

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

### To Parents:

Gunma Prefecture High-school Parent's Association  
Gunma Prefecture High-School PTA Federation  
Takefumi Yanagisawa, President

### 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]

We have revised the premiums and coverage of personal liability and other insurances for policies that start on or after January 1, 2021. Please be sure to read the pamphlet before purchasing the policy because the revised details will apply to your policy.

### Coverage, insurance money and premiums of the High School Students Comprehensive Coverage Plan

Plans by occupation type Coverage		Category A	Plan A	Plan B	Plan C
		Category B	Plan D	Plan E	Plan F
Liability coverage for a third-party claim	Personal liability Including settlement negotiation service (only in Japan)	Both	Up to <b>100 million yen</b> per accident (without copayment)		
Coverage for injury	Daily amount of hospitalization insurance	Category A	<b>1,600 yen</b> per day	<b>2,000 yen</b> per day	<b>2,000 yen</b> per day
		Category B	<b>1,070 yen</b> per day	<b>1,330 yen</b> per day	<b>1,330 yen</b> per day
	Surgery insurance	Both	Surgery during hospitalization: 10 times the daily amount of hospitalization insurance Outpatient surgery: 5 times the daily amount of hospitalization insurance		
	Daily amount of outpatient insurance	Category A	<b>510 yen</b> per day	<b>780 yen</b> per day	<b>780 yen</b> per day
Category B		<b>340 yen</b> per day	<b>520 yen</b> per day	<b>520 yen</b> per day	
Coverage for education costs	Education fund insurance	Both	-	-	<b>1.5 million yen</b>
	Single premium (same for all school years)	Both	<b>3,400 yen</b> per year	<b>4,320 yen</b> per year	<b>5,060 yen</b> per year

#### Liability coverage for a third-party claim

When your child (the insured) accidentally injures another person, damages another person's property, or disrupts the operation of a train or other transportation by entering the railway tracks by mistake such that you assume legal liability for damages.  
(The belongings of your child are not covered.)

#### Coverage for injury

When your child is injured in an unexpected accident at school, on the way to/from school, or at home.  
Physical injuries caused by insulation or heat, and those caused by bacterial and viral food poisoning are also covered.

#### Coverage for education costs

If a childrearer dies in a sudden, incidental, external accident, or suffers a certain severe residual disability, which incapacitates his or her support for the student, the educational fund will be paid as lump-sum benefit.

About 30% lower-priced!



#### Procedure deadlines

**April 6 (Tue.), 2021**

#### Policy period

**April 7 (Wed.), 2021 One year starting 4:00 p.m.,**

#### <For those who have no computer, tablet or smartphone>

If the above applies to you, please contact our agent in advance to receive a payment handling slip (Japan Post Bank).

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 policy period; heatstroke risk coverage option; bacterial and viral food poisoning coverage option; 30% group discount; 10% quantity discount; and 10% extra premium based on past loss ratio.**

\* Please read "Confirmation items for subscription details" section of the pamphlet for occupation types.

\* Please read the FAQ section of the pamphlet regarding premiums and commencement dates of coverage if you wish to take out insurance in the middle of the period.

\* Please make sure to read through the "Overview of This Insurance" section of the pamphlet and subsequent descriptions for important matters, including payment methods for insurance money.

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 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>117.62 students</b>
2	Shizuoka	75.47 students
3	Yamanashi	41.94 students
4	Miyazaki	41.84 students
5	Yamagata	38.95 students
6	Hyogo	37.66 students
7	Aichi	36.80 students
8	Saitama	35.55 students
9	Chiba	29.48 students
10	Kagawa	29.37 students

Coverage period: from January to December 2018 (published in March 2020)

## 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. A male office worker has suffered a significant injury (resulting in loss of speech function, etc.). (Decision by the Tokyo District Court on June 5, 2008)

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

## How to sign up [Subscription method]

### Sign up on the Web Subscription System

Access the QR code or URL at right from a smartphone, tablet or computer. You will receive a convenience store payment slip after you sign up. Please make the payment at a convenience store near you or through mobile payment by scanning a barcode (LINE Pay, PayPay or PayBee).

\* If you have a Category B occupation, you are not eligible to sign up on the Web Subscription System. Please sign up by using a payment handling slip (for Japan Post Bank). Contact our agent to receive a payment handling slip (for Japan Post Bank).



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

### <For those who have no computer, tablet or smartphone>

If the above applies to you, please contact our agent in advance to receive a payment handling slip (Japan Post Bank).

This information provides an overview. For details, please contact our agent or Sompo Japan.

## 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]

#### Sompo Japan 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)