

Mutual Insurance for Fire KV

火災共済 KV

For the information provided here, English version is shown for reference only and Japanese version has precedence. ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

Only open to student members of UNIV. CO-OP.
大学生協の学生組合員が加入できます。

Feel safe with coverage of household property and burglary.
家財保障と盗難保障がついて安心。

| | |
|---|--|
| <p>Coverage for liability 賠償保障</p> <p>Coverage for tenant liability 借家人賠償責任保障 Covers fire or water leakage due to the negligence of the policyholder, and the holder is responsible for the damages by the landlord. 加入者の過失により火災や給排水設備からの水もれ事故を起こし、法律上の損害賠償責任が発生し大家(貸主)から請求された場合に保障</p> | <p>1 day ¥6 1日約6円</p> <p>KV type Premium of 1 year ¥2,000 KV型 掛金1年間2,000円</p> <p>To ¥12,000,000 1,200 万円まで</p> <p>No need pay yourself (自己負担額なし)</p> |
| <p>The damage to household property due to fire, water stained, wind or flood 家財の火災・水ぬれ・風水害など</p> <p>Coverage of household property 家財の保障 Covers damage to household property of the policyholder due to wind, flood, fire, lightning, etc.※Covering the repair fee for those that can be repaired. 風水害・火災・落雷などで加入者の家財が損害を受けた場合に保障 ※修理可能なものは修理費用を保障します</p> <p>Extra expenses 臨時費用 Extra expenses will be given when household property is completely burned or damaged. 家財が全焼・全壊のとき臨時費用としてお支払い</p> | <p>To ¥3,000,000 300 万円まで</p> <p>No need pay yourself (自己負担額なし)</p> <p>¥200,000 20 万円</p> |
| <p>Coverage for burglary 盗難保障</p> <p>Coverage for the burglary of cash 盗難現金保障 Covers when cash in rented room is stolen. 借用戸室内の現金などが盗まれたときに保障</p> <p>Coverage for bicycle theft (Mopeds are not subject to coverage.) 自転車盗難保障 (原付は対象外) Bicycles owned and ordinarily used by the mutual insurance policyholder that were locked and kept in an exclusive bicycle parking place(*) established on the site of the rented residence. * Exclusive bicycle parking is an established and managed place that was approved by the lender (the landlord). 借用戸室の敷地内に併設された専用の駐輪場所に施錠保管していた被共済者所有の常用自転車 ※専用の駐輪場所とは、貸主(大家)が認めた設置・管理する場所</p> <p>Coverage for the cost of the rented room interior repair in a burglary 盗難借用戸室修理費用保障 Covers when the glass windows or the door locks of the rented room are damaged in a burglary, and you are required to pay for the repair. 盗難で借用戸室の窓ガラスやカギを壊され、大家さんから修理代を請求されたとき</p> | <p>To ¥500,000 50 万円まで No need pay yourself (自己負担額なし)</p> <p>To ¥100,000 10万円まで No need pay yourself (自己負担額なし)</p> <p>Re-acquisition value To ¥30,000 再取得価額3万円まで Copayment 5,000 yen (自己負担5,000円)</p> <p>To ¥150,000 15万円まで No need pay yourself (自己負担額なし)</p> |

The mutual insurance payment will not be given for the following cases. 下記のような場合は共済金はお支払いできません。

- Damage to and defacement of the rented apartment caused by a defect, corrosion, rust, mold or any other natural wear and tear, etc.
- Loss of household goods and cash that were not found in the rented apartment at the time of theft or robbery accident.
- Case of either damaging the wall or floor or breaking the borrowed equipment, etc.
- Damage resulting from an earthquake, volcanic eruption, tsunami following these events, fire, windstorm and flood, etc.
- 欠陥、腐食、さび、カビ、老朽化などの自然の消耗などを原因とする借用戸室の損壊・汚損
- 盗難事故の時点で借用戸室内に存在しなかった家財、現金の損害
- 壁や床などをキズつけた場合や借用している設備等を壊した場合
- 地震、噴火、これらによる津波、火災、風水害等による損害

