

# Gunma Prefecture High-school Parent's Association

## Information on the "Comprehensive Damage Waiver for High-School Students"

Since FY2019, it has been possible to complete procedures using a smartphone, tablet, or computer (online purchase system). /

### To Parents:

Gunma Prefecture High-school Parent's Association  
Gunma Prefecture High-School PTA Federation  
President Eiichiro Osawa

### Recommendation for enrollment in the "Comprehensive Damage Waiver for High-School Students"

This "Comprehensive Damage Waiver for High-School Students" is used by about 20,000 individuals every year as a program established by the Gunma Prefecture High-School PTA Federation.

This program comprehensively covers various risks surrounding high-school students with a relatively low premium, provided many high-school students are enrolled in the program. We strongly recommend that you enroll in this program in order to ensure smooth PTA activities.

For your beloved children, as well as for the further development of PTA activities, we ask for your kind cooperation.

[Comprehensive accident insurance policyholders]

For comprehensive accident insurance policies with a policy period that starts October 1, 2019 or after, there have been revisions to the premium (or coverage amount) and coverage details. Please be sure to read this pamphlet before purchasing the policy because the revised details will apply to your policy.

## The contents of coverage and the amounts of insurance benefits of the "Comprehensive Damage Waiver for High-School Students"

Contents of coverage			Insurance amount
Compensation for any other person (third party)	<b>Personal liability</b> <b>With settlement negotiation services</b> <b>(only for in Japan)</b>	If your child (insured student) is held legally liable for compensating someone's injury or damage to someone's property in a sudden accident. (your child's own property is not covered)	<b>Up to 100 million yen</b> per accident (no deductible)
Compensation for injury	Daily amount of hospitalization insurance benefit	If your child accidentally gets injured at school, on the way to school, or at home	<b>1,800 yen</b> per day
	<b>Surgery insurance benefit</b>	Physical injury caused by sunstroke or heatstroke or physical injury caused by bacterial food poisoning or viral food poisoning are covered with the compensation on the right.	Surgery while hospitalized: 10 times the daily amount of hospitalization insurance benefit Surgery for outpatient: five times the daily amount of hospitalization insurance benefit
	Daily amount of outpatient insurance benefit		<b>745 yen</b> per day

Gunma Prefecture's mascot  
"Gunma-chan" License  
No.30-10075



**About 37%  
cheaper than  
general enrollment**

**Insurance premium**  
(flat rate for every student of all grades) **3,400 yen per year**

### Procedure deadlines

(1) For online purchase system: **Saturday, April 6 (Mon.), 2020**

(2) For payment form: **Monday, March 31 (Tue.), 2020**

### Policy period

**One year starting 4:00 p.m.,  
April 7 (Tue.), 2020**

※During the insurance period, applications will be accepted until September 30, 2019.

Please note that the above insurance amounts may be adjusted depending on the number of subscribers at the start of the insurance contract and the amount of the previous year's insurance payment. Please find the determined insurance amounts on your insurance card.

One year contract period / occupation class A / special contract to cover the risk of heat stroke / special contract to cover bacterial food poisoning and viral food poisoning / 30% group discount / 10% quantity discount can be applied.

The name of the insurance in this program is "comprehensive accident insurance" which is a group insurance contract concluded by the Gunma Prefecture High-School Student Parent's Association.

Underwriting insurance company:



**Sompo Japan Nipponkoa Insurance Inc.**

# Let's prepare for a "at-fault bicycle accident"!

- ◎ A bicycle accident occurs every four minutes.
- ◎ About 20 percent of traffic accidents involve bicycles.
- ◎ At-fault bicycle accidents occur.

Major causes of bicycle accidents are "failure to confirm safe conditions," "stop sign violations," "ignoring traffic lights," and "collisions with pedestrians on sidewalks." There are cases of accidents where compensation of several tens of million yen must be paid. Even a minor cannot be absolved of responsibility for compensation.

(Source: Transport statistics 2017 (Traffic Bureau, National Police Agency))



A bicycle is a light vehicle. There are cases where a rider on a bicycle may be responsible for an accident.

**Gunma Prefecture has the worst rate of high-school student bicycle accidents nationwide**

**Bicycle accident rate by prefecture** (Source: Bicycle Safety Committee)

	Prefecture	Per 10,000 high-school students
1	<b>Gunma</b>	<b>91.96 students</b>
2	Shizuoka	71.45 students
3	Miyazaki	45.59 students
4	Kagawa	41.96 students
5	Yamagata	41.92 students
6	Saitama	37.78 students
7	Saga	37.76 students
8	Yamanashi	36.94 students
9	Nagano	36.25 students
10	Hyogo	35.04 students

Survey period: January to December 2016 (announced in March 2018)

## Example of at-fault accident

**Amount of compensation: 92.66 million yen**

**[Outline of accident]**

When a high-school boy on a bicycle was diagonally crossing the roadway away from the bicycle crossing lane, coming out of the side walk, he collided with a male office worker (24) on a bicycle who was crossing on the bicycle crossing lane, coming from the opposite side. The male worker was injured, which resulted in a serious disability (loss of language function, etc.) (Decision by the Tokyo District Court on June 5, 2008)

Source: "Bicycle accidents" issued by the General Insurance Association of Japan

## Application procedures [how to apply]

### ① Application by "On-line sign-up"

Please access to the website from your smartphone, tablet, or PC via the QR code or the URL on the right. After this procedure, you will receive a payment slip (convenience store use), with which you will pay the 220 yen premium fee at a nearby convenience store.



<https://sjnk-pmd.dga.jp/lp/gunma>

### ② Application with payment application form

Please fill out the necessary information on the payment application form and bring it with the payment of the premium and a fee to the counter of a nearby Japan Post Bank or its available ATM. The fee is shown on the right.

Please put your payment slip into the slot when you use an available ATM (with payment function).

#### Premium fee

Counter: 203 yen

ATM: 152 yen



This leaflet is to outline the program. For details, please contact the insurance agent below or Sampo Japan Nipponkoa.

## Inquiry information

### [Insurance agent]

#### Gunmashinkou Co. Ltd.

233-5 Furuichi-machi, Maebashi-shi, Gunma Prefecture 〒371-8520  
Phone: 027-253-2121 (main)  
(Reception hours: 9 am to 5 pm, weekdays)

### [Underwriting Insurance Company]

#### Sampo Japan Nipponkoa Insurance Inc.

1-4-4 Hon-machi, Maebashi-shi, Gunma Prefecture 〒371-0023  
Phone: 027-223-5111  
(Reception hours: 9 am to 5 pm, weekdays)