

# Kocoforre News

Issue 9, Winter 2025

"Kocoforre" is the nickname for the Kochi Consultation Center for Foreign Residents

We hope you're staying warm this winter! In Kocoforre News, we introduce our center's activities and useful information for foreign residents of Kochi, those who are connected with foreigners, and people interested in international exchange.

Topic

## Car and bicycle insurance, and the rules of the road

### ■Car and Bicycle Insurance: Mandatory and Voluntary Insurance

Lately, Kocoforre has been receiving numerous consultations related to cars and bicycles. For example, after a traffic accident what police and insurance procedures need to be done, or seeking legal counsel after receiving a large bill. Bicycles on the other hand, while are a convenient means of transportation, but they can cause dangerous accidents. In this edition we would like to stress the importance of bicycle insurance, and explain the changes to bicycle rules that will be implemented in April of next year.

Two types of car insurance

**Jibaiseki Insurance:** In order to drive, you must have **mandatory liability insurance (also known as jibaiseki)**. Mandatory insurance provides victims of traffic accidents medical compensation. However, it is important to understand that if you damage another person's car, house, shop, etc., mandatory insurance will not cover the damages. The amount covered by this type of insurance is also limited, so please confirm when you enroll. If you want to enroll in car insurance but you have difficulty understanding the details please reach out to Kocoforre for support.

#### ● Benefits of Voluntary Car Insurance

• In some high-cost accidents mandatory insurance alone won't cover your expenses. You can prepare for potential accidents by purchasing what is known as voluntary car insurance.

**Example 1:** I disagree with both the fault assigned to me and the compensation!

◆Many foreign residents are confused with the difference in how Japan deals with traffic accidents. Many cases take a long time to determine fault and compensation owed. Many insurance policies will have services where they will negotiate on your behalf for the settlement. Be sure to check the details of what the insurance policy you are purchasing includes.

**Example 2:** I only have mandatory liability insurance, but it doesn't cover damages for the car. I have to pay for repairs, but it's really expensive and I want to pay in installments.

◆Voluntary insurance providers have many insurance plans available, including some with multilingual services. Be sure to purchase an insurance policy that covers your needs.

**Example 3:** I had an accident while driving a friend's car. Will my insurance cover this accident?

◆Some insurance policies will provide coverage even if you are driving another person's car. Please confirm if your insurance covers this before driving someone else's car. If it doesn't, some insurance companies will offer car insurance at a daily rate. If you can't decide which company is right for you, we can help you decide at Kocoforre.

## ※What to look out for when picking an insurance company

- Lately, more and more insurance companies are offering multilingual accident response services. Be sure to check and make sure that your insurance company is offering services in your language.
- You may need to end your insurance early if you return to your home country or your status of residence expires. Each company has different rules when it comes to ending your policy early. Confirm if there is a refund policy, when you can terminate your contract, or if there are any penalties.

## ◆Q&A Section

**Q1 :** I want to enroll in car insurance but I am not confident in my Japanese ability.

**A1 :** Kocoforre can provide volunteer interpreters and 3rd party interpreting services. If you have any questions about the insurance policy please come to Kocoforre for a consultation.

**Q2 :** I received a phone call from my insurance company, but I couldn't understand what they were saying.

**A2 :** Kocoforre can third-party telephone interpreting for legal consultations with a lawyer.

(Free Legal Consultation Week is held twice annually, more details on the back of this flyer, or scan the QR code on the right for designated Houterasu locations)



Be prepared! Get bicycle insurance!

#### ◆You may have to pay very expensive bills after an accident!

• For example, in Kobe, an elementary school student ran into a senior citizen and the accident resulted in physical disabilities. The guardians of the child were deemed to have not exercised necessary cautions and were billed 95,000,000 yen in compensation.

