

海外旅行保険の説明書

当協会では、研修期間中の研修生の傷病、死亡等に備えるものとして、研修生を被保険者とする保険契約を締結しています。保険の対象期間は AOTS で認める期間を限度とし、研修生が日本に到着し、入国審査手続きを完了した時点から、帰国時の出国手続きを完了した時点までです。

契約の概要は以下のとおりですが、ご不明な点は当協会へお問い合わせ下さい。

1. 補償の種類と支払い金額

(1) 死亡保険金

事故などにより研修生が受傷し、事故の日から 180 日以内に死亡した場合、又は研修生が疾病により死亡した場合に保険金が支払われます。保険会社が保険金の全額を研修生の法定相続人に支払います。

支払い金額： 500 万円

(2) 傷害後遺障害保険金

事故などにより研修生が受傷し、事故の日から 180 日以内に後遺障害が発生した場合に保険金が支払われます。

支払い金額： 500 万円に後遺障害の程度に応じた割合（4～100%）を乗じた額。

(3) 治療・救援者費用保険金

事故などにより研修生が受傷し治療を受けた場合、又は疾病により研修生が治療を受けた場合に、治療費用として保険金が支払われます。ただし、医師の治療を開始した日からその日を含めて 180 日以内に要した費用に限ります。

保険金は、医療機関に直接支払われますので、原則として研修生は医療費を立て替える必要はありません。

研修生が研修期間中に、けがや病気により死亡した場合、事故により生死が確認できない場合、3 日以上入院した場合等に必要となる救援費用（交通費、宿泊費等）が保険金で支払われます。

支払い金額： 治療費と救援者費用の合計の実費（600 万円限度）

但し、救援者費用に関しては、費用の内容によって限度額があります。

(4) 賠償責任保険金

研修生が他人にけがをさせたり、他人のものを壊したりしたことにより法律上の賠償責任を負った場合に、損害賠償金等につき保険金が支払われます。但し、研修時間中に起きた事故によるものは対象外です。

支払い金額： 損害賠償金その他の費用（1,000 万円限度）

Outline of Overseas Travel Insurance

The Association provides insurance coverage against illness, injury, or death for trainees during the training period. The term of the insurance is limited to a fixed period approved by AOTS. The said term shall commence upon completion of entry screening procedures following the trainee's arrival in Japan and terminate upon completion of exit procedures prior to the trainee's departure from Japan.

The insurance provisions are summarized below. If you have any questions, contact the 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 probate laws of the trainee's country.

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: 4% to 100% of ¥5 million, depending upon the severity of the disability

(3) Insurance to cover treatment costs & rescue expenses

Treatment costs will be covered when a trainee must receive medical treatment as the result of an accident or illness. However, the coverage is limited to the costs incurred no later than 180 days after the medical treatment starts.

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

If during the training period, a trainee dies as the result of an injury or illness, is missing in 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: Total of Actual Treatment Costs & Rescue Expenses (up to ¥6 million) Note that certain types of expenses will be covered only in part.

(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: Compensation for damages, etc. (up to ¥10 million)

2. 保険金の請求について

保険金の請求は当協会が行いますので、けがや病気などの場合には、速やかに受入企業または当協会にご連絡下さい。

3. 注意事項

次のような場合は、保険金が支払われませんのでご注意下さい。

1) 死亡、傷害後遺障害、傷害治療費用、救護者費用について

- (1) 現地出国前からのけがや病気
- (2) けんかや自殺、犯罪行為によるけがや死亡
ただし、自殺の場合、救護者費用は保険金支払いの対象となります。
- (3) 無免許運転、酒酔い運転等によるけがや死亡
- (4) 脳疾患、心神喪失によるけがや死亡
- (5) 妊娠、出産、早産または流産及びこれに基づく疾病、外科的手術、その他の医療処置
- (6) 歯科治療等
ただし、別途定める基準により、鎮痛、抜歯、充填、歯冠修理等の応急処置の範囲で当協会が歯科治療費を支払います。

2) 賠償責任について

- (1) 研修時間中に発生した賠償事故
- (2) 他人からの預かり物に対する賠償事故
- (3) 自動車などの運転による賠償事故等

以上のとおり保険金が支払われない場合もありますので、研修期間中の事故や健康管理には充分注意して下さい。

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:

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

- (1) Injury or illness that predated departure from home country.
- (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 caused thereby, as well as 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 fillings, tooth crown, etc., based on separately established standards.

2) 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.

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.