

Overseas Travel Insurance designated by the Institute

The Institute of Science Tokyo (the Institute) requires its degree-program students who travel abroad for educational or research purposes to purchase the overseas travel insurance designated by the Institute that meets the Institute's requirements (medical & rescue expenses of 30 million yen or more, personal liability of 100 million yen or more). Students are responsible for the insurance premiums, but the Institute has concluded a comprehensive contract with AIG General Insurance Company, Ltd., so the premiums are approximately 53% less expensive than the usual premiums.

By submitting an "Overseas Travel Notice" from RakrakWF II (the Science Tokyo electronic application system), you will be notified by e-mail of the information on the insurance application website. So please follow the procedure yourself.

If you have any inquiry on the enrollment procedure or coverage of the insurance, please contact E-CALLS Inc., the insurance agent.

【Local medical insurance】

The host institute or destination country may require you to purchase local medical insurance. Even if you purchase local medical insurance, be sure to enroll in the overseas travel insurance designated by the Institute. *Local medical insurance policies may have limitations compared to the Institute's requirement, such as insufficient injury coverage, no coverage for travel to and from Japan or a third country, and no personal liability coverage.

【Risk and crisis management service】

When you apply for overseas travel insurance Plan A, you are automatically enrolled in the risk and crisis management service provided by Japan IR&C Corporation. (The Institute bears the cost of the risk and crisis management service).

By subscribing to the risk and crisis management service, you can receive various consultations, advice and information 24 hours a day, 365 days a year, from everyday problems to accidents and disasters abroad. In the event of an emergency, the Institute will work with Japan IR&C Corporation, the Ministry of Foreign Affairs (MOFA) and other relevant organisations, the insurance company to assist students.

【To get a certificate of insurance for visa, etc】

Enter "Certificate of insurance in (your preferred language and currency) is required." in the Remarks area of the Insurance Application Form, and submit it. If it is not possible to provide a certificate in your preferred language, an English language certificate will be provided.

Overview of the Overseas Travel Insurance

○ Compensation for own injury / illness

Injury Death	Injury Permanent Disability
<p>In cases where, in the course of overseas travel, the insured sustains an injury resulting directly in the loss of life.</p> 	<p>In cases where the insured sustains an injury during the course of travel and, as a direct result, develops a physical impediment.</p> 
Medical & Rescuer's Expenses	Sickness Death
<p>In cases where, in the course of travel, the insured sustains an injury and, as a direct result, finds it necessary to get treatment by a doctor of medicine. In cases where, in the course of travel, the insured gets treatment by a doctor of medicine, as a result of falling under any of the illnesses. In cases where, in the course of travel, the insured is hospitalized for some days and the relatives go there as rescuers.</p> 	<p>In cases where in the course of overseas travel, the insured dies as a result of an illness.</p> 
Rider on Emergency Treatment and Rescue Expenses on Illness	
<p>The insured develops an illness prior to starting overseas travel (not including illnesses attributable to pregnancy, child delivery, premature delivery or miscarriage, and/or dental diseases), and receives medical treatment by a doctor of medicine during the overseas travel because of sudden aggravation (*) of said illness. (*) This refers to changes in symptoms whose onset during overseas travel could not have been predicted in advance by the insured, and which cannot be avoided even with the attention considered reasonable in the light of socially accepted ideas. *Compensation only for "within 31 days of insurance"</p> 	

○ Compensation when someone is injured

Personal Liability
<p>In cases where, as a result of a fortuitous accident during the course of travel, the insured is held legally liable for damages by giving a bodily injury to a third party.</p> 

○ Compensation for belongings

Baggage
<p>In cases where, baggage or any other objects of insurance is lost, as a result of a fortuitous accident caused during the insured's course of travel.</p> 

