

Overseas travel accident insurance and I-R&C (i-rac) Support Service (Summary)

1. Overseas travel accident insurance

- a. Please purchase the overseas travel accident insurance before leaving Japan and complete procedure to receive sufficient compensation. Overseas medical expenses, especially those in Europe and North America are extremely expensive.

<Comparison of global medical expenses>

Diagnosis	Medical & Rescuer's Expenses
(USA) Attacked by sudden abdominal pain. Diagnosed as appendix and hospitalized for 3 days.	JPY 3 mil
(Canada) Pain and swollen foot. Diagnosed as purulent joint pain and hospitalized. Family flew to Canada and flew back home with nurse.	JPY 8.8 mil
(Canada) Attacked by abdominal pain. Diagnosed as intestinal obstruction. Family flew to Canada and flew back home with doctor and nurse.	JPY 11 mil
(USA) Injured in a bus accident. Costal bone and clavice bone fractures. Medical treatment expenses and airfare back home.	JPY 15 mil
(USA) Attacked by respiratory distress. Diagnosed as pneumonia and arrhythmia. Operation and hospitalization for 21 days. Flew back home with doctor and nurse by private airplane.	Medical expense JPY 25 mil Rescuer's expense JPY 18 mil

- b. TUAT recommends compensation plan with insurance amount for Medical and Rescuer's Expenses of JPY 30 million or above (for Europe and North America), which is most frequently used during the international trip. Insurance expense varies upon the insurance company, destination, duration and other factors. For 1-week stay in the US, with insurance amount for Medical and Rescuer's Expense of JPY 30 million, would cost approximately JPY 3,000 to 5,000. For destinations other than Europe and North America, JPY 20 million or higher insurance amount for Medical and Rescuer's Expense is recommended.
- c. Credit card incidental insurance is not sufficient to cover the expensive medical and rescuer's cost. Not only the insurance amount for Medical and Rescuer's Expense under the credit card incidental insurance is low at below JPY 10 mil, there are other limitations including restricted insurance coverage and claim report procedure (claim report needs to be made by the credit card holder only).
- d. "Gakkensai" (Student Insurance) is not sufficient to cover the medical and rescuer's cost overseas. The insurance coverage of "Gakkensai" is limited both in terms of amount and scope (i.e. sickness is outside of the insurance coverage).
- e. In case you have not purchased overseas travel accident insurance with sufficient compensation, please understand there may be cases where appropriate emergency support would be hindered or your financial burden would be large. In order to confirm your understanding on importance of the overseas travel accident insurance, please kindly sign the attached "Written Pledge regarding International Trip".

2. I-R&C (i-rac) Support Service

- a. I-rac Support Service is overseas rescue operations provided by a crisis control company, Japan I-R&C Corporation. TUAT has signed basic contract with the company since 2013.
- b. While travel accident insurance provides “financial support” in case of emergency, I-rac Support Service provides “rescue operations” including 24-hour emergency free-dial, safety confirmation by close cooperation with hospitals, insurance companies, police, families, embassies, relevant government offices, physical supports, and media strategies. With the support and advices from the experts in crisis control, it would be possible to deal with the crisis promptly and minimize associated risks.
- c. Expenses for I-rac Support Service is borne by TUAT. All TUAT students, faculties, and staffs going overseas are requested to join the Service.
- d. Purchase of recommended overseas travel accident insurance is prerequisite to join the i-rac Service. Please note, again, without the overseas travel accident insurance, provision of timely rescue operations may be restricted and your financial burden may become large.

This is a summary translation of Japanese version 海外渡航誓約書. In the event of inconsistency in meaning or interpretation of terms, the Japanese version shall control.