**Please remember that even if the one responsible is a minor, the minor's guardians will still be required to pay any resulting bills. This incident shows that the potential penalties can be severe based on the details of the accident.**

# ● New bicycle traffic safety measures will be implemented on April 1st, 2026!

Three in four deaths or serious injuries caused by bicycles are due to breaking traffic safety rules. New traffic safety measures have been introduced as a result of an increase in accidents involving bicycles. We will explain three of the 113 infractions affected. **If a uniformed police officer signals for you to stop while cycling, follow their instructions.**

## Drunk Cycling:

Drunk cycling can result in fines of no more than one million yen and imprisonment of no more than 5 years.



## Running red lights: 6,000 yen



## Distracted cycling: 12,000 yen



Actions such as talking on the phone, looking at the screen, or putting others at risk by using a device while cycling

## ◎ In the event of an accident...

Examples of infractions can be found on the Kocoforre website in multiple languages. Scan the QR code on the right:



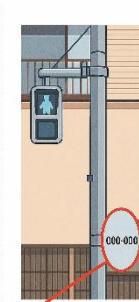
- If you are involved in a traffic accident (including with a bicycle), call 110 and contact the police as soon as it is safe to do so. Regardless of the severity of the accident you can be punished for leaving the scene. Give the utmost priority to calling an ambulance if someone is injured. **Call 110 for the police, and 119 for an ambulance.**
- When you dial 110, the dispatcher will say "This is the police. Are you reporting a crime or an accident?" (Keisatsu 110 desu. Jiken desuka, jiko desuka?). They will then ask for more information. **Please remain calm and answer the officers questions.**

If you are nervous about speaking on the phone in Japanese, try speaking as slowly as possible.

### ◆ Questions the officer may ask

- When and where the accident occurred
- If anyone is injured
- The status of the vehicles involved

※ If you are unsure of where you are, look for the number on the sign posts near you (examples illustrated on the right).



## Examples

### Consultation Visits

### Announcements from Kocoforre

### Free Legal Consultation Week for Foreigners

In addition to the annual consultation visits held in Shimanto and Nankoku Cities, Kocoforre also held visits in Aki and Konan Cities in 2025. Specialists from Takamatsu Immigration Office answered concerns about residence status, including visa procedures for university graduates, while Kocoforre handled queries related to life in Japan. We plan to host our next consultation visit in Tosa City on February 1st, 2026.

### Job Fairs

With support from Kochi Prefecture, we hosted a job fair at COMMUNITY SQUARE on Wednesday, October 29th. Attendees included 11 companies with plans to hire foreign workers and 32 foreign residents looking to work in Kochi.

Kocoforre held a Free Legal Consultation Week for Foreigners from September 29th to October 4th. Foreign residents and those connected with foreigners were able to consult with a lawyer for free. The lawyers carefully heard out the consultees concerns and gave precise, helpful guidance. We are pleased to announce that we will be holding a second free legal consultation week from Tuesday, February 24th to Saturday February 28th, 2026.

### Kocoforre Supporters Wanted

Kocoforre is looking for volunteers to support foreign residents living in Kochi. Primary duties include assistance with paperwork and interpreting at municipal offices and other related institutions. You don't have to speak a foreign language to apply. Please contact Kocoforre if you are interested! (\*134 registered supporters as of November 2025)

### Upcoming Kocoforre Consultation Sessions

※ For more information, check out our website and follow us on social media.

Feb 1st (Sun)	Tosa City Consultation Visit and Zero-yen Bazaar	Tosa City Cultural Complex Tsunaade (Address: Takaokachotsu 3451-1, Tosa-shi, Kochi-ken)	An annual consultation visit held by Kocoforre. During the morning, a "zero-yen bazaar" will be held using easy Japanese.
Feb 24 <sup>th</sup> (Mon)- 28 <sup>th</sup> (Sat), 2026	Free Legal Consultation Week for Foreigners	Kocoforre (Address: 1F, 4-1-37 Honmachi, Kochi-shi)	Lawyers will be giving free consultations to all clients regardless of financial means (excluding corporations).

### Website



Available in Japanese, English, Chinese, Korean, Indonesian, and Vietnamese.

### Instagram



KCCFR

We provide useful information on living in Japan in simple Japanese and foreign languages.

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