



E-Bikes: Toys or Recreational Vehicles?

E-bikes are gaining in popularity because of their speed and ease of use. An e-bike is a bicycle frame with an electric motor that assists (or replaces) pedaling. You may consider them toys but for insurance purposes they are classified as Recreational vehicles. While e-bikes are not (yet) regulated by the state and do not require registration or licensing, e-bike owners must consider coverage as they would for any other vehicle.

What About Homeowners Insurance?

Your homeowner's insurance may cover an e-bike... when it is at home. However, most if not all homeowners' policies only cover the replacement of the bike should it be damaged or destroyed while in the home. Not when it is in transit (in the back of a truck or on a car bike rack) or when it is being ridden.

An Evolving Market for Insurance

E-bikes are new so insurance carriers are just beginning to understand the risks and create coverage for e-bikes. Trust Evergreen Insurance to help you find the right coverage at an affordable price. We'll walk you through the issues and provide the information you need to know.

Did You Know? E-Bike Insurance Tips

- E-bikes may or may not be covered by homeowners' insurance.
- Most homeowners' policies do not cover collision or liability.
- E-bikes are classified in three categories, and each may be treated differently by insurance carriers.
- Standalone e-bike coverage is available and affordable.
- Insurance for e-bikes is evolving... trust Evergreen Insurance to walk you through the process.



Contact us at 800-662-2020, info@evergreeninsurance.net,
or request a quote at <https://evergreeninsurance.net/request-a-quote/>.

Don't Just Insure It...

