

A Safe Campus, A Reliable University Guardian

Guidance on the University Safety Accident Compensation Insurance Program



학교안전공제중앙회
School Safety and Insurance Federation



Introduction to the School Safety and Insurance Federation



Basis for Establishment

Article 28 of the 「Act on the Prevention and Compensation of School Safety Accidents」 (Establishment of the School Safety and Insurance Federation)

It was established by the Minister of Education in 2007 to efficiently carry out school safety accident **prevention projects** and school safety and **insurance projects**.



Main business of the School Safety and Insurance Federation

University Insurance Project

- University Safety Accident Compensation Insurance
- University On-job Trainee Compensation Insurance



University Information Disclosure

Managing Institutions by Item (Safety Management Plan · Safety Accident Insurance Deduction Status)



Support for the Ministry of Education's projects linked to school safety policies



School Liability Insurance Program



Overseas Korean School Safety Insurance Program



Youth Activity Safety Insurance Program



Research and Study on the School Safety Insurance System



Research and study for the establishment of school safety accident prevention policies



Operation of the School Safety Insurance Compensation Re-examination Committee





Introduction to the University Insurance Program



Program Overview

Category		University Safety Accident Compensation Insurance	University On-job Trainee Compensation Insurance
Program Purpose		"To compensate for legal damages incurred by the university president and students' damage resulting from safety accidents occurring at the university."	"To compensate for physical injuries and legal damages incurred by trainees resulting from safety accidents occurring during field training."
Coverage	Mandatory Contract (general terms and conditions)	Liability (Personal Injury, Property Damage)	Liability (Personal Injury, Property Damage), Medical Expenses, Injury-related Death/Permanent Disability
	Optional Contract (Special terms and conditions)	◎On-campus/Off-campus Medical Expenses ◎Injury-related Death/Permanent Disability during School Life ◎Medical Expenses during Freshman Orientation ◎Injury-related Death/Permanent Disability during Freshman Orientation ◎On-campus/Off-campus Medical Expenses for Athlete Students	-
Basis for Programs		Article 29 of the 'Act on Prevention and Compensation of School Safety Accidents, (Projects of the School Safety and Insurance Federation)	
Insurance Policyholder		Heads of schools pursuant to Article 2 of the 'Higher Education Act,	
Insurance Beneficiaries		Students (including graduate students), etc. affiliated with schools pursuant to Article 2 of the 'Higher Education Act,	

1 Only those universities that have bought University Safety Accident Compensation Insurance can buy the University On-job Trainee Compensation Insurance



Advantages

1

University budget reduction effect

Providing reasonable premiums through the application of minimum expenses compared to private insurance companies

3

Promotion of efficient administration through private contracts

Since the School Safety and Insurance Federation is an organization entrusted with and carrying out national projects, it can make private contracts regardless of the insured amount.

2

Linkage with University Information Disclosure

Streamlining administration through the linkage of safety management information with a **Management Agencies by University Information Disclosure Item*** designated by the Ministry of Education

* University Safety Management Plan and Safety Accident Insurance (Mutual Aid)

4

Checking the processing procedure through the online system

The progress and payment details can be directly checked as accident notification and insurance benefit claims are made through online



Scope of Coverage for University Safety Accident Compensation Insurance



Compensation Coverage and Insured Amount

Compensation Coverage		Insured Amount			Coverage Details
		Per Person	Per Accident	Deductible	
General Terms and Conditions	Liability (Personal Injury)	10 million KRW ~ 700 million KRW	10 million KRW ~ 2 billion KRW	100,000 KRW ~ 1 million KRW	Legal liability for damages to third parties (including students) by the insured (University President)
	Liability (Property Damage)	-	10 million KRW ~ 2 billion KRW	100,000 KRW ~ 1 million KRW	
Special Terms and Conditions	On-campus/Off-campus Treatment Expenses	1 million KRW ~ 5 million KRW	1 million KRW ~ 5 million KRW	0 KRW ~ 500,000 KRW	Student Injury Treatment Expenses
	Injury resulting in death or permanent disability during school life	10 million KRW ~ 500 million KRW	-	-	Student Death and Disability Benefits
	Treatment Expenses during Freshman Orientation	1 million KRW ~ 5 million KRW	1 million KRW ~ 5 million KRW	0 KRW ~ 500,000 KRW	Freshman Injury Treatment Expenses
	Death by Injury/Permanent Disability during Freshman Orientation	10 million KRW ~ 500 million KRW	-	-	Freshman Death and Disability Benefits
	Athlete students' On-campus/Off-campus Medical Expenses	1 million KRW ~ 5 million KRW	1 million KRW ~ 5 million KRW	0 KRW ~ 500,000 KRW	Medical Expenses for Injuries to Athlete students



