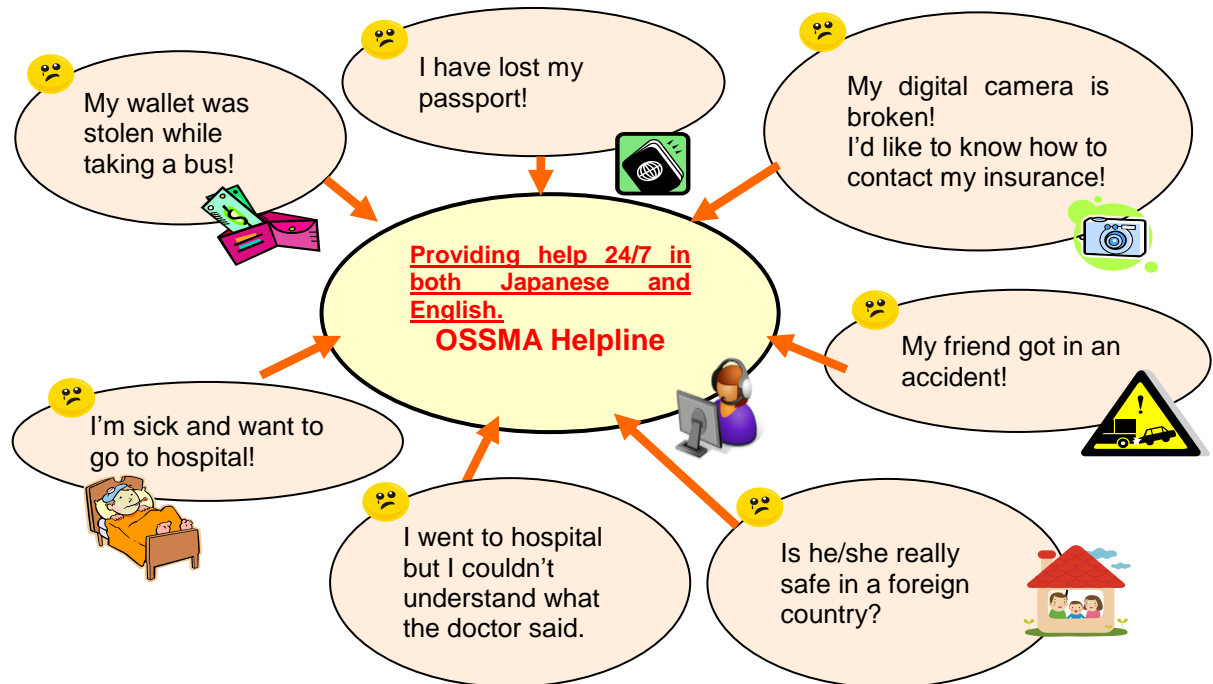




1. Introducing OSSMA ~ What is OSSMA? ~

“OSSMA” is an abbreviation of Overseas Students Safety Management Assistance. It provides effective 24/7 Japanese language support for members of OSSMA in the case of emergencies (lost passport, doctor consultation) in an effort to make overseas life safe and comfortable.



If you ever find yourself in TROUBLE in a foreign country, you should first contact OSSMA!

2. Difference between Insurance and Assistance

Insurance is MONEY!

Insurance is an arrangement with a company in which you pay the company money on a regular basis, and in return it pays the costs if something bad happens, for example, if you become ill or your belongings (e.g. car, baggage) are damaged.

Assistance is ACTION!

Assistance means taking action in order to minimize danger to health or life or to minimize loss of property.

In a medical case, Emergency Assistance, Japan (EAJ) Tokyo Center, manages and controls various information from overseas centers and from affiliated organizations all over the world. Using that information, we make optimal choices regarding arrangements with local hospitals, means of transportation, and securing air flights.

