

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。

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) 傷害による後遺障害保険金

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（3～100%）を乗じた額。

(3) 治療費用保険金

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。

保険金は、当協会を通じ医療機関に支払われますので、研修生は医療費を立て替える必要はありません。

支払い金額： 治療費実費（300 万円限度）

(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を支払われます。但し、勤務中（研修中）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）

(5) 携行品損害保険金

研修生が住居から外出中（研修中を含みます。）に、持ち物を壊してしまったり、盗まれたりした場合に、保険金が支払われます。

ただし、研修生が携行する研修生所有の身の回り品に限定されます。

支払い金額： 当該品物の時価または修理費用のうち低い金額

（15 万円限度:ただし 1 点につき 10 万円限度）

The Association 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) 救援者費用

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： 実費。ただし、費用の種類によって限度額があります。（総額では、300万円限度）

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、速やかに受入会社または当協会に申し出て下さい。

3. ご注意

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。

死亡、後遺障害、傷害治療費用、救援者費用について

- (1) 入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、救援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。

賠償責任について

- (1) 勤務中（研修中）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

携行品損害について

- (1) 置き忘れや紛失
- (2) 現金、コンタクトレンズ、入れ歯などの損害等

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。

(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, tooth 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.