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Insurance for Electric Bikes

Electric bikes (commonly referred to as e-bikes) are gaining popularity as a new mode of transportation. Unlike traditional bicycles, e-bikes can go farther and faster creating new risks and exposures to operators on the road.

Recent Changes to Vermont Law

Effective July 1, 2021, Vermont statutes were amended to define e-bikes. The law states that electric bicycles and motor-assisted bicycles are not motorcycles, motor vehicles, or ATV's. The new law also introduces exemptions from many requirements that are imposed on motor vehicles.

Insurance Coverage and E-bikes

It's important to check your current homeowners, renters, and auto insurance policies to see whether you have coverage for your e-bike. Traditional homeowners and renter insurances may limit coverage (if any) for theft, damage, or liability related to e-bikes. In addition, auto insurance companies may not offer e-bike insurance because e-bikes do not require a registration and riders are not required to have a valid driver's license.

Protect Your Investment and Potential Financial Liability

E-bikes can be expensive and are a significant investment. Make sure you have adequate coverage for theft, damage and liability. Additionally, electric bikes have complex mechanical, electrical and computer driven systems that tend to travel fast, for greater distances at a time, making them more susceptible to damage or loss.

Take action today to protect yourself and your e-bike. Call your insurance agent to verify e-bike coverage.