E-BIKE AND *E-SCOOTER* COVERAGE
Property And Liability – For Use With ML-20F Ed. 6/99

This endorsement is subject to the ***terms*** contained in ***your*** policy.

DEFINITIONS
The following definitions apply to this form:

1. ***E-bike*** includes, but is not limited to, a bicycle, tricycle or similar type conveyance, equipped with operable pedals and an electric motor capable of exclusively propelling, or assisting in propelling, the ***e-bike***.
   E-bikes are not ***automobiles***, ***mobile machinery***, ***motorized vehicles*** or ***non-farm vehicles***
2. ***E-scooter*** means a device that:
   a. Has an electric motor;
   b. Has handlebars;
   c. Provides the operator a floorboard to stand upon or a seat to sit upon; and
   d. Can be powered by the electric motor and/or human power.

   E-scooters are not ***automobiles***, ***mobile machinery***, ***motorized vehicles*** or ***non-farm vehicles***
3. ***Non-farm vehicles***-The definition of ***non-farm vehicles*** in the General Policy Provisions is deleted and replaced with the following:
   a. ***Non-farm vehicles*** means:
      1) ***Automobiles***, trucks, and vehicles licensed for use on highways or roads, other than farm wagons and farm trailers;
      2) Motorcycles, mopeds, dirt bikes, and three or four-wheel all terrain vehicles;
      3) Manufactured homes, motor homes, and camper bodies; and
      4) Snowmobiles, watercraft, and aircraft.

      This includes tires, parts, or equipment of any of the above.

PROPERTY COVERAGE

WHAT *WE* PAY FOR
1. ***We*** pay for direct physical loss or damage resulting from a covered cause of loss to:
   a. ***E-bikes*** that are pedal-assisted, or throttle-assisted, and have a maximum assisted speed of 20 mph;
   b. ***E-bikes*** that are pedal-assist only, with no throttle, and have a maximum assisted speed of 28 mph; and
   c. ***E-scooters*** with a maximum speed of 15 mph;

   equipped with an electric motor of 750 watts or less.
   This includes parts, accessories and components whether or not attached to the ***e-bike*** or ***e-scooter***, including a battery or battery charging device and related equipment.
2. There is no coverage under this policy for ***e-bikes*** and ***e-scooters***, their parts, accessories and components whether or not attached to the ***e-bike*** or ***e-scooter***, including a battery or battery charging device and related equipment, that do not meet the requirements set forth in 1. above.

LIABILITY COVERAGE

EXCLUSIONS
1. ***We*** do not pay for ***bodily injury*** or ***property damage*** arising out of the ownership, operation, occupancy, use, renting, loaning, entrusting, supervision, loading or unloading, maintenance, or storage of any ***e-bike*** or ***e-scooter***, their parts, accessories and components whether or not attached to the ***e-bike*** or ***e-scooter***, including a battery or battery charging device and related equipment.
   This exclusion does not apply to:
   a. ***E-bikes*** that are pedal-assisted, or throttle-assisted, and have a maximum assisted speed of 20 mph;
   b. ***E-bikes*** that are pedal-assist only, with no throttle, and have a maximum assisted speed of 28 mph; and

© 2024 URB®

c. ***E-scooters*** with a maximum speed of 15 mph; equipped with an electric motor of 750 watts or less.

All other ***terms*** and conditions remain unchanged.

© 2024 URB®