

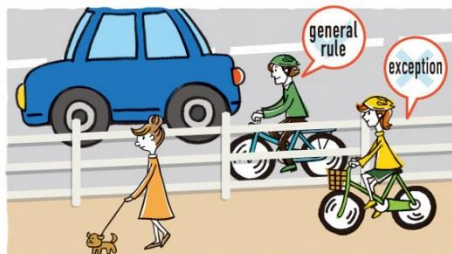
# Bicycles Are Vehicles Too!

English version

# Don't Forget to Follow Traffic Rules!

## Five Rules for Bicycle Safety

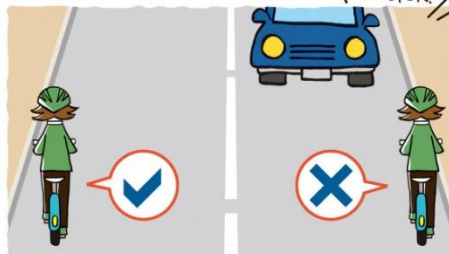
### 1 In Principle, Cyclists Should Stick to the Road Whenever Possible.



#### When Can You Ride a Bicycle on the Sidewalk?

- If there's a "pedestrians and bicycles" sign on the sidewalk
- If you're under 13, 70 or older, or have a physical disability
- If the road or traffic conditions leave you no alternative

### 2 Stay on the Left Side of the Road



Bicycles must stay on the left side of the road. Don't ride on the right!

### 3 On Sidewalks, Ride Slowly along the Road, and Give Pedestrians the Right of Way



Pedestrians always have the right of way on sidewalks. If there is a chance you might block pedestrians, stop for them.

### 4 Follow Safety Rules

● At intersections, follow traffic lights and come to a full stop at stop signs, and look both ways before continuing



- Use your bicycle's headlight once it starts to get dark out

Your headlight helps drivers and pedestrians see you. It's also good to wear bright-colored clothing.



- Never ride your bicycle after drinking, ride with a passenger, or ride bicycles side-by-side



### 5 Kids Must Wear Helmets



#### Senior riders need to wear helmets, too.

If you have a child in junior high school or younger, make sure they wear a helmet. And in Kanazawa City, you should wear a helmet if you're 70 or older, too.

## Never Do This While Riding a Bicycle!

### Don't Wear Earphones While Riding



It's dangerous to wear earphones while riding, because you can't hear important sounds for safety, like emergency vehicle sirens, car horns, or people's voices!

### Don't Use Your Phone While Riding



Using your phone while you ride is incredibly dangerous! It distracts you from paying attention to your surroundings, and you won't be able to steer properly.

### Don't Use an Umbrella While Riding



The roads get slippery when it rains, and if you're holding an umbrella, you won't be able to brake or steer properly, which is very dangerous!





# Make Sure You Have Bicycle Insurance!

## Kanazawa City Requires Cyclists to Have Bicycle Liability Insurance.\*

\*Regulation Regarding the Promotion of Safe Bicycle Use in Kanazawa City

(As of April 1, 2018)



### High Liability Case: ¥95.21 million (Kobe District Court, 2013)

An elementary school boy riding his bicycle home at night had a head-on collision with a woman who was walking, leaving her unconscious.

## Insurance Check Flowchart

**Do you have bicycle liability insurance\* that would cover your liability for the injury or death of another party, such as if you were to have a bicycle collision that harmed someone else?**

\*TS Mark stickers, etc. on bicycles that have undergone inspection and maintenance indicate coverage through this insurance.



**Red TS Mark**  
Liability Coverage:

¥100 Million (Maximum)

If you take your bicycle in for annual paid inspection and maintenance at a bicycle safety maintenance shop, the shop will put a TS Mark sticker on your bicycle.

**Yes**

**Don't Know**

**No**

### Example Types of Bicycle Liability Insurance

Do you have any of the following types of insurance? Or, if you have insurance or are enrolled in cooperative insurance, does your basic coverage or a special rider qualify as bicycle liability insurance?

Example Types of Insurance			
Fire Insurance	Special Rider	Group Insurance	Group Insurance through Industry Group Insurance, etc.
	Automotive Insurance		PTA Insurance
	Accident Insurance		Traffic Safety Association
Cooperative Insurance	Fire Cooperative Insurance	Insurance Included with Credit Card	
	Automotive Cooperative Insurance	Bicycle Insurance	
	Accident Cooperative Insurance	Insurance Included with Bicycle Itself (TS Mark)	

- The names of these special riders can vary by insurance company, such as "personal liability coverage special rider," or "everyday life liability special rider." Additionally, credit cards and other services sometimes include coverage equivalent to bicycle liability insurance.
- You may also be covered by your family's insurance coverage.

**Yes**

**Don't Know**

**No**

**You have bicycle liability insurance.**

[Make sure your coverage is sufficient, and that the coverage period is still valid.]

**Find your insurance policy, and check with your insurance company.**

**You need to enroll in bicycle liability insurance.**

## Partner Companies and Groups for the Bicycle Safety Promotion Project

Kanazawa City has partnered with the following general insurance companies and insurance cooperatives, to provide information on and promote bicycle liability insurance. If you have any questions about insurance, please contact one of the organizations listed below.

Scan for More Details (Japanese)



Company or Group	Aioi Nissay Dowa Insurance Co., Ltd.	Contact	<a href="https://www.aioinissaydowa.co.jp/english/">https://www.aioinissaydowa.co.jp/english/</a>
	Sompo Japan Insurance Inc.		0120-403-196
	Tokio Marine & Nichido Fire Insurance Co., Ltd.		0120-677-221
	Mitsui Sumitomo Insurance Co., Ltd.		0120-632-277 <a href="https://www.ms-ins.com/english/">https://www.ms-ins.com/english/</a>
	Kanazawa Citizens Mutual Aid Co-op		0120-948-417
	National Federation of Workers and Consumers Kyosai Cooperatives		<a href="https://www.zenrosai.coop/english/english.html">https://www.zenrosai.coop/english/english.html</a>