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## **Ontario Brokers Urge Caution when Driving Motorized E-Bikes**

*Heading into the long weekend, brokers remind Ontarians of the uninsured risks associated with driving these types of vehicles*

(**Toronto, Ontario**) Today, the Insurance Brokers Association of Ontario (IBAO) is urging Ontario citizens to exercise caution when using motorized vehicles such as scooters and electronic bicycles (e-bikes), as these vehicles offer limited or no liability coverage on a consumer's insurance policy. Ontario brokers want to educate Ontarians on the dangers associated with driving vehicles of this kind and remind them that the coverage they need may not be available to them.

“Recently, an increasing number of advertisements at the dealer level state that these e-bikes require no insurance. While this statement is in fact true, these vehicles still pose a real danger,” said IBAO CEO Randy Carroll. “Like any motorized vehicle, there is a liability risk attached with owning this type of vehicle. Ontario citizens need to know that they may have no liability coverage if they get into an accident with one of these vehicles and they could find themselves without coverage if they cause property damage or worse injure another person.”

Habitational policies exclude “motorized vehicles except for lawnmowers, other gardening equipment, snow blowers, wheelchairs and motorized golf carts on the golf premises” however, a good number of policies exclude e-bikes and other such vehicles. Ontario brokers are encouraging Ontarians to check their insurance policy and see what they are exactly covered for.

“No insurance required does not mean you are not at risk,” continued Carroll. “We want Ontario citizens to educate themselves on their policies and take extreme caution when purchasing and using these types of vehicles.”

Ontario insurance brokers are dedicated to informing and protecting Ontario drivers on the risks associated with driving any type of vehicle. It is another reminder of how committed they are to their communities and keeping local neighborhoods and residents safe.

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*The Insurance Brokers Association of Ontario (IBAO) is a ‘not for profit’ association that represents and serves the interests of over 11,500 independent Property & Casualty Insurance Brokers in the Province of Ontario. For information about IBAO, visit [www.ibao.org](http://www.ibao.org) or [www.ibao.org/blog](http://www.ibao.org/blog) to receive timely news and information updates. You can also follow IBAO on Twitter or join the IBAO Facebook Fan Page.*

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