

Notification for the Injury and Accident Mutual Aid Benefit System

The Injury and Accident Mutual Aid Benefit System is a program for mutual assistance providing benefits for injuries suffered (medical expenses, compensation for injuries or death) if an accident involving young children or students occurs (resulting in injury, illness, disability, or death) when they are under the supervision of schools, kindergartens, or nurseries (hereafter, schools). The liability for the premiums in this system will be borne by the national government, the school operators, and parents and guardians.

The system is a program of public benefits based on the Act on the National Agency for the Advancement of Sports and Health, and has the following elements.

■ The injury and accident mutual aid benefit system ■

- Generous benefits for low premiums
- Eligibility for benefits regardless of the school's liability
- Eligibility for benefits for food poisoning from the coli O-157 bacteria resulting from meals provided through the school's responsibility, heat stroke, or sudden death

The range of accidents while under school supervision eligible for benefits

■ The range while under school supervision

① When in a class organized by the school based on the educational curriculum (This also includes those children in nursery school)	Examples All classes or courses, young children in nursery schools, during special activities (Grade activities, club activities, sports events, field trips, school excursions)
② When receiving extracurricular instruction based on the school's educational program	Examples Extracurricular activity, school camps, swimming instruction during summer vacation
③ During breaks, or other times in school owing to the principal's instructions or approval	Examples Before class, breaks between classes, lunchtime, after school
④ When going to school using regular routes and methods	Examples When going to school or returning home from school
⑤ Other instances corresponding to these, as provided for by Ministry of Education directives	Examples When in a dormitory or when traveling by a reasonable route and means between those locations where classes are conducted outside the school building or the dormitory and one's residence.

■ The range of accidents

Type of accident	Range of accident	Benefit amount
Injury	Those injuries incurred while under school supervision whose treatment requires expenditures of at least 5,000 yen.	Medical expenses
Illness	Of those incurred while under school supervision whose treatment requires expenditures of at least 5,000 yen, those provided for by Ministry of Education directive (Food poisoning caused by meals · Poisoning caused by gas · Drowning · Heat stroke · Illnesses caused by unknowingly drinking or ingesting foreign matter · Rashes or other skin problems caused by lacquer, insects, oils, chemicals, or cosmetics · Illnesses caused by external shocks · Illnesses caused by injury)	· 4/10 of the amount required for treatment of the type provided by medical insurance (Of that, 1/10 will be added as expenses incidental to treatment) For expensive treatment, however, 1/10 of the monthly expenditure amount required for treatment will be added to the personal liability amount (This is a limited amount as provided for by income classification.). Also, that amount will be added when there is a standard liability amount for meals while admitted to the hospital.
Disabilities	Disabilities remaining after injuries or illnesses in the above column, whose severity can be classified from Grade 1 to Grade 14	Disability compensation 820,000 yen to 37,700,000 yen (Disasters while going to school, 410,000 yen to 18,850,000 yen)
Death	Death while under school supervision, or directly caused by an illness in the above column	Death compensation 28,000,000 yen (While going to school, 14,000,000 yen)
	Sudden death	Death compensation 14,000,000 yen (While going to school, 14,000,000 yen)
	Occurred while in an activity under school supervision unrelated to physical exercise, etc. Occurred while in an activity under school supervision caused by physical exercise, etc.	Death compensation 28,000,000 yen

(N.B.: The compensation amount in those instances for which benefits are provided after 2005)

*1 The medical expenses provided by the National Agency for the Advancement of Sports and Health are for treatment received as a party covered by medical insurance (medical insurance, national health insurance, etc.), or a dependent of that party. The amount of the treatment expenses is calculated using the standard of the amount calculated in accordance with the provisions of the medical insurance. In the chart above, this is designated as treatment of the type provided by medical insurance.

*2 The expression "treatment requires expenditures of at least 5,000 yen" above refers to the aggregate medical treatment expenditures from the first examination until the resolution (the personal liability plus the amount paid under medical insurance) that is at least 5,000 yen. (For example, when dependents (family members) receive outpatient treatment at hospitals, the personal liability will usually be 30% of the aggregate medical treatment expenditures.)