* Important Notes:

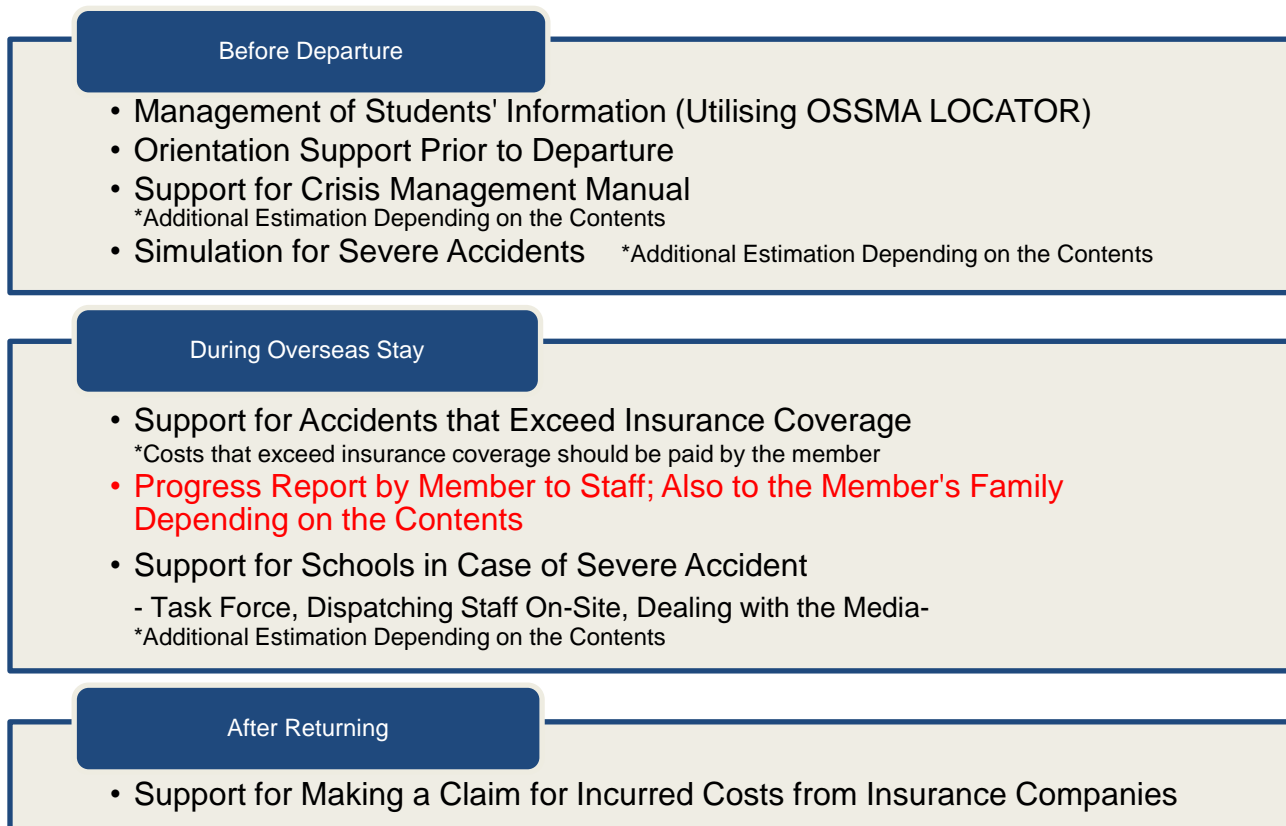
Overseas Students Safety Management Assistance “OSSMA” is a service supporting safety management for overseas student(s) for a one-time fee, NOT an insurance policy.

Medical fees (fees for hospital admission, medical treatment, medical examination, counselling etc.), attorney’s fees, and fees for the services of experts in handling abduction cases are to be paid by members themselves.

Consequently, in addition to enrolling in OSSMA, **members must take out an overseas travel insurance policy (incl. insurance arranged for OSSMA)**. For proof, please submit a copy of the insurance policy or documents indicating overseas travel insurance coverage provided by a credit card company.

