

Outline of Overseas Travel Insurance

The Association for Overseas Technical Scholarship (AOTS) provides insurance coverage against illness, injury, or death for trainees during the training period.

The insurance provisions are summarized below. If you have any questions, contact AOTS.

1. Type of coverage and amount to be paid

(1) Indemnity in the event of death

Insurance will be paid in the event of a trainee's death within 180 days after an accident resulting in a fatal injury, or in the event of death due to an illness contracted during the course of training.

The insurance company will pay the entire sum of the insurance to the trainee's beneficiary as defined under the country's probate laws of the trainee.

Amount to be paid: ¥5 million

(2) Insurance for disability resulting from an injury

Insurance will be paid in the event that a trainee is injured in an accident, as the result of which the trainee develops a disability within 180 days of the accident.

Amount to be paid: 3% to 100% of ¥5 million, depending upon the severity of the disability

(3) Insurance to cover treatment costs

Treatment costs will be covered when a trainee must receive medical treatment as the result of an accident, or when a trainee must receive medical treatment for an illness.

Since funds are paid through the Association directly to the medical institution, the trainee is not required to make provisional payments for medical expenses.

Amount to be paid: Treatment costs (up to ¥3 million)

(4) Insurance to cover liability

When a trainee is legally liable to pay compensation for injuries caused to another person or damage to another person's property, the insurance will cover the amount of damage for which a trainee is liable.

However, coverage does not include accidents occurring during training activities.

Amount to be paid: Damage liability amount (up to ¥10 million)

(5) Insurance to cover loss of personal belongings

The insurance covers loss of any personal belongings destroyed or stolen during the time in which a trainee is not at their residence (including during the hours of training).

However, it will cover only his or her personal belongings.

Amount to be paid: The lesser of the market value of, or the cost to repair, the item in question
(up to ¥150,000: up to ¥100,000 per item)

(6) Rescue expenses

If during the training period, a trainee dies as the result of an injury or illness, is missing due to an accident, or is hospitalized for three or more days, necessary rescue expenses (transportation, accommodation, etc.) will be paid from the insurance benefit/settlement.

Amount to be paid: Actual costs. Note that certain types of expenses will be covered only in part
(up to a total of ¥3 million)

2. Submitting an insurance claim

The Association will submit applications for insurance claims.

Report any injury or illness as soon as possible to the training company or to the Association.

3. Special notes

Please note that coverage excludes the following categories of events or conditions, which are further defined below:

Death, disability caused by an illness or injury, injury treatment costs, or rescue expenses involving any of the following:

(1) Injury or illness predating entry into Japan

(2) Injury or death resulting from fighting, suicide, or criminal behavior

However, in the event of suicide, rescue expenses will be covered.

(3) Injury or death resulting from driving without a license or under the influence of alcohol

(4) Injury or death resulting from brain disease or insanity

(5) Pregnancy, delivery, premature delivery or miscarriage and illness due to this, a surgical operation, and other medical treatments

(6) Dental treatment etc.

However, the Association will pay for dental treatment costs for emergency treatment such as pain-killing, extraction, silver filling, tough crown, etc., based on separately established standards.

Liability in any of the following cases:

(1) Accidents for which a trainee is liable that occur during training

(2) Accidents for which a trainee is liable, involving articles entrusted to the trainee by another person

(3) Automobile accidents for which a trainee is liable etc.

Loss of personal belongings involving any of the following:

(1) Misplaced articles

(2) Loss of cash, contact lenses, or false teeth etc.

Since coverage does not cover every type of accident, injury, illness, or loss, please take appropriate precautions to avoid accidents and damage to your health during the training period.