

Recommendations Regarding Personal Accidents Insurance for Students Pursuing Education and Research

Kumamoto University recommends that students enroll in “Personal Accident Insurance for Students Pursuing Education and Research (PAS)” and “Liability Insurance coupled with PAS” as a precaution against unexpected accidents, etc., which may occur during curricular or extracurricular activities. Please see the attached flyers for further details regarding these insurance programs.

1. Period of Insurance and Premiums

The table below shows the insurance premiums, assuming enrollment in an insurance program that offers coverage until the completion of postgraduate studies:

Additional information:

Personal Accident Insurance for Students Pursuing Education and Research (PAS):

The premiums listed are the amounts including optional coverage for accidents while commuting, etc. (Kumamoto University only offers insurance programs that include optional coverage for accidents while commuting). When enrolling, the enrollment period shall be the number of years until the completion of studies.

Liability Insurance coupled with PAS:

The premiums listed are for **Course A**. Kumamoto University does not offer Course B (Course A includes the coverage in Course B). Enrollment is available on a yearly basis.

Type of student, number of years until completion	(1) Personal Accident Insurance for Students Pursuing Education and Research (PAS)	(2) Liability Insurance coupled with PAS	(1)+(2)
Graduate school - Master's students (2 years)	1,750 yen	680 yen	2,430 yen
Graduate school – Doctoral students (3 years)	2,600 yen	1,020 yen	3,620 yen

Note: It is required to be coupled with PAS(1) for those who would like to carry Liability Insurance(2).

2. Enrollment Details and Contact Information

Contact information:

Student Life Division Life support (Seikatu Sien tantou)
1F General Education Building (Zengaku Kyouiku Tou), Kurokami North Campus
TEL: (096)342-2723

Submit application to:

Student Consultation Office, **Student Life Support Division**

Enrollment procedure:

If payment is made before entering the University, insurance coverage begins on the date of entrance into the University.

If payment is made after entering the University, insurance coverage begins on the day after payment is made.

3. PAS Coupled with Student Life Insurance

In addition to the “Personal Accident Insurance for Students Pursuing Education and Research (PAS)” and “Liability Insurance coupled with PAS” that are attached to this flyer, “PAS Coupled with Student Life Insurance” is also available.

We can provide information such as pamphlets and application forms (in Japanese only) upon request. Please contact the office listed in Section 2 for more details.

Summary of insurance coverage

- Wide compensation for areas not covered by “Personal Accident Insurance for Students Pursuing Education and Research”.
- 24-hour compensation
- The items covered are as follows:
 1. Liability
 2. Compensation for injuries (death and disability benefits, hospitalization and hospital visits)
(You can choose from two different amounts of death and disability benefits.)
 3. Compensation for sickness (hospitalization and hospital visits)
 4. Rescuer's fees
 5. Education and school expenses
 6. Liability for personal property and lender (you can choose a type without this coverage)
 7. Natural disaster risk insurance policy

The following assistance services are also available to those who are enrolled in this program:

Medical assistance: 24-hour support for making appointments with medical specialists, and for providing information about medical facilities, emergency treatment consultation, and patient transfer/transport services (only for courses with illness compensation).

4. Insurance Offered by Cooperative Associations

Cooperative associations offer comprehensive insurance programs for university students with a full range of compensation options. If you are interested in enrolling in such a program, please contact the cooperative association below:

Contact: Kumamoto University Co-op TEL: (096)343-4422