

# Overseas Travel Risk Management Guidebook



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The University of Tokyo

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## Introduction — Principles of safety measures while overseas

(1) Self-defense (self-preservation)

The basic principle is to “protect yourself” and “stay away from dangerous areas”.

(2) Non-resistance

If you fall victim to any crimes involving money or goods, consider your own safety first.

Do not put up resistance or act in a way which may be interpreted as resistance.

(3) Maintenance of risk management consciousness

Be aware of yourself and your surroundings and do not let your guard down as you get used to your new environment.

Those travelling abroad are more susceptible to falling victim to unfortunate events "just after starting their overseas study", "3 months into their stay" and "just prior to returning home".

(4) Three principles of conduct to ensure overseas safety

① Be inconspicuous

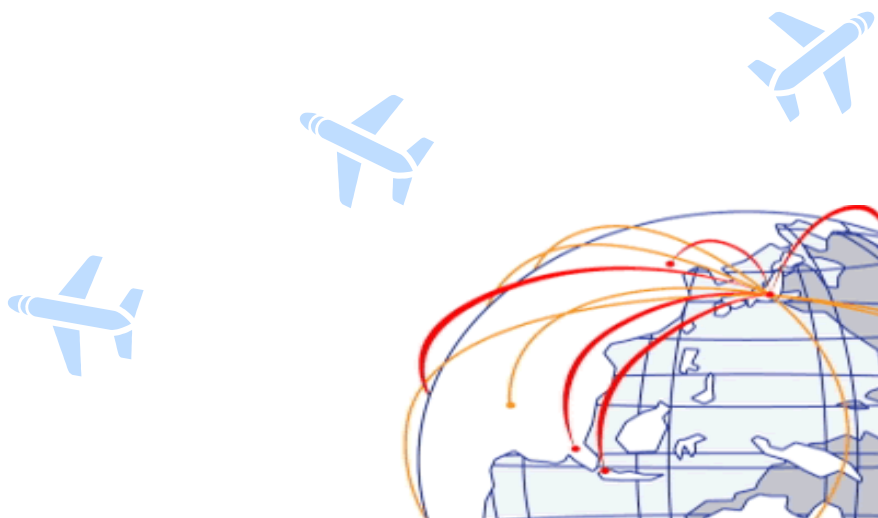
Avoid wearing flashy clothes and expensive accessories.

② Be unpredictable

Vary the time you commute to school and avoid taking the same routes.

③ Be wary

Avoid going out after dark.



## Chapter 1 Information gathering prior to travel

### (1) Gathering information on the safety and risks of your intended travel location

One of the most important things you must do before you travel is to gather information about your intended travel location.

It is important to gather sufficient information on your intended travel location in order to keep abreast of any worsening in a security situation and any reports of infectious diseases, disasters or civil unrest to determine whether or not you need to cancel or postpone your departure. You can, for example, lower your travel risks by avoiding travel during times of civil unrest which more often arise during important election campaigns where anti-government activity may be more frequent. The information provided on the websites of public organizations or by your accepting institution or member is particularly important.

We recommend the following websites.

Website	Contents	URL
Ministry of Foreign Affairs of Japan Overseas Safety Websites / Medical Circumstances Worldwide	General crime, political, security and medical situation and other comprehensive information	<a href="http://www.anzen.mofa.go.jp">http://www.anzen.mofa.go.jp</a> <a href="http://www.mofa.go.jp/mofaj/toko/medi/">http://www.mofa.go.jp/mofaj/toko/medi/</a>
Diplomatic missions safety information on proposed travel destination  (Published on most of the websites of diplomatic missions)	Information on frequently occurring region specific crimes, general crime and public security and lifestyle	The URLs of all diplomatic missions are listed on the Ministry of Foreign Affairs of Japan's website in the "List of Diplomatic Missions"
JICA information on national living conditions by country	Primarily information on the living conditions in developing countries and information on religion, customs and taboos, etc.	<a href="http://www.jica.go.jp/regions/seikatsu/">http://www.jica.go.jp/regions/seikatsu/</a>
Ministry of Health, Labor and Welfare Quarantine Information Office, FORTH	Infectious diseases / medical information	<a href="http://www.forth.go.jp/index.html">http://www.forth.go.jp/index.html</a>
United States Department of State Travel State	General crime, political situation, security situation, medical situation and other comprehensive information	<a href="http://www.state.gov/travel/">http://www.state.gov/travel/</a>
British Foreign and Commonwealth Office FCO Travel Advice		<a href="http://www.fco.gov.uk/en/">http://www.fco.gov.uk/en/</a>
Department of Foreign Affairs and Trade Travel Advisories		<a href="http://www.smarttraveller.gov.au/">http://www.smarttraveller.gov.au/</a>
Government of Canada Public safety		<a href="http://www.canada.ca/en/services/safety/index.html">http://www.canada.ca/en/services/safety/index.html</a>

