

## Procedures for Apply to Comprehensive Renter's Insurance

1. When using this service, please make sure that you meet the following qualifications.
  - (1) Applicants must be enrolled in Ehime University as a student (undergraduate, master's, doctoral, or research student).
  - (2) The status of residence must be "College Student". (This is a requirement for enrollment in the Comprehensive Housing Coverage for International Students.)
2. There are conditions of use. Please check the conditions below.
  - (1) You must be insured by the "Comprehensive Housing Coverage for International Students" for Japan Educational Exchanges and Services for International Students.
  - (2) During the contract period, you must follow the instructions of AINECS.

### 3. Procedure flow and methods

\*\*\*In some cases, the procedure may differ from the one described below. In each cases, please follow the instructions of the secretariat.

(1) Decide a desired housing at a real estate agency.

(2) Send an e-mail to the AINECS office or come to the International Relations Office (Johoku Campus, Aidai Muse 2F) and inform that you wish to use the joint guarantor system.

We will send you an application form, a pledge form, and a memorandum of understanding by e-mail, so please read them carefully and fill them out.

Submit three documents via email or in person.

Email: [kokuryu@stu.ehime-u.ac.jp](mailto:kokuryu@stu.ehime-u.ac.jp)

(3) We will send you the premium payment slip by email, so please pay at a convenience store. (Basically, it is a payment slip used at Seven-Eleven. If you don't have one nearby, please ask.)

Once you have made your payment, please take a photo of the "Internet Shopping Payment Receipt" and email it or bring the original to the International Relations Office.

The premiums are as follows.

Period of indemnity	1 year	2 years	6 months (extended)*1
Premium	4,000 yen	8,000 yen	2,000 yen

\*1 Only existing enrollees may choose this option.

(4) After we explain the joint guarantor system to the real estate agent or landlord, "a Joint Guarantor Agreement" will be mailed to them to have the landlord and you sign and seal the lessor and lessee sections respectively.

The real estate agent or landlord will ask you to sign and seal the lease agreement.

Check the following conditions carefully before signing and seal. (The length of the contract, whether it is automatically renewed, the cost of moving out, and how many months in advance you need to let them know you want to move out, etc.)

AINECS will also sign and seal in the guarantor's column.

(5) When the procedure is completed, you will be notified by e-mail, so please come to the International Relations Office.

You will receive a subscriber's copy of renter's insurance and a subsidy for half of the insurance premium. Half premium subsidy is only available for the first contract.

#### [Notes]

■ If you use this system and continue to live in the same apartment even after you leave the university due to graduation or withdrawal from the university, you will need to change your co-signer and also purchase fire insurance.

■ Please keep all the documents you signed until you move out.

■ In the following cases, please be sure to contact the secretariat of AINECS.

1) If you lose your status as an international student at Ehime University due to graduation, completion, withdrawal, or transfer. Or if you find out that you will lose your status as an International student.

2) When the coverage period expires. (We will also contact you about the extension, so please be sure to reply with the extension period.)

3) When you renew or cancel the lease contract. When you move. (When you move out and get a new apartment, we need to explain about this system to the real estate agent or landlord, so please be sure to contact us before you move out.)

4) In the event of the following accidents.

Ex.1) When the landlord or downstairs residents claimed compensation for damages due to a fire, water leak, gas explosion, etc.

Ex. 2) When you broke a product in a store.

Ex. 3) While riding a bicycle, you hit a pedestrian and injured him/her.

■ Please note that, as a general rule, no refund will be made for cancellations due to graduation or withdrawal from the university.

[Inquiry] AINECS Secretariat

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