



NEW YORK STATE SENATOR

Simcha Felder

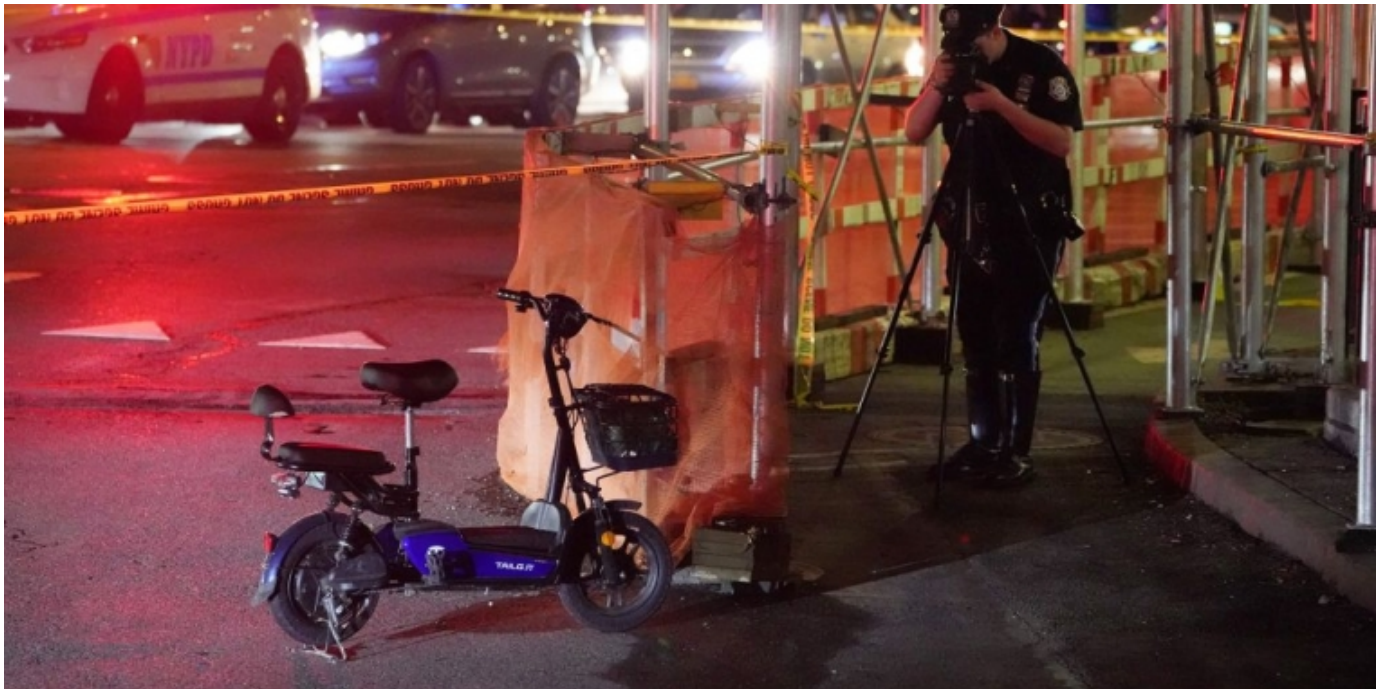
# Felder: Insure Every Legal Vehicle on NYC Streets

[Simcha Felder](#)

July 23, 2021

ISSUE:

- [E-Bikes](#)
- [legalization of E-Bikes and E-Scooters](#)
- [bicycle safety](#)



Senator Simcha Felder has proposed new legislation ([S7294](#)) that would require bicycles, bicycles with electric assist, and electric scooters that operate on New York City streets to have the same minimum liability insurance as motor vehicles do under New York State Law. The legislation would protect a rapidly rising number of New Yorkers who are injured in accidents with these vehicles by ensuring the coverage necessary for medical bills and related costs.

“It is abundantly clear that we must protect people. Putting all the sensational headlines aside, I have received far too many alarming calls from people sharing personal stories of children, seniors, and adults in their prime, who sustained serious, life-threatening injuries from these vehicles,” cautions Senator Felder. “The City has no idea how many people are already zipping around on these electric-powered vehicles. But, with chaos on the streets already, they are adding thousands of e-scooter ride-shares this summer. When somebody gets hurt, sorry doesn’t cover it.”

The purpose of New York’s No-Fault Insurance Law is to restore health and productivity as quickly as possible to individuals who are hurt in auto accidents. However, people currently injured by a bicycle, e-bike or e-scooter have no protection at all. To conform to the new normal on our streets, it is time we require that bicycles, electric bicycles and electric scooters operating in NYC have the same insurance requirements that motor vehicles do.

As e-bikes allow riders to move at higher speeds, especially in congested cities such as New York, even a minor event can be enough to create a dangerous accident. An analysis published in BMJ Journals found a greater probability of e-bike injuries requiring hospitalization than traditional bicycles. Emergency department data (2000 - 2017) showed 17 percent of e-bike accident victims suffer internal injuries. Even at low speeds, an e-bike accident is likely to cause critical head and neck injuries, cerebral concussions, internal injuries, nerve damage, broken bones, facial trauma, and back injuries.

According to NYC.gov, there have been 588 electric scooter accidents in the City with 538 people injured and 3 pedestrian deaths since 2020. Electric scooters reaching speeds up to 25 miles per hour or above are a growing trend in personal transportation. Their compact size allows the rider to switch between roads and sidewalks and maneuver through pedestrian traffic, leaving everyone on the roads and sidewalks, including cyclists and pedestrians, vulnerable to traumatic injuries in the case of a collision.

The bill joins a package of road safety legislation, dubbed VISION 2.ZERO addressing all vehicles operating legally on NYC streets:

1. [\(S7294\)](#) Requires liability insurance for bicycles/e-vehicles.
2. [\(S7203\)](#) Requires a helmet when operating a bicycle, e-bike or e-scooter.
3. [\(S7204\)](#) Establishes a DMV Bicycle and E-vehicle Education Course and license.
4. [\(S7205\)](#) Creates a double licensure path; be both a safe driver and cyclist/e-vehicle rider.
5. [\(S7206\)](#) Requires registration and license plates for bicycles/e-vehicles.

## related legislation

### [2021-S7294](#)

- 
- Introduced
    - In Committee Assembly
    - In Committee Senate
  - - On Floor Calendar Assembly
    - On Floor Calendar Senate

- - Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

[Requires liability insurance for bicycles, bicycles with electric assist and electric scooters in cities having a population of one million or more](#)

July 16, 2021

In Senate Committee [Transportation](#)

Sponsored by [Simcha Felder](#)

Do you support this bill?