokyo by one of the following methods within 30 days of the accident.
*If the student's current address is different from the address of the student's guarantor, please enter the other contact information as well.

(1) Accident notification system

PCs and smartphones:



https://f.msgs.jp/webapp/form/15429_lvw_1/index.do

Older cell phones:

https://f.msgs.jp/webapp/form/15429_lvw_4/index.do

(2) Fax:

050-3730-6915

You may also download the form linked below and send as a fax

http://www.jees.or.jp/gakkensai/docs/publish/jikotsuchi_fax2018.pdf

(3) Accident notification postcard

Postcards must be picked up at the Student Life Services Section at the Office of Student Services at the relevant campus.



(Treatment and post-treatment)



② Fill out the insurance claim form

The student receives and completes the required items on an "Insurance Claim Request" form from the Student Life Services at the Office of Student Services, or the equivalent office, 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 Send the form to the insurance company (the claimant should send the form themselves).



④ Receive payment of insurance claim

The insurance company deposits the payment in the designated bank account.

For inquiries contact your relevant campus office:

Mita and Hiyoshi Campuses → Student Life Services at the Office of Student Services or the relevant graduate school office

Shinanomachi, Yagami, and Shiba-Kyoritsu Campuses → Student Life Services at the Office of Student Services

Shonan Fujisawa Campus → Student Life Section at the SFC Office

*For students at the Faculty of Nursing and Medical Care and the Graduate School of Health Management, contact the Administration Office of the Faculty of Nursing and Medical Care at SFC.

*For further details, please refer to the "Guidebook for Individuals Enrolled in Personal Accident Insurance for Students Pursuing Education and Research" (search for "学生教育研究災害傷害保険加入者のしおり").

*All regular students in Yagami Campus have the Liability Insurance for Students Pursuing Education and Research. For insurance claims, please contact the Office of Student Services (Student Life Services) at Yagami Campus.