

## Guide to fire Insurance for International Students Studying at Doshisha University

(Fire Insurance with Liability Endorsement)

The purpose of this program is to provide compensation for daily life liabilities and fire accidents to international students studying at Doshisha University in order to safeguard their living conditions and schooling.

### [Fire Insurance with Liability Endorsement] (In Japan only)

This insurance is a contract for fire insurance with tenants' liability endorsement. Foreign students studying at Doshisha University are the policyholder and also the insured. The certificate and the policy conditions of the fire insurance are not provided to the foreign students who participate the fire insurance but can confirm the details of the contractual coverage through the Internet (eco-certificate of the insurance · eco-policy condition of the insurance). A postcard which explains the procedures of how to register the "Web Customer Service" will be delivered to your residence at a later date. On the date you participate the fire insurance, you receive a copy of the participation of the fire insurance.

#### 1) Tenants' Liability (maximum insurance amount: fire-resistant construction JPY10,000,000 / non-fire-resistant construction JPY7,000,000 / responsibility on the tenant: JPY10,000)

The insurance is paid in the event that the policy holder is held legally liable to pay compensation to the landlord for any damage to the room rented or used by the policy holder in Japan as a result of a fire, blowout, explosion or water leakage caused by accidental damage to the water supply system and/or drainage system.

He failed to properly stub out a cigarette and caused a small fire.

#### 2) Cost of Repairs (maximum insurance amount: JPY3,000,000/responsibility on the tenant: JPY10,000)

The insurance is paid an equal amount of the cost of repairs withhold the deductible (JPY10,000 per accident) if the tenant repairs the rented room pursuant to the contract with the landlord, and if the damage is caused by a fire, blowout, explosion and damaged caused by water leakage due to an accident to the water supply system and/or drainage system.



Water from the bathtub and leaked through to the floor below.

#### 3) Daily life Liability (maximum insurance amount: JPY100 million / no responsibility on the tenant)

The compensation is paid for damages up to the amount insured for each accident if the policyholder is held legally liable for an injury or damage to another person or to any personal property as a result of an incidental accident. This insurance is with "settlement negotiation" and in principle; Mitsui Sumitomo Insurance Company is in charge of the settlement negotiation.

#### 4) Fire Insurance for household article

(maximum insurance amount: fire-resistant construction JPY1,800,000 / non-fire-resistant construction JPY1,320,000/ responsibility on the tenant: JPY10,000)

The insurance (cost of repair or replacement) is paid if the household article is damaged by a fire, lightning strike, blowout, explosion, wind, hail, snow, and water leakage due to an accident to the water supply system and/or drainage system and theft.



**[Guarantee Charge and Insurance Premium]**

Term of insurance	Insurance premium for “Fire Insurance”	
	fire-resistive construction	non-fire-resistive construction
3 years	JPY16,200	JPY21,600
2 years	JPY11,100	JPY14,800
1 year	JPY6,000	JPY8,000

**[Term of Insurance]**

You should make sure the insurance covers the entire period of your rental contract, that is from the commence date to the expiry date of your rental contract.

**[Application Procedure]**

Once you have finalized the contract with the estate agent, visit the insurance counter at Doshisha Enterprise office with a copy of your rental contract to buy the fire insurance. Both cash and credit card payment can be accepted

**[In the Event of an Accident]**

(For tenants' liability accidents, accidents involving cost of repair, daily life's liability accidents and accidents on household article)

Please provide information on the date, time and location of the accident, the name of the victim and the particulars of the accident to Doshisha Enterprise Inc. or Mitsui Sumitomo Insurance Accident Service Center within 30 days.

- Doshisha Enterprise Inc. TEL : 075-251-3037 FAX : 075-251-3038
- Mitsui Sumitomo Insurance Accident Service Center TEL : 0120-258-189 (Freephone)

**[Application for the fire insurance]**

※Please visit either of the offices below.

※Please pay attention to the business days and hours of Kyotanabe office.

**Imadegawa**

Insurance Business Division, Doshisha Enterprise Inc. Open : Monday - Friday 9:30~16:30 (Closed 11:30~12:30)

Address : 339 Yanaginozushi-cho Kamidachiuri-agaru, Karasuma-dori, Kamigyo-ku, Kyoto 602-0021

(north to Doshisha University Kambai-kan)

Telephone : 075-251-3037 FAX : 075-251-3038

**Kyotanabe**

Kyotanabe Division, Doshisha Enterprise Inc. Open : Tuesday and Thursday only 9:30~16:30 (Closed 11:30~12:30)

Address : 1-3 Tatara Miyakodani, Kyotanabe-shi, 610-0394

(Doshisha University Shigyo-kan 1F)

Telephone : 0774-65-7038 FAX : 0774-65-7630

※Doshisha Enterprise is an affiliate of The Doshisha which funds it 100%. They support your student life in many situations.