## 2) Gathering information related to laws and regulations

Due to the fact that immigration regulations vary from country to country and are frequently revised, make sure you carefully check the regulations so that you do not violate any of them. We have provided some examples of regulations which are common to all countries below for reference.

### ① Visa and remaining validity of passport

Since documents and procedures required to obtain a visa differ according to country, you should contact the embassy or consulate of your proposed travel location at the earliest opportunity. Some countries require you to come into the embassy for an interview. Also some places require you to have a minimum number of months remaining valid on your passport, otherwise you may be refused entry and/or denied a visa.

### ② Restrictions on bringing in prohibited goods and currencies, etc.

Goods which are prohibited or restricted from being imported (brought in) differ for each country depending on the customs regulations of the country. Depending on the differences in foreign exchange controls, goods brought in may be in violation and therefore subject to confiscation or punishment.

(Note) There are restrictions on items brought under the Customs Act of Japan. For example if the total amount of cash on your person at the time of departure exceeds 1,000,000 yen, you will be required to submit a "Declaration of Carrying of Means of Payment, etc." Another example is bringing advanced research papers, etc. with you overseas which is subject to "security trade control" aimed at the prevention of proliferation of weapons of mass destruction. To avoid any complications be sure to check the information on the Japan Customs website and Ministry of Economy, Trade and Industry website. For further information, refer to the University's Office of Export Control website.

Office of Export Control: <http://www.u-tokyo.ac.jp/ja/administration/export-control/index.html>

### ③ Quarantine at time of entry

The level of quarantine is different depending on whether there are any epidemics of infectious diseases at the time of travel. Animals and plants and any products processed from the same must undergo an inspection by an official and must be accompanied by an inspection certificate for export. Some countries also require medications to be declared. To prepare yourself for this, you should ensure that you are able to describe the ingredients and efficacy of any medication you bring with you in English.

### ④ Taking photographs

Be sure to check which places prohibit the taking of photographs under laws and regulations (i.e. military and public safety facilities, airports and ports, royal palaces and government facilities, etc.).

## (3) Gathering information on social habits, customs and taboos

- ① The JICA website <http://www.jica.go.jp/regions/seikatsu/> offers information on the social habits, customs and taboos of different countries but concentrates mainly on developing countries.
- ② Always be mindful of religion when interacting with people and strictly refrain from wearing flamboyant clothing when entering places of worship.
- ③ When taking pictures of people, be sure to obtain their consent first.

## Chapter 2 Preparation prior to travel

### (1) Compliance with university notification rules

If any student, etc. should encounter any type of crisis, promptly contacting a preassigned contact at the university will increase the chances of preventing incidents, accidents and other difficulties. We therefore require that you provide us with your contact details and other information.

Person	Type of Travel	Notification	To be submitted to:
Student	Overseas study	Request for Approval to Study Overseas (using the form prescribed by the department)	Relevant department or office * Overseas outdoor activities to be submitted by supervising teachers
Student (on leave)	Leave of absence for overseas study	Request for Leave of Absence	
Student	Overseas outdoor activities	Education and research activities conducted outdoors Health and Safety Management Plan	
Faculty member	Overseas business trip	Application for Business Trip	
Both student and faculty member	Overseas training / private travel, etc.	Overseas Travel Notification	

### (2) Your medical and health information and vaccination history, etc.

Please organize any documents you have regarding any chronic illnesses and allergies you suffer from and a history of your medications and vaccinations and bring an English version of this information with you.

