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 Travel Insurance or Insurance from Your Home Country/University 【Mandatory】

Please make sure to obtain travel insurance or other appropriate insurance before arriving in Japan.
In particular, be sure to purchase insurance that covers accidents or problems during your trip (including both your outbound and return travel).

Choose a plan that includes:

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

② Student Accident Insurance (Gakken-sai) & Student Liability Insurance (Gakken-bai) 【Mandatory】

This insurance is mandatory for all students.
There are two types of insurance:

- "Gakken-sai": Insurance that provides compensation for injuries that occur during educational and research activities.
- "Gakken-bai": 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 yen
- How to apply: Information will be provided after arrival in Japan and during the orientation session

<More information>
Gakken-sai : https://www.jees.or.jp/wp-content/uploads/2025/12/2026annai_gakkensaiA_E.pdf
Gakken-bai : https://www.jees.or.jp/wp-content/uploads/2025/12/2026annai_baiseki_E.pdf

③ Inbound Comprehensive Insurance (Futaigakusou) *Optional add-on 【Strongly Recommended】

If you are not covered by travel insurance or other insurance, we strongly recommend that you 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: If you're interested, please contact to ses@jim.kit.ac.jp

[Note] If you rent a bicycle at Mariko-ji Kaikan, you are already covered by insurance.

○ 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)

<table>
<tr><th>Type</th><th>Coverage</th><th>Coverage Period</th><th>① Travel Insurance</th><th>②Gakkensai / Gakkenbai</th><th>③Inbound Comprehensive Insurance</th></tr>
<tr><td rowspan="9">Injury</td><td rowspan="3">Death / disability</td><td>During classes/events</td><td rowspan="17">△</td><td>○</td><td>Covered by Gakken-sai</td></tr>
<tr><td>Commuting</td><td>○</td><td rowspan="2">○</td></tr>
<tr><td>Daily life</td><td></td></tr>
<tr><td rowspan="3">Hospitalization</td><td>During classes/events</td><td>○</td><td rowspan="3">○</td></tr>
<tr><td>Commuting</td><td>○</td></tr>
<tr><td>Daily life</td><td></td></tr>
<tr><td rowspan="3">Outpatient care</td><td>During classes/events</td><td>○</td><td rowspan="3">○</td></tr>
<tr><td>Commuting</td><td>○</td></tr>
<tr><td>Daily life</td><td></td></tr>
<tr><td rowspan="3">Illness</td><td>Death / Disability</td><td rowspan="4">Any time</td><td></td><td></td></tr>
<tr><td>Hospitalization</td><td></td><td rowspan="2">○</td></tr>
<tr><td>Outpatient care</td><td></td></tr>
<tr><td rowspan="2">Other</td><td>Rescue / assistance</td><td rowspan="2"></td><td>○</td></tr>
<tr><td>Travel trouble</td><td>During travel</td><td></td></tr>
<tr><td colspan="2" rowspan="3">Liability</td><td>During classes/events</td><td>○</td><td rowspan="3">○</td></tr>
<tr><td>Commuting</td><td>○</td></tr>
<tr><td>Daily life</td><td></td></tr>
</table>