● Please be sure to also read the outline of coverage and the explanation of important matters (pages 13, 14, and 15). In addition, please conduct procedures after confirming the declared matters in the purchase application form.
● 保障のあらまし、重要事項説明書(13.14.15 ページ)も必ずご一読ください。また、告知事項を加入申込書でご確認のうえお手続きください。

Mutual Insurance for Fire

火災共済



Nagoya University
From China
梁偉東
名古屋大学
中国出身

Recommendation of Life Mutual Insurance

This year is the third year since I came to Japan. I purchased Mutual Insurance for Fire when I enrolled in university. I haven't encountered any accidents that would be covered by mutual insurance yet, but I think that it is meaningful that I purchased it. During class, I often suddenly wonder whether or not I turned off the power for my electric stove when I left home and that makes me worried. I recommend purchasing Mutual Insurance for Fire because you can have peace of mind in case of fire emergency.

火災共済のおすすめ

私は日本に来て今年で3年目になります。大学入学時に火災共済に加入しました。まだ、共済で給付されるような事故には遭ってはいませんが、加入している事は意味があると思っています。「家を出る時に電気ストーブの電源を消してきたか」とどうかと授業中に急に思い出して心配になることがよくありますが、もしもの時のために安心できる火災共済への加入をおすすめします。

Household properties
家財

Blocked the drainage system 屋根の排水系統のつまり
The drainage system installed on the roof was clogged due to the sleet that lasted for more than six hours. Water leakage from the ceiling occurred to an extensive degree and down quilts, etc., became dirty with strong odors from the turbid water to such an extent that it was impossible to restore. It was an unpredictable accident, and I think I should be more careful of the weather from now on. (Fourth-year student from overseas)

屋根に設置されている排水系統が6時間以上続いたみぞれで詰まった。天井に大面積の滝の水もれが発生し羽毛布団等が濁水による汚れと臭いで元に戻元できない状態になった。予測範囲外の事故なので次回からの天気状態を注意したい。(大学4年 留学生)

Payment ¥56,300 of mutual insurance money

Tenant liability
借家人賠償

Frozen and burst pipes 凍結による破裂
The water heater outside the entrance, not having been prepared for freezing temperatures, was damaged and leaked water. I should have taken such action to protect against freezing by shutting off the main valve. (First-year graduate student from overseas)

玄関外の給湯器が凍結予防処理をしていなかったため、破損し水がもれた。水道栓を締めておくといった凍結予防をしておくべきだった。(大学院1年 留学生)

Payment ¥49,600 of mutual insurance money

Household properties/Cash
家財/現金

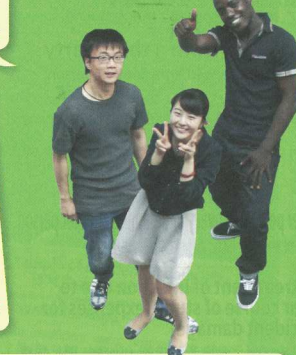
Burglary 盗難
I came home from overseas trip to find that the front door was unlocked with a pierced hole in it and that cash and a business carry-on bag were stolen. (Second-year graduate student from overseas)

海外旅行より帰宅すると、ドアに穴がけられ施錠が外されており、現金とビジネスキャリアが盗まれていた。(大学院2年 留学生)

Payment ¥43,465 of mutual insurance money

The actual voices of the students who received the mutual insurance money

給付を受けた学生の声



Tenant liability
借家人賠償

Water Leakage 水もれ
I walked out while washing clothes and did not notice that the hose had been disconnected. As a result, leaked water flowed into a room downstairs and caused damage to the unit. (First-year student from overseas)

洗濯中にその場を離れた際にホースが外れたことに気がつかず階下に水もれし、建物に被害がでた。(大学1年 留学生)

Payment ¥249,195 of mutual insurance money

Household properties
家財

Burglary 盗難
During my absence, a burglar broke into my room by breaking the window glass and stole my notebook computer, digital camera, glasses, etc. As my apartment is on the first floor, I should have pulled down the balcony shutter before going out. (Fourth-year student from overseas)

