



## Information on the “Comprehensive Damage Waiver for High-School Students”

### To Guardians:

Gunma Prefecture High-school Parent's Association  
Gunma Prefecture High-School PTA Federation  
Kenshu Akemine, President

### Recommendation for enrollment in the “Comprehensive Damage Waiver for High-School Students”

This “Comprehensive Damage Waiver for High-School Students” is used by about 16,000 individuals every year as a program established by the Gunma Prefecture High-School PTA Federation.

This program comprehensively covers various risks surrounding high-school students with a relatively low premium, provided many high-school students are enrolled in the program. We strongly recommend that you enroll in this program in order to ensure smooth PTA activities.

For your beloved children, as well as for the further development of PTA activities, we ask for your kind cooperation.

### [Notice To All Policy Holders]

For policies whose policy term begins on or after January 1, 2025, the coverage under the Personal Liability Compensation rider has been revised. Please be sure to check this pamphlet before applying for the renewal.

### Coverage, insurance money and premiums of the High School Students Comprehensive Coverage Plan

One-year policy period; category A occupation type; heatstroke risk coverage option; bacterial and viral food poisoning coverage option; 30% group discount; 10% quantity discount; Preferred discount: 5%.

Coverage		Plan A	Plan B	Plan C	Plan D
Liability coverage for a third-party claim	<b>Personal liability</b> Including settlement negotiation service (only in Japan)	Up to <b>100 million yen</b> per accident (without deductible)			
Coverage for injury	Daily amount of hospitalization insurance	<b>2,000 yen</b> per day	<b>2,400 yen</b> per day	<b>2,400 yen</b> per day	<b>2,400 yen</b> per day
	<b>Surgery insurance</b>	Surgery during hospitalization: 10 times the daily amount of hospitalization insurance Outpatient surgery: 5 times the daily amount of hospitalization insurance			
	Daily amount of outpatient insurance	<b>625 yen</b> per day	<b>955 yen</b> per day	<b>960 yen</b> per day	<b>1,000 yen</b> per day
Coverage for education costs	<b>Education fund insurance</b>	—	—	<b>1.70 million yen</b>	<b>1.70 million yen</b>
Compensation for attorney's fee	Compensation for attorney's fee (out-of-pocket expenses: 10%)	—	—	—	Up to <b>1 million yen</b> in total
Compensation for legal consultation fees to attorney	Compensation for legal consultation and document preparation fees (out-of-pocket expenses: 1,000 yen)	—	—	—	Up to <b>100,000 yen</b> in total
<b>Single premium</b> (same for all school years)		<b>3,400 yen</b> per year	<b>4,320 yen</b> per year	<b>5,060 yen</b> per year	<b>7,210 yen</b> per year

**About 30%  
lower-priced!**

#### Liability coverage for a third-party claim

When your child (the insured) accidentally injures another person, damages another person's property, or disrupts the operation of a train or other transportation by entering the railway tracks by mistake such that you assume legal liability for damages.

(The belongings of your child are not covered.)

#### Coverage for injury

When your child is injured in an unexpected accident at school, on the way to/from school, or at home. Physical injuries caused by insolation or heat, and those caused by bacterial and viral food poisoning are also covered.

#### Coverage for education costs

If a childrearer dies in a sudden, incidental, external accident, or suffers a certain severe residual disability, which incapacitates his or her support for the student, the educational fund will be paid as lump-sum benefit.

#### Compensation for legal consultation expenses and attorneys' fees

If you consult with or delegate to an attorney for damages or accident incurred by causes or accident, or trouble relating to personal rights infringement during the insurance period, insurance payment will be made for the damages suffered thereby.

### Procedure deadlines

**April 6 (Sun.), 2025**

### Policy period

**April 7 (Mon.), 2025 One year starting 4:00 p.m.**

From FY2025, only an application by the “online enrollment system” will be available as a subscription method.

If you do not have a computer, tablet or smartphone, please contact the handling agent.

The group discount is determined based on the number of insurance policyholders of this group insurance contract in the previous year. Please note that the group discount rate may change from the next fiscal year onward. Also, please note that this group contract will not be concluded if the number of applications falls below 10.

