

Serious Law

3 Golden Rules for E-Bike Riders

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Ownership of electric bicycles has never been higher. In the first quarter of this year alone, a 50% growth rate of sales of electric bikes was seen compared to Q1 in 2019. Driven by the coronavirus pandemic, which has seen motor vehicle use drop drastically and active transport increase exponentially, British people seemingly really do want to 'get on their bikes'.

As a reflection of this increase in ownership and usage, we've written what we think are the three golden rules for (new) e-bike riders.

1. An electric bike is not an electric motorbike or moped

Simon Cowell was recently reported as having crashed his e-bike and injured his back at his LA home. In actual fact, the bike in question was a [SWIND EB-01 electric motorbike](#). It's an important distinction for a number of reasons – and not just because those sensationalist headlines gave e-bikes some seriously unfair bad press.

Yes an electric bike has a motor and battery, but in the UK they are only permitted to 'assist' the rider, hence the term 'pedal-assist' bicycle. Therefore, the rider does still have to pedal the bike in order to propel it forward. Legally, any bike that exceeds the UK maximum power output for an 'electrically assisted pedal cycle' (EAPC) is considered a moped or motorcycle, and therefore requires licensing and insuring. While technically, these more powerful EAPCs may still be pedal assisted, a traditional moped or motorbike does not have pedals and is propelled entirely by the bike's engine.

There are also other restrictions that differentiate electric bikes to something like an electric moped or motorcycle. UK restrictions only allow motor assistance up to a maximum of 250W (watts), or 15.5mph. So while you still need to pedal to climb up a hill, the strain will be massively reduced thanks to the motor assistance. Each bike will come with different assistance levels, and different onboard dash systems to help you manage the battery life. The more sophisticated models can offer different programme settings such as 'eco' to maximise your battery, or more powerful assistance depending on the terrain you are riding.

2. You don't need specialist insurance, tax or a license to ride

Your electric bike is not a motorbike or a moped. As long as your bike conforms to UK regulations, you are not legally required to insure, tax or obtain a license to ride your e-bike. In Europe there are other types of electric bikes available that have higher limits on the power output and maximum speed, but if your e-bike defies the UK legislation, or can be propelled without the rider, (such as a twist and go mechanism) it is classed as a moped and is treated under different legislation.

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The only law that may be of note is that you must be over 14 to ride an e-bike on roads. Under 14s can ride an e-bike off-road. Other than that, you have the same rights as any other bicycle rider, meaning you have the right to ride on the roads, cycle paths, trails and/or any other areas where cycling is permitted. If you're in doubt, manufacturers tend to mark the bicycle with the power output of the motor.

All this isn't to say you *can't* insure an e-bike, there are many specialist bike insurers that offer comprehensive cover for your new electric bike – protecting you against accidental damage and theft.

3. An e-bike is not 'cheating'

Contrary to what your die-hard roadie friends are telling you, riding an e-bike is not cheating. Any form of active transport that enables people to get around easily and safely is a win for everyone.

Whether you're riding your e-bike to work, to the shops, or using it to tackle that hill you've always wanted to but never been able to, e-bikes are a great way to achieve your goals. Importantly, e-bikes help to tackle barriers to cycling and active transport. You still get the benefits of exercise, you can just manage your efforts better and arrive to your destination less sweaty than on a normal bicycle. In fact, if your bike position allows, you could even ride in your typical clothes for a more seamless door to door experience.

E-bikes can also be used as a genuine alternative to cars. For those living in cities, riding a bike to the shops is more accessible than ever with the vast array of bike luggage on the market, and it saves a trip on public transport which many people are choosing to avoid during the current atmosphere. So if you're about to buy an e-bike, or have just purchased one, be proud of it and the opportunities you're about to experience. And don't forget to charge it.

4. Don't forget insurance

With e-bikes being expensive it is even more important to have insurance. If accessing a bike via a Cycle to Work Scheme it's vital to be insured as soon as you collect your bike as if something happens to the bike e.g. theft, you still have to continue paying the monthly payments in any event.

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