*3 The provision of medical treatment expenses for injuries or illness from the same accident shall be for a maximum of 10 years from the initial examination.

*4 The right to receive injury and accident mutual aid benefits must be exercised within two years from the date the reason for the benefits occurred. If not, the right to demand benefits will expire.

*5 In regard to the same reason as the reason for providing mutual aid benefits, when compensation for damages is received, there are instances when benefits will not be provided due to limits on the amount.

*6 When receiving benefits as a result of the provisions of other laws or regulations (for example, the medical allowance for infants based on regulations), there are instances when benefits will not be provided due to limits on the amount.

*7 No benefits for medical expenditures will be provided for accidents to students and young children at schools providing compulsory education or nursery schools in households on welfare under the Public Assistance Act.

*8 When secondary school students or students of vocational schools at the secondary level are injured, fall ill, or die due to their commission of intentional criminal acts, or intentionally, no mutual aid benefits for injury or accidents will be provided for the medical treatment, disability, or death in question.

*9 When secondary school students or students of vocational schools at the secondary level are injured, fall ill, or die due to their own serious negligence, there will be instances in which part of the mutual aid benefits for injury or accidents will not be provided for the medical treatment, disability, or death in question.

Membership procedures and the amount of mutual aid premiums

Providing eligibility for injury or accidents mutual aid benefit system involves collecting the mutual aid premiums after the school obtains the consent of the parent or guardian, and the operators of the school perform all the procedures for eligibility. Eligibility will continue by paying the premiums from the following year.

◎ Amount of mutual aid benefit premiums for 2012 (Annual amount per student or young child; Units: Yen)

Type of school	General students and young children	Students and young children in households on welfare
School for compulsory education	920 (460)	40 (20)
High school	All day	1,840 (920)
	Fixed hours	980 (490)
	Correspondence	280 (140)
Vocational schools at secondary level	1,880 (940)	—
Kindergartens	270 (135)	—
Nursery schools	350 (175)	40 (20)

- * Numbers in parentheses are the amount of mutual aid benefit premiums in Okinawa Prefecture.
- * Of the mutual aid benefit premiums, parents or guardians will be responsible for 40% to 60% of the amount at schools providing compulsory education, and for 60% to 90% at other schools. The remainder will be the liability of those operating the school.
- * In the event the special clause for exemption is appended to the mutual aid benefit agreement, 25 yen per person will be added to the chart at left (two yen for those taking high school correspondence courses). (The amount of the mutual aid benefit premiums related to the special clause for exemption will be the full liability of the school operator.)

Procedures for receiving benefits

<Example> When receiving hospital treatment after an accident while under school supervision (Claim for medical treatment expenses)

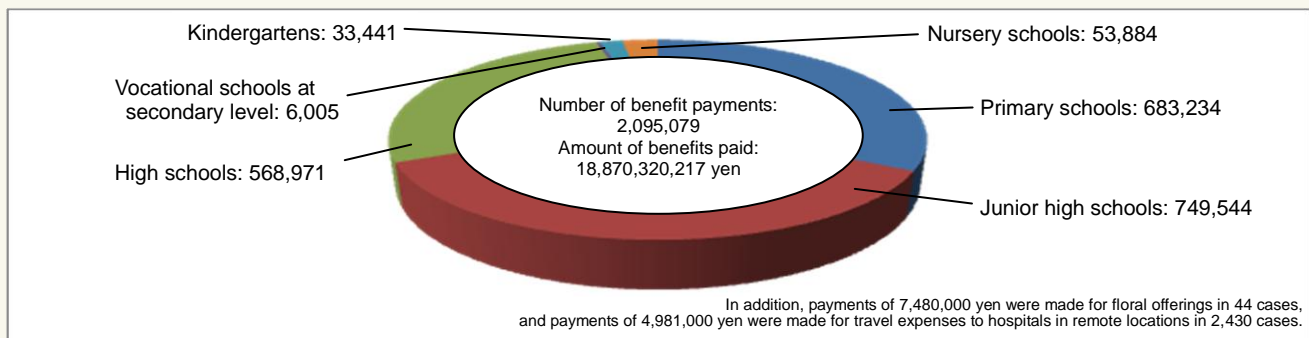
- (1) The school will create the accident report verifying the circumstances of the accident's occurrence.
The parents or guardians will receive the form verifying the medical insurance points for treatment from the school (or they can download it from the Internet in Japanese). They will take this form to the medical institution where treatment is received to receive the verification and then submit it to the school.*
- (2) The school operators will present the documents described in (1) to the local branch of the NAASH.
- (3) A determination of the benefit amount will be made after a screening at the local branches, and it will be paid to the parent or guardian through the school operator.