留守中、窓ガラスを割って侵入され、ノートパソコン、デジタルカメラ、メガネなどが盗まれた。アパートの部屋は一階なので、留守にする時はベランダのシャッターを降ろして外出すべきだった。(大学4年 留学生)

Payment ¥257,190 of mutual insurance money

Tenant liability
借家人賠償

Frozen and burst pipes 凍結による破裂
Due to insufficient water removal, the bath heater was frozen and damaged. I think that if I had removed water properly, I could have avoided such damage. (First-year graduate student from overseas)

水抜きを不十分のために風呂釜が凍結し、破損。水抜きをきちんとしていれば防げたと思う。(大学院1年 留学生)

Payment ¥20,000 of mutual insurance money

Q Is Mutual Insurance for Fire available only for a fire?
火災共済は、火事の時だけ保障されるのですか？

A Mutual Insurance for Fire will be paid not only for damage caused by a fire, but also for water leaking from kitchen, bathroom, washing machine, or lavatory, or by such disasters as lightning, freezing, or typhoon. It will also be paid for damage claimed by the owner of rented rooms when the member caused a fire, water accident or water pipe burst. (Mutual Insurance for Fire will not cover damage to a household property of people other than those of the owner of the house. The damage is sometimes covered by the Personal Liability Insurance for Students, which we recommend joining together with the Mutual Insurance for Fire.)

火事だけでなく、給排水設備からの水もれや、風水害、落雷での家財の損害も保障します。また、自分が火災や水もれを起こして大家さんから借用戸室の損害賠償を請求されたときの保障もあります。(他室の家財に与えた損害の賠償は火災共済では保障されません。学生賠償責任保険で保障される場合がありますので、火災共済とあわせて加入をおすすめします。)

Q Is it insured for any accident while doing part-time job, on vacation or while going back home to my own country?
アルバイト中や旅行中、帰国中の病気や事故については保障されますか？

A Mutual insurance covers diseases or accidents that happen anywhere. (Mutual Insurance for Fire is covered only in Japan.)

共済の給付対象となる病気や事故であれば、どこで起こったものでも保障されます。(火災共済は日本国内のみの保障です。)

Q Will premium be refunded if there is no disease or injury?
病気やケガをしなかったら掛金は戻ってくるのか？

A Premiums will not be refunded even if the member does not suffer a disease or injury. Nevertheless, since mutual insurance is a system by which a gift of money is given through the fund contributed by each member to the member in difficulties due to disease or injury, premiums paid by all members are certainly helping members.

病気やケガをしなくても、掛金は戻ることはありません。しかし、学生総合共済は「病気やケガをして困っている仲間みんなでお金を出し合ってお見舞い金(共済金)をおくる制度」ですから、みなさんの掛金は確実に仲間のために役立っています。

Personal Liability Insurance for Students (= GAKUBAI) 16H

学生賠償責任保険 16H

The Japanese language version provided here shall take precedence over the English version hereof.
ここに記載する内容につきましては、英語は参考表示であり、日本語が優先となります。

Comprehensive Insurance for Students/Children: with a special agreement for compensation for personal injury in daily life and a special agreement on a partial change to expansion of entrusted item compensation, and Premises/Product Liability Insurance
日常生活個人賠償責任補償特約および受託品補償拡大型一部変更特約付帯学生・こども総合保険、施設・生産物賠償責任保険

Underwriting insurance company: Mitsui Sumitomo Insurance Company, Limited (lead underwriter), Kyoei Fire and Marine Insurance Company, Limited (non-administrator)

引受保険会社：三井住友海上火災保険株式会社(幹事)・共栄火災海上保険株式会社(非幹事)

Third party liability

他人に対する賠償責任

- Struck and injured a pedestrian while operating a bicycle.
- Collided with another person while skiing, causing the person to suffer a bone fracture and require hospitalization. (Extra expenses benefits will be provided in the case where the other party is hospitalized for 20 or more days)
- Caused damage to household property belonging to a person residing on a lower level of the same building as a result of water leakage from your rented room.
- 自転車で行きながら、ぶつかりケガをした。
- スキーで衝突して相手が骨折し、入院した。(相手が20日間以上入院された場合には、別途、臨時費用保険金をお支払いします。)
- 借用戸室で水もれを起こして、階下の人の家財に損害を与えた。

