

E-scooters – what are they?

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Following the [vote to ban rental e-scooters in Paris](#) and councils across England opting out of renewing e-scooter trials, the future of renting e-scooters may not look so favourable.

In the UK, it generally remains illegal to use privately owned e-scooters on public roads and areas, but rental schemes have introduced them into the public (and in most cases the use of such scooters in public is lawful). However, there is an absence of clear legislation governing the area, and calls have been made for the government to provide regulation.

Surveys have demonstrated that many individuals consider e-scooters to be unsafe and that the necessary safety measures are lacking, with participants identifying them as the most dangerous form of road-based transport. This may be unsurprising following a series of deaths and injuries that have arisen from their use.

Insurers should carefully review their wordings to ensure they are only providing the cover that they intend to. Common issues arise where it is unclear whether, for example, e-scooters are included within the scope of 'motor vehicles' or whether they are included in common motor vehicle carve-outs, such as those for gardening equipment, mobility scooters and the like.

Failing to deal with e-scooters carefully and specifically can result in unexpected and unintended exposure for insurers.

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