*It will not be possible in some instances to fill out the form on the spot. Determine the availability of the physician when making the request.

The procedures for claiming and receiving the benefits are performed in this way through the school and the school's operators. The parents or guardians are requested to maintain close contact with the school, compile the documents required on the school's instructions, and to report as necessary on the progress of the treatment.

Number of cases in which injury and accident mutual aid benefits were paid in 2010

(Total of medical expenses and compensation for disability or death)



The injury and accident mutual aid benefit system is as provided for in the Act on the National Agency for the Advancement of Sports and Health (#162, 2002). The Notification on System presents an overview of the Injury and Accident Mutual Aid Benefit System.



National Agency for the Advancement of Sports and Health (NAASH)

school safety Web (<http://www.naash.go.jp/anzen>)

- All particulars related to the implementation of the Injury and Accident Mutual Aid Benefit System:
School Health Department, Injury and Accident Mutual Aid Benefits Division ☎ 03-5410-9164
- Particulars related to the claim and payment of benefits: **The branches listed below**

Sendai branch	(Hokkaido, Aomori, Iwate, Miyagi, Akita, Yamagata, Fukushima Prefecture) Nihon Seimei Sendai Kotodai Minami Bldg., 8th Floor 1-5-15 Kamisugi, Aoba Ward, Sendai, 980-0011	☎ 022-716-2106
Tokyo branch	(Tokyo Metro District, Ibaraki, Tochigi, Gunma, Saitama, Chiba, Kanagawa, Niigata, Yamanashi, Nagano Prefecture) National Agency for the Advancement of Sports and Health Bldg., 3rd Floor 10-1 Kasumigaoka-machi, Shinjuku Ward, 160-0013	☎ 03-5410-9165
Nagoya Branch	(Toyama, Ishikawa, Fukui, Gifu, Shizuoka, Aichi, Mie Prefecture) Nagoya International Center Bldg., 16th Floor 1-47-1 Nagono, Nakamura Ward, Nagoya, 450-0001	☎ 052-533-7821
Osaka Branch	(Kyoto Metro District, Osaka Metro District, Shiga, Hyogo, Nara, Wakayama Prefecture) Osaka Ekimae Bldg. #4, 7th Floor 1-11-4 Umeda, Kita Ward, Osaka, 530-0001	☎ 06-6456-3601
Hiroshima Branch	(Tottori, Shimane, Okayama, Hiroshima, Yamaguchi, Tokushima, Kagawa, Ehime, Kochi Prefecture) Hiroshima City Water Bureau Motomachi Bldg., 10th Floor 9-32 Moto-machi, Naka Ward, Hiroshima City, 730-0011	☎ 082-511-2822
Fukuoka Branch	(Fukuoka, Saga, Nagasaki, Kumamoto, Oita, Miyazaki, Kagoshima, Okinawa Prefecture) Tsukushi Kaikan, 5th Floor 4-8-10 Tenjin, Chuo Ward, Fukuoka City, 810-0001	☎ 092-738-8720

- The NAASH School Health Department utilizes the Injury and Accident Mutual Aid Benefit System to conduct **school safety support activities** with the objective of reducing school accidents.
We hope the information on injuries and accidents from the school safety website will be useful.