This will eliminate the need for unnecessary tests to be carried out when you receive medical treatment in the intended travel location, removing any unnecessary worry concerning this matter.

For more information about vaccinations, please visit the Division for Health Service Promotion's website: Medical Advice Prior to Travel (Travel Clinic) and make any inquiries about the vaccination program well in advance.

<http://www.hc.u-tokyo.ac.jp/受診のご案内/内科/トラベルクリニック/>

### (3) Dental treatment

Dental treatment overseas can be expensive and you may encounter technical problems. Therefore, all your dental treatment should be performed prior to travel.

### (4) Arranging airplanes tickets

Tickets can be purchased from stores and there are also plenty of websites from which you can make bookings. It is easy enough to book an airplane ticket, but there are a few points you should be aware of.

- As a rule, you should use a reliable company (there have been occasional incidents of fraud).
- You might not be able to change your departure date or the time or your flight if you purchase discount airline tickets.
- If you buy your tickets online, you might incur high charges to change your departure date or the time of your flight.
- Flights which get you to your destination airport in the evening or late at night should be avoided at all costs due to the dangers they present in terms of traveling from the airport to your accommodation. Where possible it is always better to choose a flight which arrives in the morning or afternoon.
- If you need to take a transit flight (change flights at a transit airport), make sure to leave enough time between your

connecting flights. If you leave too tight a schedule, you run a higher risk of not completing the transit procedures in time and/or losing your luggage.

#### **(5) Arranging accommodation**

- You should select your accommodation once you have fully looked into its access to public transport, the general security of the area and the building's security measures.
- When arranging accommodation, we recommend that you seek advice from the accepting university and local real estate agents.
- If you have asked your accepting institution or person in the intended travel location to arrange accommodation for you, confirm in advance that the arrangements have in fact been completed.

#### **(6) Credit cards**

- You should travel with 2 credit cards (to be prepared in case one of your credit cards is lost or stolen etc., along with your cash).
- The card you intend to use for everyday use should be one with a low credit limit to protect against card skimming (to help minimize damages).
- The other card should be stored safely in your dormitory etc., and be checked from time to time to see if it is still safe.

#### **(7) Procedures for opening bank account for international transfers, etc.**

- It is dangerous to travel with large amounts of cash on you to your intended travel destination. One alternative is to use international transfers.
- If you open an account in Japan, you can easily receive the international transfer in local currency.
- You should compare transfer fees and check on the length of time it takes to make a transfer and use a reliable and favorable bank, etc.

(See Reference 1)

#### **(8) Overseas travel insurance**

- You must take out overseas travel insurance to protect against any accidents and/or illnesses.
- You must bring your insurance policy with you to the intended travel location. If you do not have your insurance policy when you visit a medical institution, you may be asked to pay the treatment costs upfront as well as even refused treatment.
- It is important that the amount of cover should provide for large payments in cases of emergency; JPY 50,000,000 or more for treatment and rescue coverage and JPY 100,000,000 or more for indemnity liability are recommended.

(See Reference 1)

- Other covers do need not be for large amounts.
- Depending on what credit card you have, death compensation which pays out high compensation and benefits may be covered, so be sure to check.
- However, compensation through your credit card is subject to conditions such as a maximum travel period of 90 days, as well as coverage may be limited or have specific restrictive clauses, etc.
- Confirm in which cases insurance benefits are not paid out.
- If you are on one of the university's programs, a specified insurance may need to be taken out, so be sure to check.

(See Reference 1)

### **(9) Our compensation system**

We provide compensation for accidental death arising during overseas activities for our students and faculty members.  
(See Reference 2)

### **(10) OSSMA (Overseas Students Safety Management Assistance)** (See Reference 3)

OSSMA is an emergency management service that the University has prepared for its students. In some cases, students who are travelling abroad to study are required to enroll in the service, so please check the requirements of your program and enroll as necessary.

