



# Ensuring Safe E-Scooter Use on UK Roads:

The Importance of E-Scooter  
Insurance Coverage

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The Plan Group 

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# Executive Summary

The introduction of new legislation for the use of e-scooters on UK roads continues to be delayed. Over [1 million](#) privately owned e-scooters have subsequently been purchased despite the fact they remain illegal to ride in public spaces.

Working in conjunction with engineering consultancy Voltse Mobility, eavi (electric and autonomous insurance), a subsidiary of The Plan Group, has developed an insurance solution that will legitimise the use of these vehicles whilst safeguarding both the public and riders from potential liabilities and accidents.

In this whitepaper, we will explore the benefits of e-scooters and eavi's insurance facility, the dangers associated with riding without insurance, and how the offering can help riders stay protected on the road.

# Introduction

The number of e-scooters on UK roads has dramatically increased in recent years, with many towns and cities trialling scooter-sharing rental schemes. The UK's streets are now home to more than one million e-scooters, but concerns around their safety and the absence of suitable insurance protection exist.

E-scooters offer a cost-effective and eco-friendly alternative to traditional vehicles. Aiding the reduction of carbon emissions, e-scooters could help reverse some of the negative impacts of car use on air quality. In the post-COVID-19 era, e-scooters can also be used as a cost effective alternative to public transport and, along with public cycle and e-cycle hire schemes, serve as a publicly accessible mode of personal transportation.

The delay in implementing suitable legislation with no clear end in sight has posed significant challenges for the industry. However, amidst this uncertainty, eavi has stepped forward with a practical solution to address the current gaps in legislation.



# Current ownership/rules of use for E-Scooters

Currently, 31 local authorities in the UK are conducting trials of rental e-scooters, often run by high-profile micro-mobility firms such as TIER, Lime, Voi, and Dott. Under these schemes, as per electric cycles, e-scooters are restricted to 250 watts and speed restricted. They are classed as Light Electric Vehicles and are permitted for use on public roads (excluding motorways). They are exempt from having road tax and motor insurance.

During the trial period, the rental companies are responsible for arranging insurance coverage. However, this does not need to be motor liability insurance as per other vehicles. Though users must have a valid driving license, either full or provisional (categories AM, A1, A2, A, and B), to be able to ride the e-scooters on roads and in designated cycle lanes and tracks. Users must prioritise safety by avoiding using a mobile phone while riding, hanging bags from the handlebars, and riding while under the influence of alcohol.

Originally, the trials were scheduled to end on 30 November 2021, but due to the pandemic, they were extended. The trials were then extended again, with an end date set for 30th November 2022. The government published a report on the progress of the trials in December 2022. Participating local authorities were given the option to either conclude their local trials or extend them until May 2024.

The prolonged delay in enacting suitable legislation regarding privately owned e-scooters has created a muddled state of play. Currently, it remains illegal for owners of the estimated 1 million privately owned e-scooters in the UK to ride them on public roads, yet their use is widespread with minimal intervention by the authorities.

The law is clear, currently privately owned e-scooters are classed as motor vehicles. To be allowed on the road they must have appropriate motor liability insurance, be operated by a licenced driver, and either have class approval by the Driver and Vehicle Standards Agency (DVSA) or on an individual basis, gain Motorcycle Single Vehicle Approval (MSVA) certification.

The DVSA is the regulatory body responsible for ensuring vehicle safety and compliance with standards. Acquiring certification involves rigorous testing and evaluation to ensure a vehicle satisfies numerous regulations regarding construction quality, performance capabilities, safety features and emissions. Passing this inspection provides assurance that the e-scooter meets the necessary standards to be legally operated on public roads. Until the launch of Voltse Mobility and eavi's products, no privately owned e-scooter has met each of these requirements and subsequently their use has been prohibited in public areas in the UK.

There is a potential for the laws regarding the use of privately owned e-scooters to change in 2024. Though, industry experts believe that this is unlikely to be introduced by parliament within the next 2 years. In the meantime, as e-scooter usage becomes increasingly common a significant volume of accidents, resulting in property damage and bodily injury, will occur.

