

Information and SMBC Guidelines for E-Bikes on Club Rides

Florida Statute

316.003(2) Bicycle – Every vehicle propelled solely by human power, and every motorized bicycle propelled by a combination of human power and an *electric helper motor capable of propelling the vehicle at a speed of not more than 20 miles per hour* on level ground upon which a person may ride, having two tandem wheels, and including any device generally recognized as a bicycle though equipped with two front or two rear wheels.

If the speed under only motor power is greater than 20 mph, there is no question. The vehicle is not a bicycle. It is either a moped or a motorcycle, with both requiring a driver's license and registration.

American Specialty Insurance & Risk Services, Inc. Coverage Policy for E-bikes on Bicycle Club Ride

“Coverage does not apply to activities involving mopeds or any other vehicle with a non-manual power source; however, this exclusion does not apply to activities involving low speed electric bicycles as defined by the Consumer Products Safety commission or that provide battery-powered assistance while pedaling.”

CONSUMER PRODUCT SAFETY COMMISSION

16 CFR Part 1512

Requirements for Low-Speed Electric Bicycles

AGENCY: Consumer Product Safety Commission.

ACTION: Final rule.

SUMMARY: For purposes of this requirement, the Act defines a low- speed electric bicycle as “a two-or three- wheeled vehicle with fully operable pedals and an electric motor of less than 750 watts (1 h.p.), whose maximum speed on a paved level surface, when powered solely by such a motor while ridden by an operator who weighs 170 pounds, is less than 20 mph.”

SMBC Guidelines:

#1 The SMBC will follow Florida State Law and allow riders to use e-bikes that are propelled by human power and have a motor that has a limit of equal or less than 20 mph.

2 It is recommended that E-bike riders ride in the speed group they are accustomed to.

3 It is recommended that E-bike riders ride at a minimum of two bike lengths behind the last rider in the pace line.

#4 Bikes that have been converted into “assist” e-bikes are not allowed on Club rides unless approved by the Consumer Product Safety Commission and, therefore, meeting our insurance requirements”.

The onus to comply with the Florida State Statute and the American Specialty Insurance coverage lies with the E-bike rider.

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