3. OSSMA Service Flow

Overseas Student Safety Management Assistance (OSSMA) is a support system for overseas students. Assistance begins before departure to ensure that the student will have a fully productive overseas experience.



| | |
|---|---|
| 1. Personal Support | Help desk during your overseas stay. In cases where there is a flight delay, a mobile phone left behind on the airplane, lost air ticket, stolen credit cards, and so on, we contact the flight companies and travel agencies, and negotiate the reissuance of your credit cards. |
| 2. Overseas Medical Assistance | <p>If you are injured or become sick, you can make a call in Japanese and use the following services.</p> <ul style="list-style-type: none"> i. Recommendation and reservation of doctors and medical institutions (upon request). ii. Translation (with a telephone) when consulting with an overseas medical institution. iii. Advice regarding insurance reimbursement for medical fee. iv. Dispatch medical staff, emergency rescue, arranging for return to Japan and medical admission. |
| 3.Safety Confirmation | <p>On the request of your family or college staff, we will confirm your safety.</p> <p>In case your safety is unconfirmed, we then attempt to confirm whether you are safe or not by contacting your college, the embassy, and the police; lastly, we dispatch our staff to the area where you are staying.</p> <p>We also confirm your safety when accidents, crimes or disaster occur in the area you are residing.</p> |
| 4. Mental Care | Counseling regarding mental health. |
| 5. Support for Family Transportation | If a member gets hospitalized or is involved in an accident, we pay emergency out-of-pocket cash and/or assist in the procurement of emergency passports/visas for the member's family or college staff so that they can go to the member's area of residence to rescue the member. |
| 6. Recommendation of Attorney | When you need legal advice, we recommend an attorney or other legal experts whether in a criminal case or in a civil one. |
| 7. Others | Forgetting your ID and/or PW, losing your OSSMA member's card, inquiring how to operate the OSSMA system. |

4. Notes

◆Eligibility: Members and their families can utilize OSSMA.

◆Period of service:

Your period of stay in a foreign country other than Japan. When you return to Japan temporarily, OSSMA services are NOT available.

◆Cases where OSSMA Services Unavailable:

OSSMA will not be available where the delay of implementation of safety management occurs by force majeure (such as general strike, traffic strike, act of God, war, civil war, terrorism, riot, rebellion, reprisal, traffic limitation, explosion, atomic accident).

◆Personal Data:

EAJ preserves and supervises personal data, and does not use them for other purposes than offering OSSMA services.

TMDU also manages the data properly in accordance with university regulations.

5. OSSMA Membership Card

◆After the application is completed, a membership card and user's service guidebook will be given to each member.

Before departure, OSSMA members should pick them up from the Student Support Division (for TMDU students) or from the International Exchange Division (for other TMDU members).

◆ID number is necessary to use OSSMA services. It appears on the front side of the membership card.

◆Initial password is also necessary when you first log-in.

Initial password is principally the same as each member's TMDU student ID number or staff ID number (8-digits). If the member has forgotten to declare TMDU ID number on the OSSMA application, the initial password will be different.

◆When contacting the OSSMA office in an emergency, please be sure to bring your membership card.

Written on the back of the membership card are notes and phone numbers. This allows a third person (esp. medical or police personnel) to contact the OSSMA helpline in the case of unpredictable situations.

On page 25 of the user's service guidebook is a list of toll-free OSSMA helpline numbers in each country/area. The member can use one of these numbers, depending on where the member resides.

Please fill in the member's name in the designated area on the back of the member's card.

6. OSSMA Membership Fee (After 1 April 2014, the revised consumption tax rate applied)

Please transfer the membership fee after reading through the following notices.

A price list is on page 6.

For members wishing to apply for overseas travel insurance arranged by OSSMA (as described), they should confirm the insurance fee price list starting from page 8.

If the number of days exceeding one month is nine days or less, then no additional fee will be charged.

(e.g.) Period: 17 Jan. - 26 Feb.: Fee for 1 month

Period: 17 Jan. – 27 Feb.: Fee for 2 months

| |
|--------------|
| Bank Account |
|--------------|

Bank and Branch Name:

Nihombashi Branch, RISONA Bank

Account Number: 0130161, Ordinary Deposit

Account Name:

Nihon Ema-jenshii Ashisutansu (Kabu)

(Emergency Assistance, Japan (EAJ) Co., Ltd.)

Notes:

The applicant pays the transfer fee.

On the transfer please be sure to note the member's name.

In addition, please also enter the letters "TMDUOSM" before the member's name (e. g. TMDUOSM MARY CARPENTER).

7. Overseas Travel Insurance Arranged by OSSMA

TMDU recommends that OSSMA members be sure to bring along their credit card(s). Member overseas travel insurance is tied to their credit card(s).

