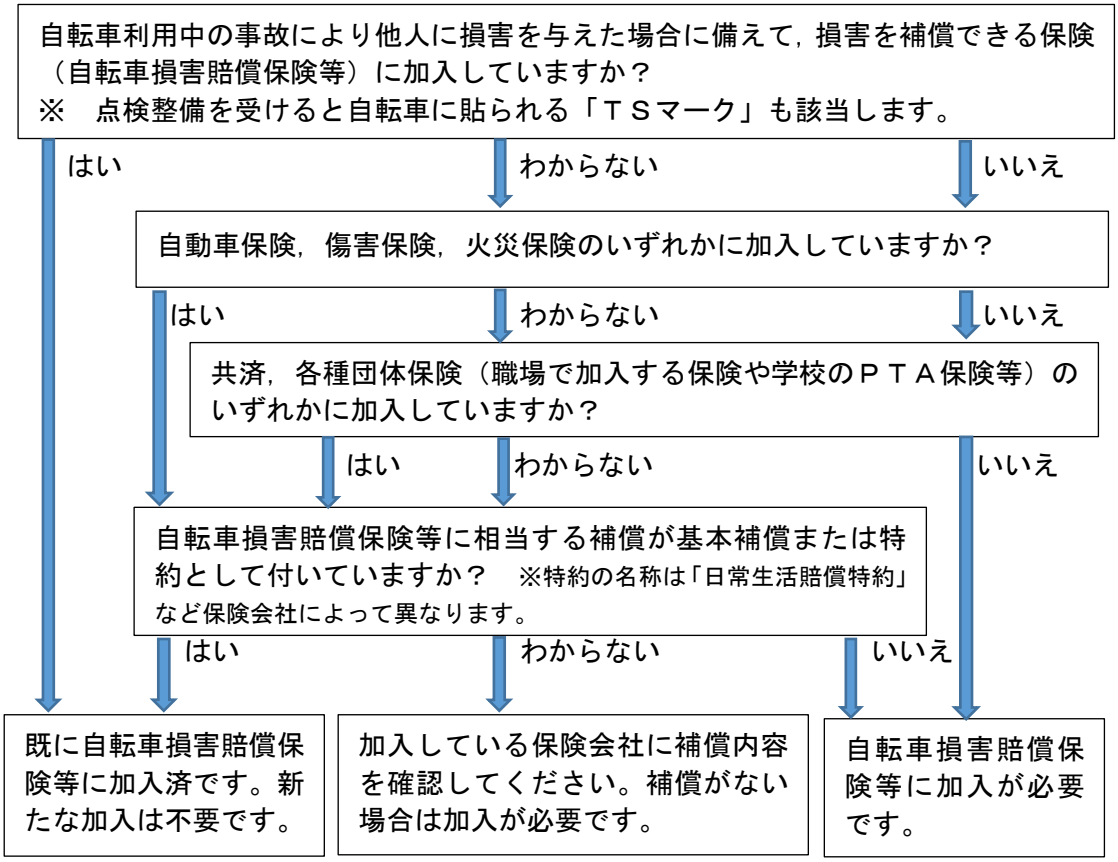自転車損害賠償保険等　加入状況確認フローチャート