



LOOKING FOR A FUN AND ECO-FRIENDLY WAY TO GET AROUND THIS SUMMER?

The Ontario Ministry of Transportation has approved the use of many new and alternative vehicles on public roads, all in an effort to expand mobility options for Ontarians and to provide an environmentally-friendly way to travel.


According to Ontario's Highway Traffic Act, some of the new vehicles that are permitted to be operated on the province's roads and highways include electric bicycles, motor assisted bicycles – more commonly known as mopeds, limited-speed motorcycles – think Vespa, motor tricycles, and Segway™ Human Transporters.



“ Park the car this summer and try one of these new vehicle types. ”

If you are thinking of becoming an operator of one of these new and innovative modes of transportation, you should know that they each of them come with their own set of rules, including licensing and insurance requirements.

For example, if an e-bike is in your future, you should know that you are required to follow the same rules of the road that currently apply to cyclists, with two additional provisions – The operator must be 16 years of age or older and the operator must wear an approved bicycle helmet at all times.



For more details on the rules provisioned by the province, visit the MTO website at:

www.mto.gov.on.ca
and your insurance broker can provide you with your coverage options.

You'll want to get in touch with your insurance broker to find out your coverage options. Electric bicycles, battery powered children's toy ride-on vehicles, Segways™ and battery powered scooters used by physically disabled persons may qualify for property and liability coverage under a homeowner's, condominium, or tenant's policy. Also, limited speed motorcycles or Vespas and motor assisted bicycles or mopeds are not insurable under your home policy, but may be insured under an automobile policy. Talk to your insurance broker to make sure you're covered.

Other vehicles such as go-peds and pocket bikes are not permitted to be operated on public roads in Ontario because they do not meet the Provincial equipment safety standards and therefore, may not be insurable.

Park the car this summer and try one of these new vehicle types. You'll reduce greenhouse gases, leave a smaller carbon footprint, have fun and maybe even get into better shape too!

Contact your insurance broker for more information on your policy and coverages available to you.



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