

Purchasing Insurance

To assist you in avoiding liability, compensation obligations and other potential financial risks during your time at KIT, we require you to join the following insurance programs.

1) **Personal Accident Insurance for Students Pursuing Education and Research (“Gakkensai”) <Mandatory for all students>**

In response to requests from universities across the country and with their cooperation, this accident compensation insurance was established under the instruction of the Japanese government. The purpose of this insurance is to maximize education and research at Japan’s universities. It provides students with essential protection against accidents they might encounter during their academic career at KIT. Purchasing this insurance is mandatory for all students studying at KIT for 3 months or more. Do this at the same time you make other payments when you enter KIT.

For more information on this insurance, please refer to the following links.

- [Why do I need this insurance?](#)
- [Handbook for Enrollment](#)

2) **Liability Insurance coupled with “Gakkensai” (“Futaibaiseki”) <Mandatory for all students>**

This insurance covers compensation you might be required to make in the event you incur legal liability for personal injury or damage to property during academic pursuits or school events (other than club or group activities) in Japan and overseas. All students studying at KIT for 3 months or more must purchase this insurance. We recommend you purchase it when you purchase other insurance upon entering KIT.

Caution: This insurance alone does not meet the bicycle insurance requirements of Kyoto Prefecture and Kyoto City (see additional requirements below).

For more information on this insurance, please refer to the following links.

- [Why do I need this insurance?](#)
- [Enrollment Handbook](#)

3) **Comprehensive Insurance for Students Lives Coupled with “Gakkensai” For International Students (“Futaigakusou”) <Students are highly recommended to purchase this policy>**

Although it is not mandatory, in addition to the two insurance programs, Gakkensai and

Futaibaiseki, students are highly encouraged to purchase this Comprehensive Insurance for Students Lives to supplement the coverage. This insurance is doubly recommended because it will enable you to meet the Kyoto Prefecture and Kyoto City bicycle insurance requirements. For details of this insurance and application procedure, please click on the PDF link.

4) Bicycle insurance and related issues <Regulations require all cyclists to purchase this insurance>

“Bicycle insurance” refers to insurance programs or mutual-aid programs which compensate for property loss and physical injury or loss of life due to bicycle accidents. Kyoto Prefecture and Kyoto City regulations state that all cyclists in Kyoto Prefecture must obtain bicycle insurance covering the above. Kyoto Prefecture, Kyoto City and KIT recommend you purchase bicycle insurance which meets the following 3 compensation conditions.

- ① The liability coverage limit (per individual) is 100 million yen or above
- ② The policy covers settlement and negotiation services
- ③ The policy includes unlimited residual disability compensation for loss and/or damage

Bicycle commuters will be provided with a “Bicycle Registration Sticker.” Register at the Student Affairs Office after entering KIT, keeping in mind that only students who have purchased bicycle insurance that meets the 3 conditions above, can receive a “Bicycle Registration Sticker” (permission to commute by bicycle).

For bicycle rules and customs, please refer to the following link.

- Kyoto City Cycle Website: <https://kyoto-bicycle.com/foreigners>