

Cycling Insurance has Become a Legal Requirement



Life in Japan moves with the changing of the seasons, and one of the best things about cycling is being able to feel the warm spring air on your skin as you travel. I'm sure a lot more people are cycling lately due to the COVID-19 pandemic, too. Cycling is a handy and simple way to get around, but it's worth remembering that, under Japanese transport laws, bicycles are classified as light vehicles, and so are thought of in a similar way to cars. In Miyazaki in 2020, there were 608 cycling accidents recorded by the Prefectural Government. In order to protect the safety of the people of Miyazaki, new cycling regulations have come into effect in the prefecture from April 1st, and it is now a legal requirement for cyclists to have insurance.

What is Cycling Insurance?

Cycling insurance (Also called Personal General Liability Insurance for Cycling, or 自転車損害賠償保険 – *Jitensha songai baishō hoken* in Japanese), is a form of insurance that covers any loss, damages or compensation that may arise from causing death or injury as a result of an accident while cycling.

Types of Cycling Insurance:

• **TS Mark Insurance**

The TS mark stands for "Traffic Safety," and can be placed on a bicycle by a bicycle technician at a bicycle maintenance and repair shop to show that the bicycle has been safely maintained. The TS mark also comes with general liability and accident insurance. Make sure to check and see if your bike has a sticker with a TS mark on it. However, the TS mark is only valid for a limited time – it is valid for one year from the date on which the sticker was applied.



• **Optional Clauses in Car, Fire and Accident and Injury Insurance**

If you have car, fire or accident and injury insurance, sometimes there is an optional clause in the policy that offers the holder general liability insurance for cycling. These optional clauses have different names depending on the insurance provider.

- Mutual aid or group insurance policies (also including some insurance people enroll in as part of a group or workplace they belong to – this also includes insurance offered by some school PTAs) sometimes include general liability insurance for cycling in the form of basic compensation or as an optional clause.

- The insurance that comes with some credit cards also includes general liability insurance for cycling.

Check carefully and make sure you're properly insured!



If you have any questions, comments or suggestions regarding this column, please contact the Miyazaki International Foundation (MIF):

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Also, if you ever have any questions or concerns about daily life in Miyazaki, please feel free to get in touch with the Miyazaki Support Center for Foreign Residents:

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