Those who enroll in OSSMA will be able to make use of all of its services, such as advice in the event of troubles or medical advice etc. Furthermore, those enrolled will be able to get appropriate advice and support by calling the OSSMA Help-line in the event of an emergency.

Additionally, information will be automatically passed onto the relevant contacts at the University as and when necessary. (Please see Reference 3 for information about OSSMA.)

Students who have not enrolled in OSSMA must contact the relevant members of their affiliated faculties/graduate schools in the event of an emergency.

## **Chapter 3 For a safe life during your travel**

### **(1) Submission of overseas residential registration to diplomatic missions overseas (for Japanese citizens)**

- If you will be staying for 3 months or longer, it is mandatory to submit an overseas residential registration under the Passport Act.
- Download a registration form from the Ministry of Foreign Affairs of Japan website, fill in the required fields and submit it to the nearest Japanese Embassy or Japanese Consulate General upon arrival. You can also register by entering your information on the Ministry of Foreign Affairs of Japan's dedicated website.
- You can sign up for the overseas safety e-mail newsletter via the Ministry of Foreign Affairs of Japan Overseas Safety website. You can obtain up-to-date information and we recommend you register.
- The Ministry of Foreign Affairs of Japan introduced a "Tabi Regi" system in July 2014. By entering the required information (itinerary, travel destination and contact details) into the Ministry's dedicated website, you can receive up-to-the date information on your travel destination and email notifications of any arising emergency events as well as well as be contacted in cases of emergency, etc. We highly recommend that outbound students and researchers register with the system.
- Foreign students should follow the laws and regulations of their native country.

### **(2) Obligation to keep regular contact**

You must inform your family and other people in your circle about information regarding your travel destination, contact details and itinerary and to keep in regular contact with them while overseas.

You must notify the university (faculty, graduate school and relevant faculty member) any time you change your emergency contact details

### **(3) Attention to manners and etiquette**

There are differences in what are considered to be manners and etiquette in Japan and overseas so it is important to

research the manners and etiquette of your intended travel destination in advance to avoid encountering unnecessary problems.

#### **(4) Health care precautions**

- Do not drink fresh water or tap water and be sure to drink mineral water before its expiry date.
- As a general rule, do not eat any raw food. There are many countries or regions where sanitary conditions are unsound, so you should avoid raw fish, meat, vegetables or eggs, cut fruits and ice and only eat food that has been cooked thoroughly.
- Make sure to regularly wash your hands and to gargle.
- People are susceptible to picking up infectious diseases present in local areas when they are tired and unwell, so be sure to get enough rest and sleep.
- Gather information on prevalent infectious diseases and endemics in your destination and take the appropriate prevention measures, such as obtaining vaccination before traveling.  
Any vaccines recommended prior to travel which are not available in Japan, should be done at a reliable facility as soon as you arrive at your intended travel location.
- Make sure to have medication against insect bites and insect repellent ready to hand and wear clothes which cover your skin.  
(Normally, spray cans, etc. are not allowed to be carried on the plane, so buy these items locally after arrival.)
- Do not touch animals. You should seriously consider whether you need a rabies vaccination, especially if you are travelling to areas where there is a risk of rabies.
- If you experience any symptoms such as diarrhea, vomiting or a high fever causing you concern, please consult a doctor.

#### **(5) Precautions against traffic accident**

Traffic rules and people's perception of compliance with such rules may differ from Japan and a frequent number of accidents occur particularly in developing countries.

Make sure to check the traffic rules of your proposed travel location and take all necessary precautions to protect yourself as a pedestrian.

#### **(6) Medical treatment or hospitalization for injury or illness**

- Call your overseas travel insurance helpdesk and ask them to make arrangements with a local medical institution.
- When you go to the medical institution, make sure to take the insurance policy of your overseas travel insurance which covers your medical expenses with you.
- Overseas travel insurances do not cover "treatment of pre-existing illnesses". (There are insurances for short-term travel offering coverage.)

In this situation, you should consult with your accepting institution and person and others around you and receive treatment from an appropriate medical institution.

