MOTORCYCLE RENTAL JAPAN

OUR INSURANCE EXPLAINED

Motorcycle Rental Japan LLC (MRJ)

SIMPLIFIED CUSTOMER GUIDE: HOW OUR INSURANCE WORKS

(Full Terms and Conditions follow below)

In Short: Standard legally required third-party insurance is included with your rental, but physical damage to the motorcycle itself remains the renter's financial responsibility unless our **Collision Damage Waiver (CDW)** is added. We strongly advise confirming whether your personal travel insurance or credit card provider covers rental motorcycle deductible excesses

01 1. BASIC LEGAL COVERAGE

All rental motorcycles provided by MRJ meet or exceed the mandatory insurance coverage requirements established under Japanese law. This includes standard policy protections for third-party bodily injury and property damage.

standard third-party insurance is included with all rentals.

02 2. Motorcycle Damage (Own Vehicle) and Theft

Owing to exceptionally high commercial insurance premiums for fully comprehensive motorcycle coverage in Japan, baseline rental rates do not cover damage sustained to the rental bike in single-vehicle incidents or theft. This reflects standard industry practices across Japan.

• Without CDW:

- You assume 100% financial liability for all necessary repair or full replacement expenses (which may equal the bike's current market value), in addition to any towing or recovery charges.

• With CDW (¥1,500 – ¥3,000 / day):

- Limits your maximum out-of-pocket repair liability to between ¥300,000 and ¥500,000, depending on the specific motorcycle model.

03 3. Multi-Vehicle Accidents & Fault Ratios in Japan

Japanese law mandates that local police be called to every accident scene to complete an official incident investigation report.

• Fault Determination:

Insurance adjusters establish comparative fault percentages based strictly on the official police report. As a general rule in Japan, larger vehicles carry greater primary responsibility; thus, in collisions involving a motor car, we can typically pursue damages through the other party's insurer on your behalf. However, 0% fault assignments are exceedingly rare in Japan unless your vehicle was fully stationary at the time of impact where it may be possible.

• Payment & Settlement Process:

The maximum applicable CDW deductible (¥300,000 – ¥500,000) is collected upfront. Once insurance providers finalize the liability ratio and award settlement damages, MRJ will promptly reimburse any remaining funds owed to you. We will actively try to minimize your fault percentage wherever possible.

04 Stationary Objects / Parked Vehicles:

Collisions involving stationary vehicles (for example: Parked car, stopped car waiting to turn, car suddenly stopped in front of you) or static structures generally result in a 100% fault award.

To prevent an increase of our commercial insurance premiums, MRJ DOES NOT SUBMIT INSURANCE CLAIMS for stationary object collisions. Instead, MRJ will try to settle directly with the property owner, and the renter remains accountable for the rental motorcycle repairs (subject to the CDW cap, if purchased) plus any third-party property damages.

IMPORTANT: In simple words, the CDW if purchased does not cover the property you hit only the bike you rent.

4. Recommended Practice: Action Cameras

Mounted helmet or handlebar camera recordings (e.g., GoPro, Insta360) provide invaluable evidence during police and insurance claims investigations to verify precise accident dynamics.