

# Notification for the Injury and Accident Mutual Aid Benefit System

The Injury and Accident Mutual Aid Benefit System is a program based on a contract (Injury and Accident Mutual Aid Benefit System Contract) between the JAPAN SPORT COUNCIL (JSC) and school operators for providing benefits for injuries suffered (medical expenses, compensation for injuries or death) if an accident (resulting in injury, illness, disability, or death) involving students and young children occurs when they are under the supervision of schools. The liability for the premiums in this system will be borne by the national government, the school operators, and parents and guardians (after obtaining their consent).

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.

**■ Elements of 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 E. coli O157 bacteria resulting from meals provided at the school's responsibility, heatstroke, or sudden death

## Applicable schools

All compulsory education schools	Elementary schools, middle schools, compulsory education schools and the first curriculum at six-year secondary schools Includes the elementary and middle school divisions of special education support schools (schools for the blind, schools for the deaf and schools for the handicapped).
High schools	High schools (all day schools, fixed hours schools and correspondence schools) Includes the latter curriculum of six-year secondary schools and the high school divisions of special education support schools.
Vocational schools at secondary level	
Kindergartens	Includes the kindergarten divisions of special education support schools. The kindergartens portion of kindergarten model certified centers for early childhood education and care refers to "kindergartens."
Certified Integrated centers for early childhood education and care	
Upper secondary specialized training schools	Upper secondary specialized training schools (day schools, night schools and correspondence schools)
Nursery schools, etc.	Nursery schools stipulated in Article 39 of the Child Welfare Act, nursery school model certified centers for early childhood education and care, institution with childcare functions at kindergarten model certified centers for early childhood education and care, local discretion-model certified centers for early childhood education and care, facilities providing specified nursery services (family-style daycare services, small-scale childcare services and childcare services within institution as stipulated in Item 3 of Article 6 of the Child Welfare Act), unlicensed childcare institutions that meet specified standards, and company-operated child care facilities

\* Applies to all national, public and private facilities.

## Mutual Aid Premium (2021)

With regard to joining the Injury and Accident Mutual Benefit System, the school operators will collect the mutual aid premiums after obtaining the consent of the parent or guardian, and the school operators will perform all of the membership procedures. Eligibility will continue with payment of the premiums from the following year.

(Annual amount per student; Units: Yen)

Type of school		General students	Students in households on welfare
All compulsory education schools		920 (460)	40 (20)
High schools Upper secondary specialized training schools	All day Day schools	2,150 (1,075)	—
	Fixed hours Night schools	980 (490)	—
	Correspondence Correspondence schools	280 (140)	—
Vocational schools at secondary level		1,930 (965)	—
Kindergartens		270 (135)	—
Certified Integrated centers for early childhood education and care		270 (135)	—
Nursery schools, etc.		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 all compulsory education schools, 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 injury and accident mutual aid benefit agreement, 15 yen per person will be added to the chart at left (2 yen for those taking high school correspondence courses or upper secondary specialized training school correspondence courses) for the mutual aid premiums.
- \* "Requires welfare" refers to students and young children in households on welfare under the Public Assistance Act. Students and young children who are at compulsory education schools or nursery schools receive a medical allowance under the Public Assistance Act, and thus benefits for injuries does not cover payment of medical expenses. Accordingly, the mutual aid premium amount is different to that for ordinary students and young children.

## Scope of accidents while "Under school supervision" eligible for benefits

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

## Scope of accidents and benefit amount

Type of accident	Range of accident	Benefit amount
<b>Injury</b>	Injuries incurred caused by factors while under school supervision whose treatment requires expenditures of at least 5,000 yen	Medical expenses
<b>Illness</b>	Of those injuries incurred caused by factors while under school supervision whose treatment requires expenditures of at least 5,000 yen, those provided for by Ministry of Education directives <ul style="list-style-type: none"> <li>• Food poisoning caused by meals, poisoning caused by gas, etc., heatstroke, drowning</li> <li>• Illnesses caused by unknowingly drinking or ingesting foreign matter, dermatitis caused by lacquer, etc.</li> <li>• Illnesses caused by external shocks, illnesses caused by injury</li> </ul>	<ul style="list-style-type: none"> <li>• 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)</li> <li>For expensive treatment, however, 1/10 of the monthly expenditure amount required for treatment will be added to the personal liability amount (this is different according to income classification)</li> <li>• When there is a standard liability amount for meals while admitted to the hospital, that amount will be added</li> </ul> Amount
<b>Disability</b>	Disabilities remaining after recovery from injuries or illnesses suffered under school supervision which are listed in the above row (severity can be classified from grade 1 to grade 14).	Disability compensation 880,000 yen to 40,000,000 yen (For accidents while going to/from school, 440,000 yen to 20,000,000 yen)
<b>Death</b>	Death caused by factors while under school supervision, or directly caused by an illness listed in the above row	Death compensation 30,000,000 yen (when going to/from school, 15,000,000 yen)
	Sudden death caused by actions such as sports events	Death compensation 30,000,000 yen (when going to/from school, 15,000,000 yen)
	Sudden death not related to actions such as sports events	Death compensation 15,000,000 yen (same amount when going to/from school)

- \*1 The medical expenses provided by the JSC are for treatment received by 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) which total 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 claim benefits will expire.
- \*5 When compensation for damages is received for the same reason as that for which injury and accident mutual aid benefits are provided, 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 in households on welfare under the Public Assistance Act who are at compulsory education schools or nursery schools.
- \*8 When high school students, students of vocational schools at the secondary level or students of upper secondary specialized training schools are injured, fall ill, or die due to committing 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. However, this shall not apply if the students intentionally injure themselves, fall ill, or die due to a heavy mental burden from being bullied, corporal punishment, or any other reason not attributable to themselves.
- \*9 When high school students, students of vocational schools at the secondary level or students of upper secondary specialized training schools 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 disability or death in question.

## How to claim benefits <Medical expenses>

Parent or guardian	Receive a medical expense certificate ("medical treatment situation, etc.") from the medical institution, and submit it to the school.
Submission ↓	↑ Payment
School	Submit a report ("accident report") verifying the circumstances of the accident and medical expense certificates (such as the "medical treatment situation, etc.") to the school operator.
Submission ↓	↑ (Payment)
School operator	Compile the schools within its jurisdiction, and submit the report ("accident report") verifying the circumstances of the accident, medical expense certificates ("medical treatment situation, etc.") and other documents to the JSC office.
Claim ↓	↑ Payment
JSC	Screens the submitted documents and pays the benefit amount to the parent or guardian through the school operator.

### \* Requests for parents and guardians

**Doctors, dentists, pharmacists, bonesetters and acupuncturists cooperate with requests for medical institutions to issue certifications such as "medical treatment situation, etc." with special consideration on individual circumstances.**  
**Please note that they may not be able to complete the "medical treatment situation, etc." immediately even if taking such documents.**

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

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). This notification provides an overview of the Injury and Accident Mutual Aid Benefit System.

### [Issued by] JAPAN SPORT COUNCIL

- Activities related to benefits for injuries are conducted at six offices in Sendai, Tokyo, Nagoya, Osaka, Hiroshima and Fukuoka.
- See the homepage for details on activities related to benefits for injuries.
- School Safety Web homepage <https://www.jpnsport.go.jp/anzen/>

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