

## UTokyo Bicycle Zero Accident Work Group

There are many cases of bicycle accidents by university members being reported annually, of which 55% of them involve third parties. Anyone can become an offender in such unexpected bicycle accidents, which may result in high costs of medical fees as well as liability compensations. If you use a bicycle, prepare a safety net with coverage from one or multiple liability insurances.

## &lt;STUDENTS&gt;

All students\* studying at the University of Tokyo are enrolled in the “A type” insurance plan of the “Personal Accident Insurance for Students and Researchers (Gakkensai)” with the additional available commuter insurance plan provided by JEES (Japan Educational Exchanges and Services). The university bears all cost of the insurance premiums.

However, Gakkensai, is a personal accident indemnity insurance limited to injuries or accidents sustained by the student during education and research activities mainly in Japan. It may not be enough for bicycle accidents that unexpectedly injures third parties at anytime, anywhere. Please consider taking out the optional incidental liability insurances available to students and researchers enrolled to Gakkensai or other liability insurances such as those provided by the University CO-OP.

## \*Students and Researchers enrolled to Gakkensai by the UTokyo

**Undergraduate students** in the Junior Division and Senior Division, Research Students, Auditing Students, Specially Registered Students, Special Auditing Students; **Graduate students** in Master’s, Doctorate, and Professional courses, Research Students, International Research Students, Special Auditing Students, Special Research Students, Specially Registered Students; **Others include** Research Students in the Interfaculty Initiative in Information Studies, Research Institute Research students, JSPS (Japan Society for the Promotion of Science) Postdoctoral Research Fellows (PD).

[Reference] Personal Accident Insurance for Students and Researchers (Gakkensai)

This covers unexpected injury, physical disability resulting from an injury, or death during the following: (i) while engaged in regular curricular activities; (ii) while attending school functions; (iii) while in school facilities; (iv) while engaged in specified extracurricular activities; and (v) injuries or disabilities while commuting to the university or between university facilities. Details are available in the “Handbook for Enrollment of Personal Accident Insurance for Students and Researchers”.

In the unlikely event you are the victim of an accident for which you need to make a student insurance claim, please contact the relevant department listed below and inform Tokyo Maritime and Nichido.

Graduate Schools/Faculties	Section	Telephone
Law and Politics	教務係、大学院係	03-5841-3109, 3111
Medicine	教務係、大学院係	03-5841-3308, 3309
Engineering	総務・学生支援チーム	03-5841-7740
Letters	教務係、大学院係	03-5841-3709, 3710
Science	学生支援チーム	03-5841-7599
Agriculture and Life Science	学生支援チーム	03-5841-2777, 5593
Economics	教務・大学院係	03-5841-5552, 5555
Arts and Sciences	学生支援係	03-5454-6074
Education	学生支援チーム (教職課程等担当)	03-5841-3909
Pharmaceutical Science	教務チーム	03-5841-4703
Mathematical Science	教務係	03-5465-7053
Frontier Sciences	教務係	04-7136-4007
Information Studies	学務係	03-5841-8769
Information Science/Tech	総務・学生支援チーム	03-5841-7740
Public Policy	公共政策大学院係	03-5841-1349

\*English follows Japanese.

### 1. Incidental Liability Insurance (Futai-Baiseiki)

This incidental liability insurance (Incidental Compensation) for students pursuing education and research provides coverage for legal indemnification for damages if, in the course of regular curricular activities, internships, or teacher training activities and transfers between them, a student injures or damages the property of another person in Japan or while overseas. Some schools/faculties have all their students enrolled. For application or inquires, contact the appropriate office listed above.

### 2. Comprehensive Incidental Student Insurance (Futai-Gakuso)

This is an insurance for illness, injury or legally liability during everyday life outside of education and research environments (however, coverage is generally only for Japan). In addition, a settlement negotiation service has been added to insurance claims for liability. Students must be enrolled with Gakkensai and have the Japanese National Insurance to apply. Information in English are provided at some schools/faculties.

### 3. Study Abroad Insurance (Futai-Kaigaku)

This covers all accidents, illness, injury or legal liability incurred during overseas programs of, or recognized by the university. Cover does not include personal travels or periods outside the recognized program. Application is made through each faculty/school/institute.

### 4. Personal Liability Insurance for Students of the University CO-OP (Gakubai)

For student members of the University CO-OP and covers legal indemnification for damages if, in the course of regular curricular activities, internships, or teacher training activities and transfers between them, a student causes injury to or damages the property of another person in Japan or while overseas. See details at <http://kyosai.univcoop.or.jp/images/pamph24.pdf>  
Apply at UTokyo CO-OP (03-3814-1542)

<Faculties and Staffs>

#### 1. Bicolology Insurance\* (Up Agent Co. Ltd. 03-5733-2552)

Covers bicycle-related accidents and legal liability.

