

Toyohashi bicycle regulations enacted for safe and worry-free bike riding (effective April 1, 2019)

▶▶▶ Regulation highlights (regarding safety) ◀◀◀

Starting October 1, 2019 It's your responsibility to carry bicycle insurance!

Bicycle insurance reduces financial burden in the event that restitution needs to be paid.

Wear a helmet for protection!

Both children and adults should wear helmets when riding a bicycle.

Follow the rules of the road!

Ride bicycles in a safe manner and follow the laws and rules of the road.

Talk to your family about bike safety!

Installation and maintenance of a bicycle light, reflectors, and a double lock, as well as registering for bicycle theft prevention is important for safety.

Cases of large-sum accident settlements

It doesn't matter if it was just an accident!

Example 1	Example 2
<p>A 5th-year elementary school student collided with a 62-year-old woman while coming down a hill. The woman sustained injuries including skull fractures and was left in a coma.</p>	<p>A high school student had a head-on collision with a 60-year-old man while coming home from school. Visibility was poor due to rain and the student did not see the man until it was too late. The man died 4 days later as a result of severe head injuries.</p>
<p>¥95,210,000 2013 Kobe</p>	<p>¥41,590,000 2012 Out of court settlement</p>

What kind of bike insurance is available in case of an accident...?

If you are responsible for compensation for personal injury or property damages...

Personal Liability Insurance (*kojin baishousekinin hoken*)

If you get injured...

Accident Insurance (*shougaihoken*)

Types of bicycle insurance		Details
Individual	Bicycle insurance	Insurance covering bicycle accidents
	Additional bicycle insurance	Additional add-on insurance Personal liability insurance
	Additional fire insurance	
	Additional accident insurance	
Cooperative insurance		
Group	Group insurance for companies, etc.	Insurance for company members
	PTA insurance	Insurance for PTA members with children
	Incidental credit card insurance	Incidental insurance for card holders
Property (bicycle)	TS Maaku	Covers repairs to your bicycle

Personal liability insurance is a regular add-on to **bicycle, fire, and accident insurance**.

◆Consult an insurance company or agency for more information

※Applies to insurance sold under the names of additional personal liability insurance or institutional liability insurance etc. that provide supplemental insurance or benefits for accidents caused by bicycles that result in death or injuries to others.

