

OSSMA Plusが費用負担する主な項目 補償額上限 1億円
Major Medical Expenses and Assistance:
Maximum Coverage Cost: up to JPY100 Million

治療費用

Costs of Medical Treatments

医療通訳費用

Translation and/or interpretation costs

入院諸雑費

Miscellaneous expenses incurred during hospitalization

当初の旅程を離脱した場合に負担した費用

Expenses incurred by overstay due to prolonged illness

救援者の渡航費用（5名）、宿泊費用（14日分まで）

救援者の渡航手続き費用、救援者又は会員が現地で支出した交通費、入院に要した必要な身の回り品購入費、通信費（20万円限度）

Family Travel Assistance (including: international travel expenses (within a designated country))

If you are hospitalized, OSSMA will arrange air tickets for your family and attending university staff. Further OSSMA will reimburse travel expenses and accommodation expenses for your family to be at your bedside (up to 5 people for 14 days each). In addition to the above mentioned, OSSMA will cover other expenses incurred by your hospitalization. OSSMA covers communication expenses (telephone, wifi, etc.) up to JPY 200,000.

持病・既往症の応急治療費用

Emergency Medical treatment for chronic diseases and pre-existing conditions

歯科応急治療費用（受診回数で2回まで）

Emergency Dental Treatments (up to twice)

捜索費用（海、山、川での初動捜索は、200万円限度）

Rescue cost (covers up to JPY 2 million for sea, mountain and river rescues)

緊急医療搬送費用

Emergency Medical Transport Services Cost

死亡時の遺体処理費用、搬送費用（200万円限度、総限度額400万円）

In case of death, up to JPY 2 million for handling and up to JPY 2 million for transportation of person's remains

OSSMA Plusは費用負担しない主な項目（ただし、応急処置が可能な場合、US\$ 5,000を限度に一時立替えします）

**Major exclusions: OSSMA Plus emergency loan coverage
(up to US\$ 5,000 to be paid back by the insured for emergency medical treatment as defined below)**

会員の故意・重過失による場合

Injuries caused by the insured person intentionally, or as result of gross negligence

持病・既往症、歯科の本格治療

Medical treatment for chronic diseases and pre-existing conditions, and full-fledged dental treatment

歯科治療時に行う、クリーニング、フッソコーティング等治療ではない費用

Costs related to non-dental treatment, such as the cost of cleaning, the cost of fluoride treatment, etc.)

会員の犯罪行為、闘争行為、自殺行為の場合

Injury or death resulting from physical altercation, suicide, or criminal behavior

戦争、内乱、その他これらに類似する事変。(除くテロ行為)

War, internal conflict, or other casualty (excluding acts of terrorism)

核燃料物質もしくは核燃料物質によって汚染された物の放射性、爆発物その他の有毒な特性またはこれらの特性による事故

Incident resulting from radiation exposure incurred by nuclear fuel materials or substances contaminated by nuclear fuel materials; or from explosive or otherwise toxic materials or other such substances

本人、ご家族の都合による医療搬送

Medical transport services cost due to personal reasons or convenience.

無免許での自動車運転および薬物・飲酒の影響により自動車運転中に生じた場合

Injury or death resulting from driving without a license or under the influence of alcohol

頸部症候群、腰痛その他の症状を訴えるが、これを裏付ける医学的他覚所見がない場合
別途定める運動中の事故(山岳登山中の高山病を含む)

Medical conditions (e.g. cervical syndrome, backache and the other symptoms) with no medical findings, and injuries while exercising (including altitude anoxia). The latter item is defined separately.