As medical expenses must be covered entirely by yourself, make sure you have cash or a credit cards available.

- If your attending physician decides that you need to be transferred to another medical institution, you will continue to be treated after being transferred.

If this is attributable to pre-existing illness, the transport costs must also be covered entirely at your own expense.

## **(7) To avoid falling victim to crime**

Specific crime prevention measures are outlined in detail on the Ministry of Foreign Affairs of Japan Overseas Safety website as information on basic safety measures by country. In particular, women should take care not to do any of the following to avoid falling victim to a sex crime.

- ① Behave or act in a way which may be misinterpreted
- ② Wear conspicuous clothing or makeup
- ③ Walk alone at night

## **(8) Drugs**

- Drugs naturally constitute a crime and are prohibited. Any incidents arising in relation to drug use are excluded from coverage under your overseas travel insurance and you will not receive compensation.
- Couriers of narcotics often ask other people to carry packets or look after their luggage. To avoid falling victim to such a crime, you should never oblige anyone who asks you to look after luggage or carry packets for them.

## **(9) Precautions against theft and loss**

In the event of theft or loss, notify the police and have them prepare a police report.

This needs to be done in order to get your passport reissued and/or make an insurance claim should such need arise.

## **(10) Handling of intellectual property rights and information assets**

You will have the opportunity of handling various information at your host university and/or company.

You should first and foremost comply with research ethics, and in the event of any illegal handling or leaks of information, there is the risk of not only you as an individual but also the university incurring liability which cannot be ignored. Outbound students and researchers should follow the instructions of the institution where they are received in at all times and take extra precaution not to be a perpetrator of such a violation.

## **(11) In the event of disputes, demonstrations, riots or disasters**

- Stay well away from any rioting crowds and ensure your own safety.
- In the unlikely event that you come into the proximity of gunshot and explosion sounds in the town, airport or on campus immediately get down and find cover nearby. Then flee the area at the earliest opportunity. Under no circumstances approach the area from which the sounds came from.
- If you hear any explosions while staying at a hotel, there is a high possibility that this indicates a terrorist attack and there is a high chance of a second explosion. Immediately get down and stay away from windows, and if you have the opportunity, turn off the lights. Do not flee your room in panic.
- If e-mails or other means of communication are out of service, be sure to ensure your own safety (you can use shortwave broadcasts to get hold of information).
- If shortwave broadcasting is available, the NHK International Broadcasting provides a wide range of information based on information from the Ministry of Foreign Affairs. The BBC and other news agencies are also useful sources of information. If mail blocking or a curfew is imposed information may be provided to Japanese expatriates through FM broadcasts from the local Japanese Embassy.
- As mentioned earlier, diplomatic missions provide information and issue alerts and other support to residents who have

submitted an Overseas Residential Registration or are registered with the "Tabi Regi". You should act accordingly with their notices.

### (12) Prevention of harm from mines and unexploded ordnances

Gather information both prior to leaving for your intended destination and upon arrival from local as well as United Nation mine clearing organizations as well as other NGOs. Pay attention to any signs which indicate that something may be buried in the ground. As a rule, entry into dangerous territory is prohibited, however, if you enter an area for reasons outside your control and discover a mine, etc., stay exactly where you are, notify those around you and seek professional help.

### (13) Prevention of harm due to kidnapping

Be fully aware of the risk of kidnapping organizations making unreasonable money demands. Refrain from behaving or acting in a conspicuous manner and avoid building any resentment with local people.

In the unlikely event you are kidnapped,

- ① Obey your captor's demands without putting up resistance.
- ② Prepare yourself mentally for a long-term captivity.
- ③ Avoid the topic of politics, religion and ideology.
- ④ Eat all the food you are provided.
- ⑤ Have faith that rescue will come.

The university does not accede to unreasonable monetary demands from criminals.