○ Compensation for other costs

Checked Baggage Delay	Flight Delay Expense
<p>Baggage deposited with an airplane company fails to arrive at the destination within 6 hours of the arrival of an airplane boarded by the insured as a passenger and the passenger is obliged to purchase clothes, daily necessities, and other personal effects which cannot be dispensed with. Such insurance claims mean insurance claims for expenses due to delay, etc. of deposited baggage.</p> 	<p>① The insured fails to board an alternative aircraft within 6 hours of the scheduled departure time (meaning the time of landing when a change is made in the landing place) due to the delay in departure of 6 hours and more or the suspension or cancellation of flight of an aircraft which the insured was scheduled to board, or inadequacy in the handling of business at boarding counters, or a change in the destination of the boarded aircraft. ② Due to the delay, etc. of the boarded aircraft, the insured fails to take the scheduled connecting flight and is unable to board an alternative aircraft within 6 hours of the scheduled time of landing at the connecting airport. The term means insurance claims for expenses due to delayed departure, cancellation of flight or inability to board and also insurance claims for expenses due to delayed connection.</p> 
Trip Curtailment Rider	
<p>In cases where, your itinerary has changed and you need to return home due to the death or critical condition of the target person of the insurance or reserved traveling companion (s), etc.</p> 	

Age at departure: 6 to 59 years old

Overseas Travel Insurance Premiums (by plan/period)	Plan			
	B	C	D	E
Injury Death	¥10,000,000	¥10,000,000	¥10,000,000	¥10,000,000
Injury Permanent Disability	¥10,000,000	¥10,000,000	¥10,000,000	¥10,000,000
Medical & Rescuer's Expenses	¥30,000,000	¥30,000,000	Unlimited	Unlimited
Sickness Death	¥2,000,000	¥2,000,000	¥2,000,000	¥2,000,000
Rider on Emergency Treatment and Rescue Expenses on Illness	¥3,000,000	¥3,000,000	¥3,000,000	¥3,000,000
Personal Liability	¥100,000,000	¥100,000,000	¥100,000,000	¥100,000,000
Baggege	None	¥200,000	None	¥200,000
Checked Baggage Delay	None	¥100,000	None	¥100,000
Flight Delay Expense	None	¥20,000	None	¥20,000
Trip Curtailment Rider	None	¥200,000	None	¥200,000
3 days	¥1,040	¥1,480	¥1,180	¥1,620
4 days	¥1,270	¥1,740	¥1,450	¥1,920
5 days	¥1,500	¥2,110	¥1,720	¥2,330
6 days	¥1,790	¥2,500	¥2,050	¥2,760
7 days	¥2,250	¥3,030	¥2,580	¥3,360
8 days	¥2,530	¥3,360	¥2,890	¥3,720
9 days	¥2,810	¥3,680	¥3,200	¥4,070
10 days	¥3,100	¥4,000	¥3,530	¥4,430
11 days	¥3,820	¥4,760	¥4,370	¥5,310
12 days	¥4,130	¥5,120	¥4,710	¥5,700
13 days	¥4,480	¥5,520	¥5,110	¥6,150
14 days	¥4,860	¥5,930	¥5,550	¥6,620
15 days	¥5,980	¥7,080	¥6,860	¥7,960
17 days	¥6,700	¥7,830	¥7,650	¥8,780
19 days	¥7,110	¥8,320	¥8,100	¥9,310
21 days	¥7,960	¥9,250	¥9,070	¥10,360
23 days	¥8,620	¥9,960	¥9,810	¥11,150
25 days	¥9,430	¥10,830	¥10,740	¥12,140
27 days	¥10,270	¥11,760	¥11,690	¥13,180
29 days	¥10,960	¥12,520	¥12,470	¥14,030
31 days	¥11,770	¥13,390	¥13,400	¥15,020

Insurance policy : <https://www.aig.co.jp/sonpo/eyakkan/ota> (AIG General Insurance Company,Ltd.)

For inquiries regarding the insurance or application:

E-CALLS Inc. Customer Center (Insurance agent)
TEL: 03-5614-0696 E-Mail: kanyu@e-calls.co.jp

For other inquiries:

Global Education Division, Education Planning Department, Science Tokyo
TEL: 03-5734-7645 E-Mail: outbound@adm.isct.ac.jp