\* Please check the Frequently Asked Questions column for the insurance premium and the coverage start date if you wish to join in the middle of the course.

\* Please be sure to check important matters such as the payment of insurance claims, as they are written after the Introduction of This Insurance.

The name of the insurance in this program is “comprehensive accident insurance” which is a group insurance contract concluded by the Gunma Prefecture High-School Student Parent's Association.

Underwriting insurance company:



**Sompo Japan Insurance Inc.**

# Let's prepare for a “at-fault bicycle accident”!

- ◎ A bicycle accident occurs every four minutes.
- ◎ About 20 percent of traffic accidents involve bicycles.
- ◎ At-fault bicycle accidents occur.

Major causes of bicycle accidents are “failure to confirm safe conditions,” “stop sign violations,” “ignoring traffic lights,” and “collisions with pedestrians on sidewalks.” There are cases of accidents where compensation of several tens of million yen must be paid. Even a minor cannot be absolved of responsibility for compensation.

(Source: Transport statistics 2017 (Traffic Bureau, National Police Agency))



A bicycle is a light vehicle. There are cases where a rider on a bicycle may be responsible for an accident.

**Gunma Prefecture has  
the worst rate  
of high-school student  
bicycle accidents  
nationwide**

**Ranking of the number of accidents per 10,000 high school students commuting to school (2023)** (Source: Bicycle Safety Committee)

Ranking	Ranking in the previous year	Prefecture	Number of accidents	Number of accidents per 10,000 people	
				2023	Previous year
1	1	Gunma	525	108.92	93.63%
2	2	Shizuoka	592	64.80	56.67%
3	3	Tokushima	78	45.64	43.27%
4	4	Aichi	819	44.24	39.96%
5	7	Saga	75	33.57	29.02%
6	6	Kagawa	74	30.00	30.78%
7	9	Hyogo	380	29.68	27.65%
8	12	Okayama	146	29.45	23.67%
9	13	Yamanashi	63	28.86	23.20%
10	17	Nagano	150	28.57	21.16%

Coverage period: from January to December 2023 (published in September 2024)

## Example of at-fault accident

**Amount of compensation: 92.66 million yen**

【Outline of accident】

When a high-school boy on a bicycle was diagonally crossing the roadway away from the bicycle crossing lane, coming out of the side walk, he collided with a male office worker (24) on a bicycle who was crossing on the bicycle crossing lane, coming from the opposite side. A male office worker has suffered a significant injury (resulting in loss of speech function, etc.). (Decision by the Tokyo District Court on June 5, 2008)

Source: “Bicycle accidents” issued by the General Insurance Association of Japan

## How to sign up [Subscription method]

### Sign up on the Web Subscription System

Access the 2D code or URL at right from a smartphone, tablet or computer. You will receive a convenience store payment slip after you sign up. Please make the payment at a convenience store near you or through mobile payment by scanning a bar-code (LINE Pay, PayPay or PayBee).



<https://sjnk-pmd.dga.jp/lp/gunma>

### 〈For those who have no computer, tablet or smartphone〉

If the above applies to you, please contact the handling agent in advance.

From FY2025, only the “online enrollment system” will be available as a subscription method.

This information provides an overview. For details, please contact our agent or Sampo Japan.

## Inquiry information

### 【Insurance agent】

**Gunmashinkou Co. Ltd.**

233-5 Furuichi-machi, Maebashi-shi, Gunma Prefecture 〒371-8520  
Phone: 027-253-2121 (main)  
(Reception hours: 9 am to 5 pm, weekdays)

### 【Underwriting Insurance Company】

**Sampo Japan Insurance Inc. Gunma Branch, Corporate Branch Office**  
1-4-4 Hon-machi, Maebashi-shi, Gunma Prefecture 〒371-0023  
Phone: 050-3798-5954  
(Reception hours: 9 am to 5 pm, weekdays)  
\*Push number: Please press “(1) Customer”, then “(4) Corporate Branch Office”.