

## Insurance During Your Stay in Japan

Dear International Students,

This document explains the types of insurance you should have while staying in Japan.

If you do not have insurance, you must pay all medical and accident-related costs by yourself, which can be very expensive.

To live and study safely and with peace of mind, please make sure you enroll in appropriate insurance.

### ① National Health Insurance (NHI) **[Mandatory]**

Japan has a public health insurance system called National Health Insurance (NHI) that reduces your medical costs. All international students staying in Japan for three months or longer are required to enroll.

- You pay 30% of medical costs when you receive treatment at a hospital or clinic
- Monthly premium: about 1,600 yen
- How to apply: Register at your city/ward office when you complete resident registration after arrival

More information (Kyoto City Official Website):

<https://www.city.kyoto.lg.jp/hokenfukushi/page/0000188674.html>



### ② Student Accident Insurance (Gakkensai) & Student Liability Insurance (Gakkenbai) **[Mandatory]**

There are two types of insurance:

- “Gakkensai”: Insurance that provides compensation for injuries that occur during educational and research activities.
- “Gakkenbai”: Insurance that provides compensation for liability if you injure another person or damage someone else’s property during classes or official school events.

All students enrolled at KIT are required to enroll in these insurance programs.

- Premium: 1,340–4,660 yen (varies depending on your enrollment period; a handling fee is charged separately)
- How to apply: Information will be provided after arrival in Japan and during the orientation session

More information (KIT Website): [https://www.kit.ac.jp/campus\\_index/life\\_fee/insurance/](https://www.kit.ac.jp/campus_index/life_fee/insurance/)



### ③ Inbound Comprehensive Insurance (Optional Add-on) **[Strongly Recommended]**

Inbound Comprehensive Insurance is an optional insurance for international students who are enrolled in Gakkensai.

It covers:

- Medical expenses for illness
- Daily life accidents outside campus
- Personal liability and settlement support
- Emergency assistance and rescue expenses

We strongly recommend enrolling to reduce financial risk.

- Covers areas not included in Gakkensai
- Can be purchased monthly according to your study period
- In Kyoto Prefecture, bicycle liability insurance is mandatory — this insurance satisfies that requirement
- Premium: depends on plan and duration
- How to apply: Information will be provided after arrival in Japan and during the orientation session

More information (JEES Website): <https://www.jees.or.jp/en/gakkensai-en/opt-inbound-en/>



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### ④ Overseas Travel Insurance or Insurance from Your Home Country/University 【Strongly Recommended】

Some items are not covered by the above insurance (especially if you do not enroll in the Inbound Comprehensive Insurance).

Therefore, we strongly recommend purchasing overseas travel insurance before coming to Japan.

Choose a plan that includes:

- Injury and illness during travel (to and from Japan)
- Personal liability
- Flight delay, baggage loss, or accidents
- Premium and procedure: Check with your insurance provider (Complete before arrival in Japan)

### ○ Insurance Coverage Comparison (Summary)

The table below shows a simple comparison of coverage.  
Please check each insurance policy carefully before enrolling.  
(○: Covered / △: Depends on the plan)

Type	Coverage	Coverage Period	①NHI	②Gakkensai / Gakkenbai	③Inbound Comprehensive Insurance	④Overseas Travel Insurance
Injury	Death / disability	During classes/events	○ (30% self-pay) Exceptions apply.	○	Covered by Gakkensai	△
		Commuting		○	○	
		Daily life		○	○	
	Hospitalization	During classes/events		○	○	
		Commuting		○	○	
		Daily life		○	○	
	Outpatient care	During classes/events		○	○	
		Commuting		○	○	
		Daily life		○	○	
Illness	Death / Disability	Any time	○	○	○	
	Hospitalization		○	○		
	Outpatient care		○	○		
Other	Rescue / assistance	○	○	○		
	Travel trouble	During travel	○	○		
Liability		During classes/events	○	○		
		Commuting	○	○		
		Daily life	○	○		