

Effective: October 1st, 2021

# Mandatory to Enroll in Bicycle Insurance

Due to the by-law revision, in Kumamoto prefecture, all bicycle riders are mandated to enroll in a bicycle insurance such as bicycle casualty insurance effective October 1, 2021. Please check if you have already enrolled in a bicycle casualty insurance with the chart below.

Have you enrolled in an insurance to ensure compensational (monetary) coverages to any damages or injuries of others if the rider is involved in a cycling accident?

Yes

Not Sure

No



Does your bicycle have a TS mark sticker on it?  
 ※ **Must be within one year from the last inspection date**

【reference】 The coverage limit varies depending on the color of the sticker.  
 Red . . . 100 million yen    Blue . . . 10 million yen

Yes

Not Sure

No

Have you enrolled in an automobile insurance, a fire insurance, or an accident insurance?

Yes

Not Sure

No

Have you enrolled in any of the following: a mutual-aid insurance plan, a group insurance (through your employment or a school organization, such as for the PTA,) or a bicycle member of the Traffic Safety Association?

Yes

Not Sure

No

Do you own a credit card?

Yes

No

Is personal liability insurance part of the basic coverage or a special rider?

Yes

Not sure

No

You have already enrolled in a bicycle casualty insurance.

Please check with your insurance agent or mutual aid agent.  
 ※ If there is no equivalent coverage, please enroll in bicycle casualty insurance.

Bicycle accidents have resulted in high compensation claims of nearly 100 million yen.

## Please enroll in bicycle casualty insurance.

※ Please refer to the Kumamoto Prefecture website for bicycle liability insurance. →



**+ One point** Confirm the Level of Your Insurance Compensation Sufficiency

Coverage:  
 Contractor only     Includes family members

Insurance period: Valid until \_\_\_\_\_ , \_\_\_\_\_

Inquiry contact of insurance provider (Handling agent, etc.): \_\_\_\_\_

※ Let's check it just in case!

Compensation details (Amount Insured) :

Amount of compensation for the other party of the accident  
 Death/Injury ( Unlimited     \_\_\_\_\_ yen     None)  
 Property damage ( Unlimited     \_\_\_\_\_ yen     None)

Amount of compensation for contracting party  
 Death/Injury ( Unlimited     \_\_\_\_\_ yen     None)  
 Property damage ( Unlimited     \_\_\_\_\_ yen     None)

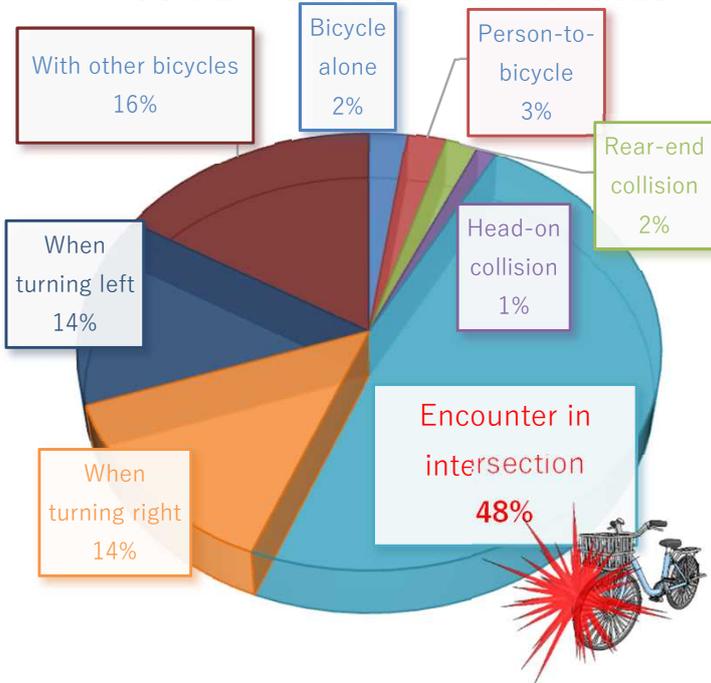
\*Preferable insurance: one that compensates more than 100 million yen for bodily injury liability (death/injury)

# Occurrence of Traffic Accidents Involving Bicycles Between 2016 and 2020 (in Kumamoto prefecture)

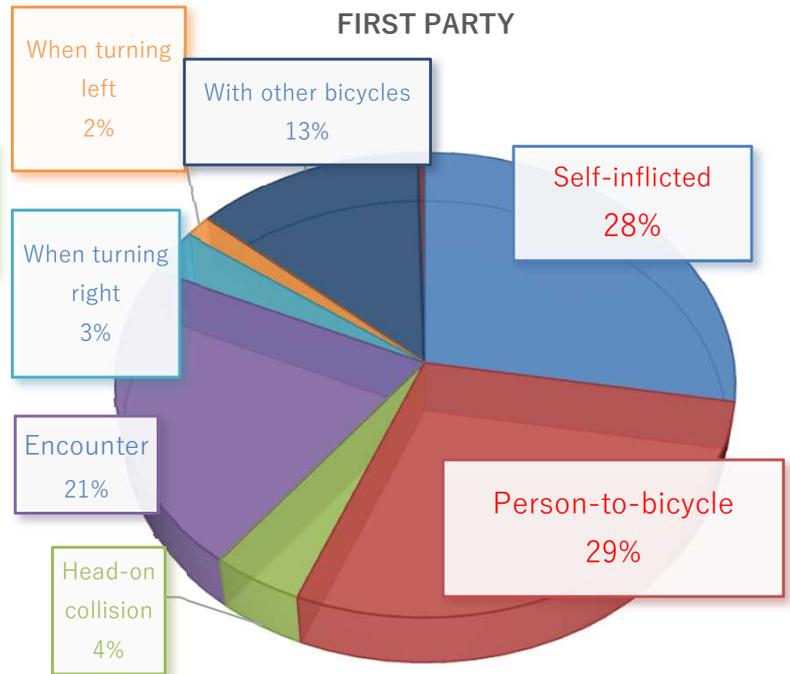
Number of accidents: 3,079 cases/Number of deaths: 44 people/  
Number of injured: 3,073 people



## ACCIDENTS INVOLVING BICYCLES



## ACCIDENTS IN WHICH THE BICYCLE IS THE FIRST PARTY



- In traffic accidents involving bicycles, **accidents at the point of encounter** are the most common cause, accounting for almost a **half of all accidents**.
- Most accidents in which bicycles are the first party involve **person-to-bicycle** or a **bicycle alone (self-inflicted accidents)** are the main causes of the accidents.
- **Approximately 90% of injured people** while riding a bicycle **were not wearing helmets**.

## Self inspection items before riding (checklist)!

### Brakes

- Brakes (both front and rear) are working properly
- There's plenty of room for a lever pull
- Brake pads are not worn out

### Tires

- No wear or tear
- Proper air pressure

### Lights / Reflectors

- No broken lights (front and rear) or reflectors
- No stains, warping, deformation, etc.

### Chain

- No oil slick, no sagging (proper tension)
- Proper gear engagement



\*If you see any malfunctions, please take your bicycle to a shop for a repair before riding.