## Reference 1 Overseas safety measures

### 1. Examples of international monetary transfer

International transfers offer a system which can avoid the risk of having to carry or theft of large quantities of cash. For example, if you bank using Seven Bank's internet or mobile banking, you can transfer money from any place at any time. Seven Bank's ATMs can be found at approximately 20,614 locations throughout Japan (as of January 5, 2015) making them extremely convenient to use and if you want to make a money transfer, money transfers can be received at about 510,000 locations in about 200 countries in just a few short minutes. Furthermore, you do not need to open an account with them and the transfer fees are low.

Another option is to open a Powerflex account with Shinsei Bank. This will allow you to withdraw cash from your Japanese yen ordinary account in local currency from a local ATM (bearing a PLUS mark) at your travel location using your cash card.

- Generally international transfers require several days to arrive so be sure to compare and take advantage of the best options.

### 2. Management of health and medical information

If you travel overseas, generally you need to bring an English version of your medical certificate with you and this will cost JPY 20,000 or more per certificate. The World Medical Center Japan K.K. manages a cloud-based health and medical information and provides a service for the conversion of this information to English and in line with the WHO standard codes so it can be presented to the local physicians and nurses. Information can be continually updated.

The "Web + Mobile Service Plan" is offered at JPY 1,200 (excluding tax) per year/per person to students.

Contact: Tel: 03-3252-8170      <http://www.wmc-card.jp/>

### 3. Overseas travel insurance

Recent examples of high compensation items are shown in the table below. Ensure that you take out a high amount of coverage for treatment and rescue expenses. Please note that the type of overseas travel insurance policies that can be applied online will not allow you to take out high compensation treatment and rescue coverage. Depending on which insurance company you use, you may be able to take out only the coverage you require which can cut your insurance premiums by 40% or more. We recommend that you look into this thoroughly.

Examples of High Compensation of Medical Treatment and Transportation Costs

Country	Cost (Unit: ten thousand yen)	Circumstances
Slovenia	3,800	The person in this example lost consciousness and was diagnosed with a brain haemorrhage. He was transported from the local hospital to a fully equipped hospital by helicopter where he was admitted for 30 days and underwent surgery. His family rushed to the hospital and he was transported home escorted by a physician and nurse.
France	7,400	The person in this example suffered a fall while skiing fracturing a vertebrae in his neck. He was transported by helicopter to a hospital where he was admitted and underwent surgery. After 3 months in hospital, he was transported home on a chartered flight.

4. Important notes on overseas travel insurance (main examples for which insurance benefits will not be paid out)
  - (1) There has been a violation of local laws and regulations (drugs, etc.)
  - (2) Injuries or illnesses are the result of an altercation or a suicide attempt
  - (3) Death or injury is caused by war or uprising (except in the case of terrorism)
  - (4) Pre-existing conditions and chronic illness
  - (5) Dental related diseases such as tooth decay (unless a person has a special policy for dental disease treatment coverage)
  - (6) Pregnancy, delivery, premature birth or miscarriage
  - (7) Where baggage is lost, not stolen
  - (8) Cash and contact lenses

