

# ATTN: Cyclists

As of April 1, 2019, the Sendai Bicycle Safety Bylaws will make it mandatory for anyone riding bicycles within the city limits to enroll in cyclist liability insurance.

## What is cyclist liability insurance?

This insurance will cover you in the event that you must pay compensation for injuring a third party while you are operating a bicycle. In recent years there have been bicycle accidents resulting in the death of the victim, resulting in cyclists being liable for huge sums of money.

## Am I covered under the university's mandatory insurance policies?

**Non-international students: Personal Accident Insurance (Gakkensai) and Supplementary Personal Liability Insurance for Students (Gakkenbai)**

### **Gakkenbai partially covers you, but the coverage is very limited.**

Covered: Commuting between your home and campus by bicycle for classes etc.

#### **Not covered:**

- ① Everyday cycling (for leisure, shopping, etc.)
- ② Commuting to campus by bicycle on non-school days (to attend club activities, study, etc.)

**As the Gakkenbai plan alone is insufficient, we ask that you enroll in insurance to cover you in the event that you must pay extensive damages due to a bicycle accident, with attention to its effective period.** You should check the terms of your family's insurance plan, as may already be covered under it.

Examples of Cyclist Liability Insurance

- ① TS MARK (sticker will be affixed to your bicycle after an inspection)
- ② Family or individual personal liability insurance policy, providing the student is named as being covered
- ③ Family or individual vehicle or fire insurance policy with supplementary personal liability insurance, providing the student is named as being covered
- ④ Indemnification equivalent to cyclist liability insurance provided through a credit card, providing the student is named as being covered

**If you are not insured or not sufficiently covered, please enroll in cyclist liability insurance that will be effective as of April 1, 2019.**

**International students: Gakkensai and Inbound Futaigakusou**

**Cyclist liability is covered under Inbound Futaigakusou.** Find out whether or not you are enrolled already. If you are not enrolled, please enroll in both Gakkensai and Inbound Futaigakusou.