

CYCLOPEDIA

Questions answered, subjects explained – Cyclopedia is your bimonthly cycling reference guide



High-speed pedelecs, such as this Riese & Müller Supercharger GT Touring, are treated as mopeds in the UK

Legal

E-bike assurance

Q A friend of mine was involved in an accident when moving into a filter lane to turn right. He was overtaken by a car driver and received injuries. The driver was fully insured. My friend's injury claim, for fractures of his right arm, is being pursued.

The concern is that the police officer who took a statement advised that the e-bike my friend was riding was illegal. His bike was adapted with a crank motor kit with an accelerator that could override the standard power settings, although the maximum speed was regulated to 25km/h. The police officer admitted that this was a legal grey area but felt that the bike could be classified as a moped. I wonder what the result of an insurance claim by the cyclist would be in the event that being determined?

Mike Durham

A I am sorry to hear about your friend's accident and injuries. He is able to present a claim to the at-fault driver whether the e-bike was illegal or legal. The claim will be dealt with by the driver's insurance company.

I have seen insurance company representatives try to avoid paying compensation where a bike is illegal but they will have to pay if the driver was at fault. In a private e-scooter case I dealt with, I saw an

Your Experts



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argument that the insurer would not pay for the pre-accident value of the scooter because it was being used on public land and was not part of a hire scheme (which includes insurance). I was, however, successful in recovering the full amount of the claim for injuries and losses, including the pre-accident value of the scooter.

One issue your friend should be aware of, separate from the civil claim, is whether the police might be interested in any criminal offences if the bike does not satisfy the definition of an electrically assisted pedal cycle (EAPC). To be an EAPC the bike must be fitted with pedals that are capable of propelling it, the maximum continuous rated power of the electric motor must not exceed 250W, and the electrical assistance must cut off when the vehicle reaches 15.5mph (25km/h).

If these conditions are satisfied, it means that the e-bike does not require registration, is not liable for vehicle excise duty, does not need to be insured as a motor vehicle and there is no requirement for an appropriate driving licence or approved motorcycle safety helmet.

If your friend is a Cycling UK member, note that e-cyclists are required to use a legal e-bike (EAPC) to join a Cycling UK group ride or to be covered by the third-party insurance that Cycling UK membership provides (see p46).

Nadia Kerr

Technical

Cassette tech

Q What are the technical pros and cons of the wide-range rear cassettes that seem to be ever more prevalent? My suspicion is that the narrower chains required by larger rear cassettes are simply not strong enough to cope with the wide lateral movements across the range.

Bill Henderson

A If, by 'wide-range', you mean the difference in tooth count between largest and smallest sprockets, the pros and cons are clear. You get a wider range of gear ratios but with bigger steps

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