## Reference 2 UTokyo's compensation system

### Compensation for students and faculty members of the University of Tokyo (insurance taken out by the university)

#### (1) Coverage for students (during curricular activities)

##### Personal Accident Insurance for Students Pursuing Education and Research (JEES)

##### Overseas study, research, university classes, and business trips for research activities, etc.

<p>To promote the welfare of the students enrolled at the university, the University of Tokyo has a collective "Personal Accident Insurance for Students Pursuing Education and Research (JEES)". JEES (Japan Educational Exchanges and Services) provides compensation for any accidents incurred within or outside of Japan during regular curricular activities and during travel to and from the university or while in transit between university facilities. (For details see the "Policyholder Guidebook".)</p> <p>"Policyholder Guidebook"</p> <p><a href="http://www.jees.or.jp/gakkensai/index.htm">http://www.jees.or.jp/gakkensai/index.htm</a></p> <p>&lt;Contact: Student Affairs Office of the Faculty/Graduate School&gt;</p>	
	<p>Personal Accident Insurance for Students Pursuing Education and Research (JEES)</p>
Death benefits	<p>○ JPY 20,000,000 (however, if occurred while in transit between school facilities, etc. JPY 10,000,000)</p>
Permanent disability indemnity	<p>○ JPY 1,200,000 - 30,000,000 depending on the severity (however, if occurred while in transit between school facilities, etc. JPY 600,000 - 15,000,000)</p>
Medical treatments	<p>○ * Days of treatment (ordinary school days and events 1 day - (JPY 3,000/day), if occurred while traveling to or from school or in transit between school facilities, etc. 4 days - (JPY 6,000/day) (excluding illness)</p>
Rescue coverage	<p>×</p>
Hospitalization extra benefits	<p>○ *(Up to a maximum of 180 days) JPY 4,000/day</p>
Damage liability	<p>× * ○ If the insured voluntarily took out JEES or other damage liability insurance. (For JEES details, please consult the person in charge of each department.)</p>
Baggage Damage	<p>×</p>
Delayed baggage, etc. expenses	<p>×</p>
Flight delay, etc. expenses	<p>×</p>
During travel to/from school or in transit between facilities, etc.	<p>○ (death benefits JPY 10,000,000, permanent disability indemnity JPY 600,000 - 15,000,000 yen)</p>

\* Accidents incurred while traveling to and from school (in the case of a business trip overseas, round trips between hotels, accommodations, etc. and schools/venues) or while in transit between school facilities are covered, however, any deviations during such transit (such as sightseeing or meals) are not covered.

\* Any liabilities arising from the performance of duties for the university, for which the university is liable, will be covered by the Liability Insurance for National Universities.

## Procedures required to make an insurance claim (for medical treatment arranged at destination)

### <Required Documents>

<p>To claim for JEES insurance benefits, you will need to follow the following procedures. Above all, ensure that you keep all receipts for any treatment you receive at clinics or hospitals. The following is a summary of the contents of the "JEES Policyholder Guidebook". We recommend that you refer to this page and check the information for yourself.</p>
<ul style="list-style-type: none"> <li>• Accident notification (an accident notification postcard or any other accident notification system using FAX or PC, etc.)</li> </ul>
<ul style="list-style-type: none"> <li>• Insurance claim form (that has already been certified by the university. Any other accident certificates, etc.)</li> </ul>
<ul style="list-style-type: none"> <li>• Receipts</li> </ul>
<ul style="list-style-type: none"> <li>• Medical certificate issued by a physician (in English)</li> </ul> <p>* If the amount of the claim for insurance benefits is no more than JPY 100,000 (no more than JPY 100,000 when aggregated with benefits from other damage insurances) and there is no permanent disability, the claimant will not be required to provide a medical certificate issued by a physician as the claimant himself/herself will fill in the treatment status report and submit it attaching consultation cards and receipts etc. (Attach any documents listing the number of consultations)</p>

## (2) Coverage for faculty members (while at work)

### Industrial accident compensation insurance, Liability Insurance for National Universities

#### [Coverage for faculty members (while at work)]

<p>If a faculty member encounters any accidents during an overseas trip for work, he/she will be entitled to claim compensation for industrial injuries arising from work-related duties and during transit between facilities, etc. in the same way s/he would in Japan. &lt;Contact: Department's office in charge of industrial injury&gt;</p>	
	Coverage under industrial accident compensation insurance
Death	Compensation benefits for surviving family and funeral expenses
Permanent disability	Disability compensation benefit, nursing care compensation benefit and injury and disease compensation pension
Medical expenses (injuries)	Medical compensation benefit
Medical expenses (diseases)	
Rescue coverage	—
Lump-sum hospitalization payments	—
Damage liability	<p>Liability Insurance for National Universities (compensation for damages, emergency measure expenses, expenses for damage prevention/ right preservation measures, litigation expenses, cooperation expenses)</p> <p>* Accidental damages incurred while performing work-related duties during overseas stay extending not longer than 1 year</p> <p>* Coverage for any liability for damages arising from performing duties for the university and/or individual faculty member</p>
Baggage Damage	—
Delayed baggage, etc. expenses	—
Flight delay, etc. expenses	—
Accident during transit between facilities	Medical compensation benefit

## Documents required to make an insurance claim (for medical treatment arranged at destination)

### <Required Documents>

Claims for any out of pocket medical treatment expenses incurred for injuries and/or illnesses arising from performing work-related duties while overseas must be made after you return home (Industrial Accident Compensation Insurance).