Damages Not Covered

Key Contents of General Terms and Conditions

- Liability for damages covered by insurance (mutual aid) that the insured is required to subscribe to in accordance with the law
 - Fire insurance, insurance for research personnel, elevator liability insurance, etc.
- Accidents involving automobiles, vessels, aircraft, and motorized bicycles (including personal mobility devices)
 - Legal Basis: 'Automobile Liability Insurance Act', 'Ship Safety Act', 'Aviation Safety Act', 'Road Traffic Act'
- Accidents occurring during field training conducted at a training site away from school under the recommendation and approval of the school principal
 - Compensation available upon subscription to the University On-job Trainee Compensation Insurance
- Liability for damages incurred during practice, training, competition, or instruction for a sport by a person registered as a school athlete (including athlete students) or a person registered for their guidance and supervision
 - Compensation available upon subscription to insurance for athlete students' on and off campus medical expenses
- Insurance benefits arising from dangerous activities performed by the insured for the purpose of occupation, duties, or club activities
 - Professional climbing, glider piloting, skydiving, scuba diving, hang gliding, paragliding, motorboating, water boating, swimming, skiing, water skiing, horseback riding, or similar dangerous activities
- Accidents occurring in countries other than the Republic of Korea
- Liability for the school principal and their employees (including faculty and staff)
- Liability for faculty and staff (including instructors and teaching assistants) or personal liability for students

※ The above is a summary of the key points only; please refer to the Terms and Conditions for specific details.



Scope of Coverage for University On-job Trainee Compensation Insurance



Coverage and Insured Amount

Compensation Coverage		Insured Amount			Coverage Details
		Per Person	Per Accident	Deductible	
General Terms and Conditions	Liability of on-job trainees (Personal Injury)	500,000 KRW ~ 5 million KRW	500,000 KRW ~ 5 million KRW	20,000 KRW	Legal Liability for Damages to Third Parties by on-job trainees
	Liability of on-job trainees (Property Damage)	-	500,000 KRW ~ 5 million KRW		
	On-job Trainee Injury Treatment Expenses	1 million KRW ~ 5 million KRW	1 million KRW ~ 5 million KRW	0 KRW ~ 500,000 KRW	<u>On-job Trainee Injury Treatment Expenses</u> (Payment for Damages Exceeding Industrial Accident Compensation)
	On-job Trainee Injury-related Death/Permanent Disability	10 million KRW ~ 200 million KRW	-	-	On-job Trainee Death and Disability Benefits



Note!

Q Should the On-job Trainee Compensation Insurance be bought separately from the University Safety Accident Compensation Insurance?

A The two products have different coverage scopes. Accidents occurring during on-job training involving employee status at companies, hospitals, factories, etc., under the approval of the school principal, are covered only if the University On-Job Trainee Compensation Insurance has been bought.

- Cases where students engage in the following (or similar) on-job training to fulfill professional qualification requirements due to the characteristics of their department (major)
 - Doctors, Korean Medicine Doctors, Pharmacists, Dentists, Herbal Pharmacists
 - Railway and Aviation Related: Pilots, Locomotive Engineers, Airline Operators, Mechanics
 - Marine and Fisheries Related: Marine Officers (Navigators, Engineers, Communication Officers, Operators)

Departments Excluded from Subscription



Damages Not Covered

Key Contents of General Terms and Conditions

- Medical expenses or liability for damages compensated under the 'Industrial Accident Compensation Insurance Act', the 'National Health Insurance Act', and similar laws
- Medical expenses for which the training institution (or head) is legally liable for compensation regarding the physical disability of on-job trainees
- Deductible benefits for field trainees from departments not specified in the contract
- Deductible benefits for damages occurring outside the training institution
- Accidents involving automobiles, vessels, aircraft, and motorized bicycles (including personal mobility devices)
 - Legal Basis: 'Automobile Liability Insurance Act', 'Ship Safety Act', 'Aviation Safety Act', 'Road Traffic Act'
- Accidents occurring in countries other than the Republic of Korea
- Deductible benefits incurred due to dangerous activities performed by the insured for the purpose of occupation, duties, or club activities
 - Professional climbing, glider piloting, Skydiving, scuba diving, hang gliding, paragliding, motorboating, water boating, swimming, skiing, water skiing, horseback riding, or similar dangerous activities

