



**State of Utah**

GARY R. HERBERT  
Governor

SPENCER COX  
Lieutenant Governor

# Insurance Department

TODD E. KISER  
Insurance Commissioner

## For Immediate Release

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### Contact:

Steve Gooch, Public Information Officer

801-538-3803

[sgooch@utah.gov](mailto:sgooch@utah.gov)

## Safe Scooting

### *Understanding insurance coverages for electric rental scooters*

Electric scooter sharing is a new phenomenon that has led to a new entrant in major city traffic lanes. There are hundreds of scooters in some cities, and that has created new insurance implications for riders, cities and insurance companies. Companies such as Lime, Bird and Spin rolled out scooter rentals in major cities throughout the U.S. during 2018. Scooters began arriving in Salt Lake City just a few months ago. The battery-powered rental scooters reach speeds of 15-20 mph and may or may not require proof of a valid driver's license.

### Are You Covered?

There have been many reports of accidents on motorized scooter rentals in this first year. Before you decide to rent a scooter, you should understand the insurance implications and know whether you are covered.

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. 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.

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 50cc. While most states do not require insurance for engines that small, they do recommend it. Scooter insurance will often cover damages resulting from a collision, your medical costs in an accident, and protects against damage you do to others or their property while operating a scooter.

*Please note: Agency hours are 8am-5pm, Monday-Friday.*

**Personal Liability Umbrella Insurance:** Umbrella insurance is extra liability insurance. In addition to riding a scooter, if you frequently ride bikes or have outdoor attractions on your property, you should consider an umbrella policy. 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.
- **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:** Always pay attention to the road. Keep both hands on the scooter at all times, unless using hand turn signals.

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**The Utah Insurance Department** is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov> or call toll free in-state at 1-800-439-3805 or locally at 801-538-3077.