#### 2. UTokyo Group Accident Insurance\* (Nikka Tsusho Co. Ltd. 03-3845-0451)

Covers injury and legal liability.

#### 3. MEXT Mutual Aid Association\* (Kyosai) Group Accident Insurance

Open to MEXT Mutual Aid Association members and covers injury and legal liability.  
For details, contact the Labor and Working Environment Group, Personnel Department.

<Other>

#### TS Mark (<http://www.tmt.or.jp/safety/index8.html> (in Japanese))

Available to users of standard bicycles (city-bikes) that have received check-ups/repairs by a licensed bicycle shop. The mark insures the bicycle and its rider for accidents and legal liability.

<Poster>

1. Liability Insurances for Bicycle Users & Actual Bicycle Accidents involving a Third Party by the UTokyo Members\*
2. Bicycle Hazard Map UTokyo 2016\*

\*[https://www.ut-portal.u-](https://www.ut-portal.u-tokyo.ac.jp/wiki/index.php/%E8%87%AA%E8%BB%A2%E8%BB%8A%E4%BA%8B%E6%95%85%E6%92%B2%E6%BB%85%EF%BC%B7%EF%BC%A7_%EF%BC%8DZero_Bicycle_Accident_Working_Group%EF%BC%8D)

[tokyo.ac.jp/wiki/index.php/%E8%87%AA%E8%BB%A2%E8%BB%8A%E4%BA%8B%E6%95%85%E6%92%B2%E6%BB%85%EF%BC%B7%EF%BC%A7\\_%EF%BC%8DZero\\_Bicycle\\_Accident\\_Working\\_Group%EF%BC%8D](https://www.ut-portal.u-tokyo.ac.jp/wiki/index.php/%E8%87%AA%E8%BB%A2%E8%BB%8A%E4%BA%8B%E6%95%85%E6%92%B2%E6%BB%85%EF%BC%B7%EF%BC%A7_%EF%BC%8DZero_Bicycle_Accident_Working_Group%EF%BC%8D)

Environment, Health, and Safety Department Fujimoto, Segawa (ex. 21051) kankyoanzenkikaku.adm@gs.mail.u-tokyo.ac.jp
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# Liability Insurances

Causing an accident can cost you a fortune! **for Bicycle Users**

## Actual Accidents (Metropolitan Police Department web PR#33)

- A man was riding his bicycle on the sidewalk and crashed into another bicycle as he didn't look around at an intersection. He ended killing the woman on the bicycle which cost him **JPY 30,000,000** in compensation.
- A high school student, riding her bicycle at night, did not have the lights on. She was using her mobile phone when she crashed into a woman. The woman was left with severe disabilities and the girl with a compensation fee of **JPY 50,000,000**.

## 1. For Students

	Compensation to the Insured		Compensation to a Third Party		Note
	Curricular Activities and Events	Everyday Life outside education/research environments	Curricular Activities and Events	Everyday Life outside education/research environments	
<b>【Reference】</b> Personal Accident Insurance for Students and Researchers (Gakkensai) A Type*	JPY 4,000/day if hospitalized Max JPY 300,000 for treatment JPY 20M for death	×	×	×	All UT students are enrolled by the university with additional commuter insurance plan.
Incidental Liability Student Insurance (Futai-Baiseki)*	×	×	Max. JPY 100,000,000	×	Available to students with Gakkensai. Premiums (JBY 340/yr-JPY 2,040/6yrs) must be paid by the enrollee. Some faculty/school have all students enrolled.
Comprehensive Incidental Student Insurance (Futai-Gakuso)*	×	Actual hospital/treatment fees up to 3 months JPY 100,000 for death/disabilities	×	Max. JPY 100,000,000	Available to students with Gakkensai. Premiums (JBY 11,320/yr-JPY 36,810/4yrs) must be paid by the enrollee. Ask your faculty/school for details.
Study Abroad Student Insurance (Futai-Kaigaku)*	Gakkensai + JPY 3,000,000 for death/disabilities	JPY 3,000,000 for death/disabilities	Max. JPY 100,000,000	Max. JPY 100,000,000	Available to students with Gakkensai and enrolled by the faculty/school. Covers all accidents incurred during overseas programs of, or recognized by the university. Not subject to personal travels or periods outside the recognized program.
University CO-OP Personal Liability Insurance for Students	×	×	Max. JPY 200,000,000	Max. JPY 200,000,000	Available to CO-OP member students. Premiums: JPY 1,780/yr-JPY 8,070/6yrs <a href="http://kyosai.univcoop.or.jp/images/pamph24.pdf">http://kyosai.univcoop.or.jp/images/pamph24.pdf</a>

