

## Thinking of Renting an Electric Scooter? Insurance Implications To Consider

*There are hundreds of electric scooter rentals in some cities and they have caused some headaches and have insurance implications for consumers, municipalities and insurance companies. The following guidance about insurance coverage is offered for consideration before renting an electric scooter.*

### Are You Covered?

The battery-powered rental scooters reach speeds of 15-20 mph and may or may not require proof of a valid driver's license. There have been numerous reports of accidents on motorized scooter rentals. Before you decide to rent a scooter, you should understand the insurance implications and know whether you are covered.

Some cities require scooter rental companies to obtain a permit from the city and provide proof of insurance before they can operate legally. Unless the company policy indicates otherwise, assume you are not covered in case of an accident. You should rely on your health insurance for any medical injury you sustain. In case of an accident, you might not have any coverage if you are found liable for an accident or damage.

Check your insurance policies to determine whether you are covered. Automobile insurance generally omits liability coverage for motor vehicles with fewer than four wheels, and it is unlikely to apply to scooter rentals. Although most homeowners policies provide some liability coverage even while you are away from your residence, it may be limited or excluded because the scooter is a rental.

Talk with your insurance agent. Like any new trend, these issues may not be specifically addressed in your policy, and coverage will depend on the carrier and the specific language in your policy.

### Understanding Your Scooter Insurance Options

**Scooter Insurance:** Regulations and requirements vary by state – often depending on the engine size. Most scooter rental companies offer rentals with engines smaller than 50 cc. While most states do not require insurance for engines that small, they do recommend it. Scooter insurance will often cover the following:

- **Collision:** Covers damages resulting from a collision.
- **Liability:** Protects against damage you do to others or their property while operating a scooter.
- **Medical:** Covers your medical costs in an accident.

Contact your insurance agent to learn more about what is required.

**Personal Liability Umbrella Insurance:** Umbrella insurance is extra liability insurance that you may wish to consider purchasing. It provides coverage for injuries, property damage and some lawsuits. Contact your insurance agent to determine what coverage might be the best fit for you.

### **Other Ways to Protect Yourself**

- **Wear a helmet:** You may not be required to wear a helmet while operating a rental scooter, but it is highly recommended. Be sure to check the area's helmet law while operating an electric scooter.
- **Operate the scooter in right-hand lanes and bike lanes where possible:** Your agreement with your scooter rental company will tell you to use streets and bike lanes. Riding motorized scooters on sidewalks is illegal in most cities, and you can be cited for doing so.

### **Keep the Road Code**

You may be tempted to share photos or video of your new adventure on social media while operating. Always pay attention to the road. Keep both hands on the scooter at all times, unless using hand turn signals.

### **More Information**

If you have insurance-related questions or concerns, please call the Nebraska Department of Insurance toll-free hotline at 1-877-564-7323. Additional information is available on the Department of Insurance website at [doi.nebraska.gov](http://doi.nebraska.gov).