Scooters, Shared Bikes and Insurance, Oh My!

NCSL Insurance Task Force Session
Thursday December 12, 2019
How To Ride:

- **How to Ride**: 1. Press the throttle to accelerate. Squeeze the brake to slow down.
- **Where to Ride**: Do not ride on sidewalks other than as permitted by law. Use bike lanes when available and permitted by law.
- **Park with Care**: Park in accessible spaces such as curbsides, or by bike racks. Do not block pedestrian paths, sidewalks, or wheelchair ramps.
How To Ride:

How to Ride
Kickstart to get up to speed. Press on the throttle to accelerate. Squeeze the brake to slow down.
Where To Ride:
Park with Care:

Park in accessible spaces such as curbsides or by bike racks. Do not block pedestrian paths, sidewalks, or wheelchair ramps.
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Park in accessible spaces such as curbsides or by bike racks. Do not block pedestrian paths, sidewalks, or wheelchair ramps.
How To Park:

1. Open the Lime app and select the scooter icon.
2. Select the "End Your Ride" option.
3. Take a photo of where you parked your Lime scooter to help the next rider find it.

Make sure to park the scooter legally and in a designated area.
1885
6 - Ohio - First Accident
12 - Ohio - First Insurance
21 - Michigan - Model T
42 - Massachusetts - First State Mandate
Negligence – Who is Responsible?

- Scooter Company Negligence
- City Negligence
- Rider Negligence
- Juicer/Charger Negligence
Negligence - Who is Responsible?

- **Scooter Company Negligence**
  - *Scooter Company Pays*
- City Negligence
- Rider Negligence
- Juicer/Charger Negligence
Negligence - Who is Responsible?

- Scooter Company Negligence
- **City Negligence**
  - Scooter Company Pays (often)
- Rider Negligence
- Juicer/Charger Negligence
Negligence - Who is Responsible?

- Scooter Company Negligence
- City Negligence
- **Rider Negligence**
  - Rider Pays
  - No Clear Insurance Product
- Juicer/Charger Negligence
Negligence - Who is Responsible?

- Scooter Company Negligence
- City Negligence
- Rider Negligence
- Juicer/Charger Negligence
  - Should be treated like other gig economy drivers
Legislative Action

- Scooter (state) vs. Scooter Sharing (Local)
- 2019
  - Vehicle Definition ~ 20 States
  - Insurance ~ 4 states (UT, AR, WA, NV)
    - CGL - $1 million, $2-5 million
- 2020 - NCOIL Model Bill
Thank You

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State and Federal Policy