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University Insurance Program Claim Procedure



Procedure for Claiming Insurance Benefits

Persons concerned	Procedure	Work Processing
Student/ Third Party	Accident Occurrence	· Occurrence of a university safety accident
	✓	
School representative/ Student	Accident Notification	· Notification within the University Safety Accident Compensation Insurance Aid Processing System (https://ssifins.schoolsafe.or.kr:4443/univ.do) [Required Attachment] Consent Form for Personal Information Processing / Accident Report (Signed and sealed by the school representative)
	✓	
School Safety and Insurance Federation	Accident Report Receipt	· Receipt of Accident Notification - After receipt is complete, a KakaoTalk message is sent to the mobile phone numbers of the person who received the report and the victim. (In the case of a serious accident, an on-site investigation by a loss adjuster is conducted)
	✓	
Student/ Third Party	Treatment/ Repair	· Proceed with hospital treatment and repair of damaged items
	✓	
School representative/ Student	Claim for Insurance Benefits	· Claim within the University Safety Accident Compensation Insurance Processing System (https://ssifins.schoolsafe.or.kr:4443/univ.do)
	✓	
School Safety and Insurance Federation	Claim Receipt	· Payment Decision within 14 days of the claim date
	Payment Completed	· Notification of Insurance Benefit Payment and Decision Details via Official Document

! If the beneficiary disagrees with the payment decision, he/she shall proceed with a request for review to the Compensation Reconsideration Committee of the School Safety and Insurance Federation



Shortcuts to Main Sites



- Accident Notification
- Mutual Aid Benefit Claim
- Print Policy and Receipt



- System User Manual
(For School Staff / For Students)
- Accident Notification
Submission Form



Frequently Asked Questions (FAQ)

Q1



Are on-job training activities conducted as part of university coursework covered?

Compensation is available if the activity is a simple field trip or part of a university course, conducted under the supervision of a school staff member with the school's approval. In other cases, you can receive compensation for losses exceeding those covered by industrial accident insurance if you subscribe to the On-job Trainee Compensation Insurance.

Q2



Are students on leave of absence covered if an accident occurs while visiting for school business?

We have revised the terms and conditions to provide broader compensation than the previous criteria for enrolled students. For universities that joined after March 1, 2025, compensation is available for students whose enrollment certificates can be verified.

Q3



Are off-campus medical expenses covered if students are injured during MTs or club activities on their own?

No. For off-campus activities, compensation is only available for accidents that occur when the activity is conducted with the permission of the head of the school and involves on-site supervision and guidance by school staff. If an accident occurs during an activity composed solely of students without accompanying staff, compensation is not available.

Q4



If an athlete student who has not signed up for the Special Clause for Athlete Students gets injured during an on-campus sports competition, is compensation impossible?

No, athlete students, just like regular students, can receive compensation for medical expenses on campus and off-campus during regular coursework. However, if a student athlete is injured during practice, training, a competition, or coaching related to their sport, they must sign up for the Special Clause for Athlete Students to receive compensation.

Q5



Is compensation available for injuries that occur during research or experiments in university research labs, laboratories, or practice rooms?

The School Safety and Insurance Federation does not cover medical expenses covered under laws such as the 「National Health Insurance Act」 or the 「Industrial Accident Compensation Insurance Act」. Therefore, in the event of such an accident, please contact the research laboratory safety insurance, which is mandatory under Article 26 of the 「Research Laboratory Safety Act」.

Q6



I would like to pay the deductible fee via electronic tax invoice or credit card!

Please understand that the School Safety and Insurance Federation is a non-profit organization that does not engage in profit-making activities, and therefore, the issuance of electronic tax invoices and card payments are not possible. Payments can only be made via bank transfer to the account listed in the membership approval letter.

A Safe and Happy
Campus for Everyone



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