TMDU also recommends the reimbursement standard affiliated with regular gold credit card(s) (30 million yen for death or disability).

If the member does not have a gold credit card(s), it is highly recommended that they apply for the overseas travel insurance arranged by OSSMA (hereafter, "OSSMA insurance").

OSSMA insurance is limited, compensating only necessary reimbursement. Thus, the insurance fee is extremely discounted. Compared with other ordinary insurance fees, OSSMA insurance is about 40-50% cheaper.

For more information, please refer to "OSSMA Insurance" (page six - in Japanese language only, sorry).

Applicants need to fill in the page two of the registration application form and submit it to the division in charge.

OSSMA Price List

1. Registration Fee (applied after 1 April 2014)

| Period | Fee (incl. tax) |
|-----------------------------------|-----------------|
| Within 1 month | ¥3,240- |
| 2 months | ¥5,400- |
| 3 months | ¥10,800- |
| 4 months | ¥14,580- |
| 5 months | ¥18,360- |
| 6 months | ¥21,600- |
| From 7 months up to 9 months | ¥25,920- |
| From 10 months up to 12 months | ¥29,160- |

If the member's term exceeds one month by no more than 9 days, then no excess fee will be charged.

Bank Account

Bank and Branch Name:

Nihombashi Branch, RISONA Bank

Account Number: 0130161, Ordinary Deposit

Account Name:

Nihon Ema-jenshii Ashisutansu (Kabu)

(Emergency Assistance, Japan (EAJ) Co., Ltd.)

Notes:

Please pay the transfer fee.

Be sure to note the member's name on the transfer.

In addition, please also enter the letters "TMDUOSM" before the member's name (e. g. TMDUOSM MARY CARPENTER).

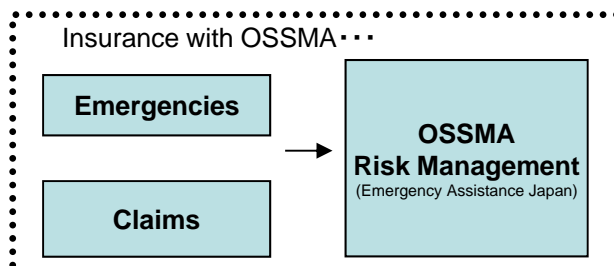
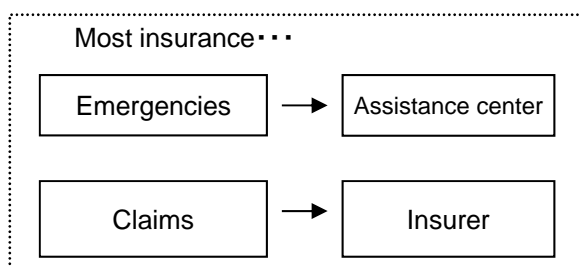
'Study Abroad' Insurance with OSSMA Risk Management Services (OVERSEAS TRAVEL ACCIDENT INSURANCE)

'Study Abroad' Insurance with OSSMA is a comprehensive health and risk management plan designed for students planning to study abroad. The plan was designed especially to meet the needs of Tokyo Medical and Dental University students. For more information, or to purchase, please contact the agent designated on the back of this information sheet.

'Study Abroad' Insurance with OSSMA: Special Features



- ① **Low cost** by eliminating unnecessary indemnities!
- ② **Enhanced coverage** applied to critical indemnities!
- ③ **24h / 365 days** single point of contact (Japanese OR English), regardless of the issue!



Indemnity (※B Plan indemnity)

Injury Death and Residual Disability: ¥1 Million / Medical expense and rescue expense benefit: ¥100 Million / Liability coverage: ¥100 Million / Personal property: ¥200,000 / Flight Delay Expenses: ¥20,000 / Baggage Delay Expenses: ¥100,000

Premium ※ Sample premiums. Please see reverse side for full details.

| | | |
|-------------------|-------------------|-------------------|
| Coverage Period | 14 days (2 weeks) | 28 days (4 weeks) |
| Insurance Premium | ¥8,200! | ¥13,620! |

※B Plan indemnity

~ Why are the amounts of your indemnity important? ~

You already have basic coverage with your credit card and Personal Accident Insurance for Students Pursuing Education and Research(PAS). However, medical expenses and rescue expenses can easily exceed the amounts allowed under these plans.