\*More details in English at <https://www.ut-portal.u-tokyo.ac.jp/file/index.php/便利帳ファイル/本部/01教育・学生支援部/学生支援課/学研災/【学研災】学生通知用文書2016.doc>

## 2. For Faculties and Staff

	Compensation to the Insured		Compensation to a Third Party		Note
	During Work	Outside Work	During Work	Outside Work	
<b>【Reference】</b> Workers' Compensation (Rohsai)	○	×	×	×	All UT faculties and staffs are enrolled by the university.
<b>【Reference】</b> The Japan Association of National Universities Comprehensive Liability Insurance (Kokudaikyo Sohgo Baiseki Hoken)	×	×	○	×	
Bicology Insurance (type B)** (Up Agent 03-5733-2552/SECOM Liability Insurance Co. Ltd.)	Max. JPY 7,200,000 for death/disabilities JPY 2,000/day if hospitalized JPY 1,000/day for treatment at hospital		×	Max. JPY 30,000,000	Comprehensive insurance for bicycle-related accidents. Also covers family. Premiums: (Type A) JPY 2,000/yr, (Type B) JPY 3,000/yr
The University of Tokyo Group Accident Insurance** (Nikka Tsusho Co. Ltd. 03-3845-0451)	Max. JPY 20,270,000 for death JPY 3,000 - JPY 18,000/day if hospitalized		×	Max. JPY 100,000,000	Family coverage is optional. Premiums: (AA3) JPY 540/month - (AA44) JPY 3,340/month
MEXT Group Accident Insurance**	Max. JPY 24,545,000 for death JPY 3,000 - JPY 18,000/day if hospitalized		×	Max. JPY 200,000,000 (optional)	Family coverage is optional. Premiums: (P1) JPY 900/month - (P6) JPY 5,620/month Ask faculty/school/institute for details.

\*\* All information are based on fiscal year 2016. Be sure to check the latest information with pamphlets and booklets.

## 3. Other

	Compensation to the Insured		Compensation to a Third Party	Eligible to standard bicycles (city-bikes) receiving check-ups/repairs by a licensed bicycle mechanic. The bicycle and its rider will be insured by an accident insurance and a liability insurance valid for a year.
	Max. JPY 1,000,000 for death/disabilities Max. JPY 100,000 if hospitalized for more 15 days or more		Max. JPY 50,000,000	
TS Mark (Red: Type 2)				

All information are correct as of Sept 2016. Use this only as a reference and check the latest information before application.

Abide by the Duty of Disclosure should you make take out cover with multiple insurance companies. **UTokyo Zero Bicycle Accident WG**

# Bicycle Accidents Involving a Third Party Reported at the Uni. in the 1st semester of 2016

## Actual Bicycle Accidents involving a Third Party and UTokyo Members

UTMIS	Time	Scene	Description
16042F	2016/5/24 12 : 00	Hongo Campus	A staff was walking down an incline when she was hit from behind by a student's bicycle which had gained speed. The staff injured both her knees and elbows upon falling. She received treatment at the University Health Service Center, but had pain similar to muscle aches remained for a few days.
16049J	2016/4/19 22 : 10	Outside Campus	A staff was on her way home, riding her bicycle on the bicycle lane on the sideway when two bicycles came around a corner side-by-side. She tried to avoid them but fell, bruising her left hand on a ditch. Two days later, the pain worsened during work, so she received treatment at the University Hospital.
16065J	2016/6/1 12 : 30	Near Kashiwa Campus	An international student was riding his bicycle on the sidewalk. The bicycle in front of him looked like it was turning left, so he tried to pass from the right, but the bicycle also turned right causing the two bicycles to collide. Though the student was able to maintain his balance, the other person fell, breaking his glasses. He had also cut his eyelid which caused bleeding and was taken to a hospital for treatment.
16109M	2016/7/26 8 : 45	Hongo Campus	While on her way to work, a staff who was walking along a narrow street was hit in her back by the handle of a bicycle that an international student was riding. She hit her face hard on a concrete post being shoved from behind. She bled heavily from the 1cm long cut on her eyelid, and the internal bleeding caused swelling below her eye. She received treatment at the university hospital and required 2 days off work.

**Bicycle Accidents Reported at UTokyo (UTCRIS) 2007/4-2016/9 (total of 204)**