To make a claim, you will need to file a "Medical Compensation Benefit Claim Form" attaching the following documents.

• Itemized statement/s and receipt/s (of medical treatments)

• A doctor's certificate including the following items

① Area affected and name of injury or illness

② Summary of the course of the injury and/or illness

③ Period and number of days treated

④ Content of and fees for medical treatment

### (3) Coverage for faculty members (non-work-related)

(The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association)

#### Claim for payment of medical treatment expenses from The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association

You may be reimbursed for any medical expenses you incur as a faculty member for the treatment of a non-work-related illness and/or injury by a physician or at a hospital overseas if you go through the procedures of The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association after your return home. Bear in mind, however, that the benefit amount is calculated based on the Japanese domestic criterion and is almost always lower than the actual amount you paid out of pocket due to differences in healthcare practices between Japan and the overseas country.

To claim your benefit, you will require some documents which may only be issued locally at your destination. Therefore, these must be organized while you are still at your destination.

Reference:

The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association HP  
<http://www.monkakyosai.or.jp/short/02.html>

<Contact: Department's Mutual Aid Office>

## Documents required to make an insurance claim (for medical treatment arranged at the travel location)

### <Required Documents>

You can apply to The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association for the payment of medical expenses incurred for the treatment of ordinary non-work related illness or injury by a physician or at a hospital overseas.

The following documents and items should be prepared locally and submitted together with the Treatment Claim Form for making a claim.

Reference:

The Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association HP  
<http://www.monkakyosai.or.jp/short/02.html>

• Itemized statement of medical treatments (Original)

• Receipts (Original)

## **Emergency contact details during stay overseas** **(OSSMA member dedicated help-line service)**

Please check the phone number for each country from "Helpline" icon of OSSMA App (NEXUS)  
(available 24 hours a day / 365 days a year in both Japanese and English).

Please see the websites listed below for details on how to enroll for OSSMA membership.

<https://www.u-tokyo.ac.jp/ja/intl-activities/study-abroad/ossma.html> (site in Japanese)

<https://www.u-tokyo.ac.jp/en/current-students/ossma.html> (site in English)



(site in Japanese)



(site in English)

**※ Non-OSSMA members should contact their affiliated department of the university (the responsible instructor, etc.).**

### **◆ What is OSSMA (Overseas Students Safety Management Assistance) ?**

OSSMA is the Overseas Students Safety Management Assistance provided by Emergency Assistance Japan Co., Ltd., with whom UTokyo has a cooperation relationship, as a support facility available to UTokyo students who are overseas, in the event of an emergency where support may be limited using overseas travel insurance alone.

This service provides support for students for cases which are not covered by overseas travel insurances including any injuries resulting from altercations, recurrence of pre-existing illnesses, drug-induced illness due to drugs administered without consent by a third party and mental disorders, etc.

\*Notes ... Overseas Students Safety Management Assistance "OSSMA" is a membership-style risk management support service for students studying which requires enrollment before travel and is not an insurance policy. Members are responsible for any expenses required for hospitalization, medical treatment, examination and counseling, etc. Therefore, **it is imperative that you take out an overseas travel insurance policy in addition to this service.**

### **◆ The service contents and eligibility to use the service**

**Services of OSSMA will be available to the members who have actually entered into a contract and their family members.**

After arriving at your destination, your medical assistance and daily consultation services will commence once you have informed OSSMA of the name of your university, your name and Student ID No. by simply calling in and saying, "I am XX from The University of Tokyo. My student ID No. is XX" when the need arises.

The service includes regular confirmation of your safety as well as safety confirmation at any other times.

You can receive information on local danger and risk levels as well as advice concerning overseas travel insurance prior to your departure.

◆ **Period during which OSSMA members' dedicated help-line service is provided**

The service is provided for the duration of your overseas stay covered under the contract period.

The service does not apply during short-term visits home to Japan.





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