Liability for item borrowed from a third party

Liability for compensation for items borrowed from another person

他人から借用したものに對する賠償責任

- Dropped and broke a computer that was borrowed from the company during an internship.
- インターンシップ(就業体験)中、就業体験先から借りたパソコンを床に落として壊した。

Liability for impinging on another person's privacy or defaming another person

他人のプライバシー(侵害)や名誉毀(き)損に対する賠償責任

Costs for prevention or treatment of infection due to accident during a regular course of study (expenses for preventing infection accident damage)

医療関連実習等で発生した事故に伴う感染予防措置・治療に要した費用(感染事故損害防止費用)

- Accidentally stuck the syringe needle being used on a patient into your own hand during medical training and required treatment.
- 臨床実習中に患者に使用した注射針を誤って自分に刺して感染してしまい、他人への感染のおそれが発生したため、自身の感染の治療を行った。

| Personal Liability Insurance for Students 学生賠償責任保険 | Graduation batch payment 卒業予定年まで一括払い |
|---|---|
| 1 year | ¥1,780 |
| 2 years | ¥3,120 |
| 3 years | ¥4,470 |
| 4 years | ¥5,800 |
| 5 years | ¥7,150 |
| 6 years | ¥8,070 |

You must apply for the number of years that will elapse until you graduate.
※必ず卒業までの年数での申込が必要です。
Premiums indicated above apply only to insurance taken out by April 29, 2016.
上記は2016年4月29日までにご加入いただいた場合の保険料です。

Limit of 1 accident ¥200,000,000

最高1事故 2億円まで

In the event of accidental damage to information, recorded in information equipment, etc., entrusted to you during class, within a regular course of study, the limit of indemnity will be ¥5,000,000.

正課の講義等で受託した情報機器等の記録情報の事故は500万円を限度とします。

Annual limit ¥5,000,000

年間最高 500万円まで

Annual limit ¥5,000,000

年間最高 500万円まで

Condolence gift for a third party (according to the injury level of the victim.)

他人に対するお見舞い(被害者のケガの程度によります)

For other extraordinary expenses, refer to Page 17.

その他、臨時費用はP17参照

- Gave a get-well gift to a person whom you visited in the hospital as a result of that person having suffered a bone fracture when you knocked him over or otherwise caused him to fall during a soccer game.
- サッカーの試合中、転倒時に相手の足を骨折させたため、見舞い時にお見舞品を渡した。

In the case where the policyholder dies as a result of injury Payment to the legal heir of the policyholder
ケガにより加入者本人が亡くなった場合 加入者(被保険者)の法定相続人へお支払い

Limit for one victim ¥500,000

(Limit for one accident ¥1,000,000)

被害者1名につき最高 50万円まで

(1事故につき最高 100万円まで)

¥100,000

10万円

*Personal Liability Insurance for Students is not mutual insurance. Rather, it is a group agreement insurance product for which the administrative underwriting insurance company is Mitsui Sumitomo Insurance Company, Limited.

※学生賠償責任保険は共済ではなく、三井住友海上火災保険株式会社を幹事引受保険会社とする団体契約保険商品となります。

Insurance payment will not be paid in any of the following cases.

下記のような場合は保険金はお支払いできません。

- Liability for damage to third parties caused by cars or motorcycles (including mopeds)
- In sporting activities, liability for compensation is shared by participants within the scope of the conventional rules of the respective sport, given that such liability does not become a legal issue.
- Liability for compensation comes under the responsibility of the university administration (if individual students are not held legally responsible)
- Liability for damage suffered by the proprietor of rented accommodation (space occupied by tenant), etc.
- 自動車・バイク(原付を含む)による第三者への賠償責任
- スポーツ(通常のルールの範囲)における参加者間の賠償責任(法律上の賠償責任自体が発生しない場合)
- 大学の管理責任下での賠償責任(法律上、学生個人に責任がない場合)
- 借用戸室の損壊について貸主に対する賠償責任……など

Only open to the student members of UNIV. CO-OP. 大学生協の学生組合員が加入できます。

●Before signing up please be sure to read Pages 16-21.