Example: Credit card indemnity PAS plan indemnity Shortfall

| Indemnity | Limit | | |
|-------------------------------|-------------|------------------------------------|--|
| Medical & rescue | ¥1 million | At least ¥100 million recommended. | |
| Accidental death (on campus) | ¥20 million | ¥20 million | |
| Accidental death (off campus) | ¥20 million | | |
| Disability (on campus) | ¥20 million | ¥30 million | |
| Disability (off campus) | ¥20 million | | |
| Death from disease | | None | |
| Personal liability | ¥20 million | At least ¥100 million recommended. | |
| Personal property | ¥150,000 | | |

Note:

Credit card and PAS indemnity amounts shown are examples only. Please check the details of your own credit card and PAS benefits.

'Study Abroad' Insurance with OSSMA: Premium Table

| Indemnity Plan | Insured Amount (Japanese Yen) | |
|--------------------|-------------------------------|-------------|
| | A | B |
| Death / Disability | None | 1 million |
| Personal Liability | 100 million | 100 million |
| Medical / Rescue | 100 million | 100 million |
| Personal Property | None | 200,000 |
| Flight Delay | None | 20,000 |
| Baggage Delay | None | 100,000 |

| Insured Period Plan | Premium (Japanese Yen) | |
|---------------------|------------------------|--------|
| | A | B |
| 1 day | 1,190 | 1,860 |
| 2 days | 1,360 | 2,210 |
| 3 days | 1,740 | 2,660 |
| 4 days | 2,100 | 3,070 |
| 5 days | 2,420 | 3,660 |
| 6 days | 2,680 | 4,100 |
| 7 days | 2,910 | 4,420 |
| 8 days | 3,130 | 4,730 |
| 9 days | 3,350 | 5,060 |
| 10 days | 3,560 | 5,460 |
| 11 days | 4,410 | 6,390 |
| 12 days | 4,940 | 7,010 |
| 13 days | 5,540 | 7,700 |
| 14 days | 5,960 | 8,200 |
| 15 days | 6,240 | 8,520 |
| Up to 17 days | 6,710 | 9,080 |
| Up to 19 days | 7,370 | 9,850 |
| Up to 21 days | 8,000 | 10,590 |
| Up to 23 days | 8,630 | 11,320 |

| Insured Period Plan | Premium (Japanese Yen) | |
|---------------------|------------------------|---------|
| | A | B |
| Up to 25 days | 9,250 | 12,070 |
| Up to 27 days | 9,910 | 12,880 |
| Up to 29 days | 10,510 | 13,620 |
| Up to 31 days | 11,170 | 14,420 |
| Up to 34 days | 12,940 | 16,500 |
| Up to 39 days | 15,820 | 19,670 |
| Up to 46 days | 20,130 | 24,290 |
| Up to 53 days | 25,160 | 29,620 |
| Up to 2 months | 30,920 | 35,740 |
| Up to 3 months | 43,630 | 49,750 |
| Up to 4 months | 53,740 | 61,210 |
| Up to 5 months | 62,160 | 70,800 |
| Up to 6 months | 66,780 | 76,610 |
| Up to 7 months | 73,410 | 84,430 |
| Up to 8 months | 85,260 | 97,460 |
| Up to 9 months | 97,490 | 110,900 |
| Up to 10 months | 109,490 | 124,080 |
| Up to 11 months | 121,450 | 137,180 |
| Up to 1 year | 139,740 | 156,620 |

● For further details and to enroll in a 'Study Abroad' Insurance with OSSMA plan, please contact Emergency Assistance Japan.

Exclusive Agent:
Emergency Assistance Japan Co., Ltd.



Emergency
Assistance
Japan

1-21-14 Koishikawa, Bunkyo-ku, Tokyo
112-0002

TEL 03-3811-8303
FAX 03-3811-8183

Insured by:

Sompo Japan Nipponkoa Insurance Co., Ltd



Sompo Japan
Nipponkoa

5th Division
5th Corporate Account Production Department

2-2-10 Nihonbashi, Chuo-ku, Tokyo
103-8255

TEL 03-3231-6202
FAX 03-3231-9901