As well as taking sensible safeguards to help avoid these incidents, understanding the risks involved in operating these vehicles is also of paramount importance. There are numerous potential liabilities associated with riding privately owned e-scooters. Appropriate insurance will provide peace of mind for both the rider and other road users, with the knowledge that financial protection is in place to cover against potential liability damages and injuries.



# Accidents Review

There is a clear need to protect the public with considered regulation and safety guidelines, as well as liability cover when accidents occur.

Updated [government figures](#), finalised in September 2022, show that electric scooters were involved in 1,352 collisions in Great Britain in 2021, compared to 460 the previous year.

The [reported collisions in 2021](#) resulted in 1,434 casualties and 10 fatalities. Of all of these e-scooter collisions, 324 involved a single e-scooter with no other vehicle(s) involved. 82% of e-scooter accidents in the UK during this year involved privately owned e-scooters, with 38% of all casualties suffering serious injuries, and most casualties being male (around 70%) and under 24 years old.

Though, it's not just collisions that raise concerns about the safety of e-scooters. As battery-assisted travel surges in popularity, so does the rate of fires caused by overheating lithium-ion batteries. Since 2020, [data shows](#) that eight people have died and at least 190 have been injured in the UK due to fires caused by faulty e-bikes and e-scooters. There have already been 102 fires associated with e-bikes and scooters in 2023, with a total of 338 forecasted for the rest of the year.



Vigorous product testing and strict implementation of stringent safety standards by retailers is needed. This would validate that the vehicles being sold to the public are fit for purpose. In New York City a [new set of bills](#) was recently introduced to help to reduce the risk of increasingly common and deadly fires. New York's law requires micro-mobility devices and their batteries to be tested and certified to meet specific standards as set by UL Standards & Engagement.





# Outlook for Government Legislation Being Introduced

The UK government is actively reviewing regulations relating to the use of micro-mobility devices, particularly focusing on battery safety and driving conventions. This comprehensive review aims to establish practical measures that will enhance the overall safety of these devices, mitigating the risks of fires and collisions, whilst facilitating many of the societal benefits that they can offer.

Currently, delays in legislation have created significant challenges with no clear resolution in sight. Baroness Randerson, Liberal Democrat Lords Spokesperson, stated in her opening keynote speech at The Parliamentary Advisory Council Transport Safety ([PACTS](#)) conference on Micromobility, Safety and Sustainability, that she believed it unlikely that new regulations would be implemented within the next 2 years.

The details of the government's intended legislation for the future use of e-scooters in the UK remain uncertain. Despite an abundance of data from foreign territories and public hire scheme trials that have run for multiple years, it still appears to hinge on the findings of further research. Evaluation of e-scooter impact on public safety, the benefits of this form of travel and how/where it will sit in the overall e-mobility framework remains to be decided.

Once these crucial aspects are thoroughly assessed, new regulations can be expected. It will aim to ensure the safe and responsible use of e-scooters across the country. In the meantime, Voltse Mobility and eavi believe they have created a workable solution, one that will address existing safety concerns whilst fitting in with current government legislation, to allow in the immediate future, the legal use of high quality e-scooters on UK roads, in a responsible manner.



# Summary of EAVI Policy Requirements

Until now, it's been illegal in the UK to use an e-scooter in a public place without hiring one. In collaboration with the engineering consultancy Voltse Mobility, innovative insurance provider eavi has changed that! However, strict vehicle standards, safety protocols and insurance requirements must be adhered to.

The UK's first road legal privately owned e-scooters will soon be available to purchase. To ride the vehicles on UK roads, owners will be legally required to purchase motor liability insurance. The UK's first (and currently only) motor liability insurance for privately owned e-scooters is available to purchase from eavi.uk.

To be eligible for an eavi.uk policy, the e-scooter must be purchased from a Voltse Mobility approved retailer. Voltse Mobility will have overseen upgrades to the e-scooter to ensure it passes inspection by the UK's Motorcycle Single Vehicle Approval (MSVA) agency. The e-scooter will then be certified road legal.