●ご加入される場合は16~21ページを必ずご覧ください。

Please see the top of this page or access Page 22 regarding premiums.
保険料については上記、または22ページをご参照ください。

Recommendation for Personal Liability Insurance for Students



Oita University
From China

劉麗
大分大学
中国出身

On one occasion, my friend got off his bicycle in front of a shop and the bicycle fell over due to the strong wind, damaging a nearby car.
In the end, my friend had to pay tens of thousands of yen as compensation for the damage. If he had taken out Personal Liability Insurance for Students, he would have been able to get some coverage for the accident. I believe that this Personal Liability Insurance for Students will be of great help to you if you should cause an accident incurring liability, as long as it is not caused by driving your car or motorcycle.

学生賠償責任保険のおすすめ

先日、友人がお店の前に自転車をとめていたら、強い風で自転車倒れ、隣の車に傷をつけた。数万円の弁償をしました。そのとき、学生賠償責任保険に加入していたら、保障されたはず。車やバイクでの事故以外のさまざまな事故を起こした場合、学生賠償責任保険が強い味方になってくれます。

For inquiries about Personal Liability Insurance for Students, please contact the UNIVERSITY CO-OPERATIVES MUTUAL AID FEDERATION/Insurance Support.
学生賠償責任保険に関するご質問は、大学生協共済・保険サポートダイヤルまでお問い合わせください。

0120-335-770 (Toll-free) ☎通話料無料
(Office Hours) Monday to Friday 9:40~17:00

Injury on-campus 正課の講義等における事故例

Official class 正課中

While using a laboratory instrument, I mistakenly inserted a piece of paper and the fan caught up the paper, resulting in damage to the instrument.
実験器具を使用中、誤って紙を入れてしまい、ファンが紙を巻き込んで破損してしまっ。

Amount of insurance payment: 43,785 Yen

Example of accident in daily life 日常生活における事故例

Daily life 日常生活

While skiing, I bumped into someone and the camera held by that person fell on the ground and broke.
スキーをしていた際、人にぶつかりその人が持っていたカメラが落ちて損傷してしまっ。

Amount of insurance payment: 14,188 Yen

Example of accident in daily life 日常生活における事故例

Daily life 日常生活

During dance group activities, I accidentally broke the glass in the rented studio.
ダンスサークルの活動中、貸したスタジオのガラスを割ってしまった。

Amount of insurance payment: 130,000 Yen

Personal Liability Insurance for Students can assist you in the case of...

こんな時にお役に立ちます!

Example of accident in daily life 日常生活における事故例

Water leakage 水もれ事故

Due to insufficient water removal, the water pipes in the toilet and kitchen froze and burst, causing damage to the apartment downstairs.
水抜きが不十分だったため、トイレと台所の水道管が凍結破裂して、階下建物に損害を出してしまっ。

Amount of insurance payment: 420,283 Yen

Example of accident in daily life 日常生活における事故例

Bicycle accident 自転車事故

While riding a bicycle, I accidentally collided with a person who had just got out of a taxi and caused that person to fall and break an arm.
自転車走行中、タクシーから降りてきた人と接触し、相手が転倒、手を骨折させてしまっ。

Amount of insurance payment: 1,173,949 Yen

Private settlement negotiation service attached

Limited to within Japan, and excluding cases of defamation and privacy impingement)

示談交渉サービス付き(国内のみ。名誉毀(き)損・プライバシー侵害事故を除く)

Out-of-court settlement negotiation services are services provided by an insurance company to handle negotiation with the victim and settlement on behalf of the insured, after obtaining approval from the victim, in the event that the insured under this insurance causes an accident. As there are cases where out-of-court settlement negotiation services may not be provided, please check the general insurance conditions/special agreement for further details.

