

# Amendment of regulations promoting safe bicycle riding in Kanazawa

(Enforced from 1 April 2018)

## <Points of amendment>

### Specification of bicycles as “wheeled vehicles”

Bicycles are in the same category as cars. Therefore, to ensure pedestrian safety, they need to ride on the left side of the car lane. Additionally, bicycle riders should take additional precautions such as wearing a helmet, getting bicycle damage liability insurance, and getting their bikes checked regularly.



### Obligation of joining a Bicycle Damage Liability Insurance



- ①Bicycle riders
- ②Guardians (of underage children)
- ③Business owners (when employers need to use bicycles for work)
- ④Bicycle renters etc.



### Obligation of making efforts to wear a bicycle helmet

- ①Guardians (of children under junior highschool age)
- ②Elderly (persons of age 70 and older)



Let’s wear a helmet to protect ourselves when we fall!

### Others

- Promotion of maintenance of bicycle riding space
- Anti-theft measures (bike registration, locking etc)

- Checks/info on whether someone has joined the bicycle damage liability insurance, providing info on bicycle helmets (bicycle retailers)

## <Types of Bicycle Damage Liability Insurance (example) >

Types of Insurance		
Fire Insurance (Personal Damage Liability Compensation Rider)	Group Insurance	Parent-Teacher Association Insurance
Bicycle Insurance (Personal Damage Liability Compensation Rider)		Traffic Safety Association
Accident Insurance (Personal Damage Liability Compensation Rider)	Credit Card Supplementary Insurance	
Mutual Aids	Fire Mutual Aid (Personal Damage Liability Compensation Rider)	Insurance for Bicycles
	Bicycle Mutual Aid (Personal Damage Liability Compensation Rider)	Bicycle Frame Supplementary Insurance (TS mark)
	Accident Mutual Aid (Personal Damage Liability Compensation Rider)	

For the purposes of this amendment, insurance means a service that compensates for death and physical damage to the other party.

※You may have already joined an insurance. See the checksheet on the backside of this flyer.

# Check if you have already joined an insurance!

**Example of high-amount recompensation** **¥95,210,000** (Kobe District Court, 2013)  
Male elementary school student on his way home at night collided head-on with female pedestrian. The victim lost her consciousness.



## Insurance Checksheet

Have you joined an insurance that compensates for physical damages or loss of life of the other party resulting from injuries caused by you while riding a bike? (Bicycle Damages Liability Insurance※)

※ (Checked bicycles with a “TS Mark” fall under this insurance)

Yes

I don't know

No

Have you joined a **bicycle insurance, fire insurance, or accident insurance**?

Yes

I don't know

No

Have you joined a **mutual aid or group insurance** (such as workplace or school insurance)?

Yes

No

Does your insurance include, as a basic policy or as a **rider**※, compensation equivalent to that of a bicycle damages liability insurance?

※ (Depending on the insurance company, the rider may have several names, such as “personal damages liability compensation rider”, “daily life damages rider”, etc. Credit cards may also have a supplementary bicycle damages compensation insurance.)

Yes

I don't know

No

You have joined a bicycle damage liability insurance.

Check with your insurance company.

You need to join a bicycle damage liability insurance.

## Cooperating Companies/Groups with the Safe Bicycle Usage Promotion Project

For help on joining a bicycle insurance, please consult with any of the following insurance companies or mutual aid associations that concluded a cooperative agreement with Kanazawa City.

Company/Group Name	Contact
Kyoei Fire and Marine Insurance Company Limited	0120-719-112
Sompo Japan Insurance Inc.	0120-40-3196
AIG General Insurance Co., Ltd.	076-222-0005

Company/Group Name	Contact
Kanazawa Citizens Mutual Aid Co-op	076-231-7187
University Co-operative Kansai-Hokuriku Business Association	076-262-6545
Ishikawa prefectual headquarters of Zenkyoren	Japan Agricultural Cooperatives Kanazawachuo 076-266-1127 Japan Agricultural Cooperatives Kanazawashi 076-237-3933