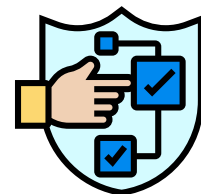
## The e-scooter will be:



Classed as an e-Moped  
(with a maximum power output of 4kw equivalent to 50cc and a maximum speed of 28 mph)



Need to be purchased from a Voltse Mobility approved retailer



Fitted with a registration plate in addition to other DVSA requirements



# Riders must:



Have at least a CBT licence



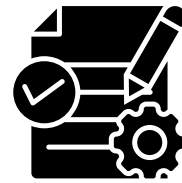
Be at least 21 year of age



Wear a motorcycle helmet and motorcycle gloves whilst riding



Not use the vehicle on pavements or with a passenger on-board



Have valid motor liability insurance. This will cover potential third party damages but not accidental damage to the e-scooter or theft

Many of these requirements tally with recommendations on the safety of e-scooters made by PACTS and the European Transport Safety Council (ETSC). The two safety bodies produced a [joint paper](#) in March 2023 in which they outlined ways to improve the safety of e-scooter use. They highlighted the need to introduce safeguards with e-scooters being “probably the largest and fastest growing” of new micro-mobility vehicles.



# Benefits of E-Mobility

The benefits of micro-mobility are numerous. Although coming with associated risks, e-scooters offer significant positive impacts on the environment, public health, and the economy.



## Lower Emissions

Calculations reveal that cars release [320% more CO2](#) per mile than e-scooters. In fact if a human is powered by beef consumption, e-scooters are even more eco-friendly than walking.



## Cost Savings

Public transport prices continue to escalate. For example, a Zone 1-3 annual [TfL travel card](#) is now £1,916. Trips on e-scooters can work out at just 1p per mile. Even after vehicle purchase and insurance costs there could be significant ongoing savings for consumers.



## Job Creation

The transition to micro-mobility is also likely to create many new jobs. Manufacturing, maintenance and infrastructure construction could all generate roles within this emerging industry.



## Flexibility

As well as being cheaper than public transport, e-scooters offer owners the ability to travel on their own timetable.



## Reduced Congestion

Less traffic not only means less pollution but also reduced travel times. Not only for e-scooter riders but all road users.



# Benefits of Insurance for E-Scooters

E-scooter insurance provides riders with peace of mind and financial protection in the event of an accident, or an unexpected event. Coverage offers a range of benefits, including:



## Personal Accident Cover:

Policies provide cover for severe personal injury or death resulting from an accident while using an e-scooter.



## Motor Liability Cover:

Policies provide protection against claims made by third parties for injury or damage caused by the e-scooter rider.



## Legal Expenses Cover:

Policies provide cover for legal costs incurred in the event of a legal dispute related to the use of an e-scooter.

# About us

eavi stands for electric and autonomous vehicle insurance. We're an insurance service provider that facilitates the introduction of innovative technology. We believe insurance should help the world, not block progress.

How we do things isn't particularly different. We provide UK customers with a hassle-free, digital insurance purchase process. We then support them with high quality customer and claims services.

So what does differentiate us? Our product range. We want to contribute to the fight against climate change, help improve urban air quality and make transport more affordable.

We have launched the UK's first policy for road-legal, privately owned e-scooters. More pioneering products are in the pipeline.

## Overcoming Obstacles

The insurance industry can be slow to embrace the modern world. However, at eavi we realise electric isn't the future, it's the present!

It's easy to bash insurance. But it's not always the industry's fault. Insurers are always concerned regarding the impact of new technology on claims frequency and average claims costs. Underwriters need to base premiums on historical evidence. Gathering data for potential claims from new vehicle types is a challenge. Without accurate information a leap of faith must be taken. Convincing the market to take the risk is our role.

eavi benefits from being part of The Plan Group, a family-owned, independent insurance intermediary. The Plan Group delivers high-quality cover from market-leading insurers in niche commercial and personal lines insurance. The business spans three generations and four decades. It is listed in the UK's top 100 brokers, employs over 80 staff across three offices and writes in excess of £30 million in Gross Written Premium (GWP).

The Plan Group's collective knowledge regarding the nuances of electric vehicle insurance is a valuable resource. It helps allay insurer's fears. Their brands Yellow Jersey Insurance and Pedal Cover are at the forefront of cycle insurance markets. They have considerable experience of electric bike insurance.

Additionally, its business division, Plan Insurance Brokers, is taking the lead in the switch to sustainable forms of commercial transport. It brokered insurance for the first vehicles to be used on UK roads for two different electric manufacturers.

[Find out more](#)





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