示談交渉サービスとは、この保険の被保険者が加害者となったとき、被害者の同意を得て被保険者に代って保険会社が被害者と折衝し解決するサービスです。

※示談交渉をお引き受けできない場合もありますので、詳しくは普通保険約款・特約をご確認ください。

With out-of-court settlement negotiation services

示談交渉サービス付き



Feedback from students who have had settlement negotiation services
示談サービスを利用した学生の声

As I was busy with club activities, I chose to ask for out-of-court settlement negotiation services to handle almost everything, and as a result, I personally did not have to bear any burden, and my responsibility eventually forgave me. I really appreciate the respectful way in which the case was professionally handled. Thank you so much.

部活動で忙しいため、ほぼおまかせさせて頂きましたが、こちらには一切負担なく、相手の方も許して下さり、丁寧に対応して頂き、本当に助かりました。ありがとうございました。

When the policyholder is faced with a problem in daily life

加入者が日常生活にトラブルを抱えたときのために

*Anyone who has taken out Student Personal Liability Insurance (gakubai) can use the following services.

※学生賠償責任保険にご加入いただいた方全員が、次のサービスをご利用いただけます。

Life support service 生活サポートサービス

Using your phone, you can take advantage of a range of services that are useful in daily life. These services are provided exclusively for those who have taken out Comprehensive Insurance for Students/Children, etc.* and members of their families living in the same household. For further details, please contact the agent in charge or the underwriting insurance company.

日常生活に役立つさまざまなサービスを電話にてご利用いただけます。学生・こども総合保険などにご加入のお客さまとその同居のご家族の専用サービスです。詳しくは、取扱代理店または引受保険会社までお問い合わせください。

| | |
|---|---|
| Health and medical care 健康・医療 | <ul style="list-style-type: none"> Consultation on Health/Medical Care Provision of comprehensive information about medical institutions, etc. 健康・医療相談 医療機関総合情報提供等 |
| Consultation on everyday living 暮らしの相談 | <ul style="list-style-type: none"> Consultation on Everyday Tax Matters 暮らしのトラブル相談 暮らしの税務相談 Provision of information on Nursing Care 介護に関する情報提供 介護に関する悩み相談等 Consultation on Child Rearing (children aged up to 12 years) Provision of information on Everyday Living, etc. 子育て相談(12才以下) 暮らしの情報提供等 |
| Nursing 介護 | |
| Information offer and introduction service 情報提供・紹介サービス | |

☐ In addition, via the Health/Nursing Care Station on the Mitsui Sumitomo Insurance Company website, we provide you with information on health, medical care and nursing care. Accessibility to services is only available in Japanese. *For appropriate times for making requests for services, and for the telephone number (toll-free), please refer to the notice on your membership certificate.

*These services may not be accessible through certain telephone lines. Also, the services can only be accessed from within Japan. *Such services are provided by the affiliated service provider of the underwriting insurance company. Depending on the contents, some consultations, such as that concerning foreign countries, may not be able to be done in Japanese. *Such services may be subject to change of suspension without notice. We thank you in anticipation for your understanding.

☐ 三井住友海上ホームページの「健康・介護ステーション」でも健康・医療・介護に関する情報を提供します。

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What if the expected date of graduation is postponed?

卒業の予定が変更になった場合はどうしたらよいのか?

Please consult the CO-OP, as soon as the postponement is finalized, about any changes that need to be made to your policy. In the event of entry to graduate school, etc., please follow the extension procedure (additional premium required).

変更が確定した時点で、生協の窓口へ申し出て変更手続きを行ってください。大学院などに進学する場合は卒業継続の手続きを行ってください。

Q

Are family members covered for illness or accidents? Does it cover damage to the property of a family member or fire or water leakage caused by a family member?

家族の病気や事故への保障はありますか? また、家族の持ち物が損害を受けたときや家族が火災や水もれなどを起こしたときの保障はありますか?

Student Mutual Comprehensive Insurance is only for student members. Family members are not insured.

学生総合共済は加入した本人のみの保障で、家族についての保障はありません。

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