Electric Bicycle – (No) Insurance

Adv. Ilan Kaner, Israel AIDA Europe Conference Copenhagen, June 2015

The Road Accident Victims Compensation Law

- The Israeli Law provides compensation to any victim of a motor vehicle accident, on a no fault basis.
- Insurance for motor vehicles is compulsory.
- The compulsory motor insurance is subject to supervision by the Commissioner of Insurance.



What is a Motor Vehicle?

 A vehicle which moves on ground by means of mechanical power and its main purpose being for land transportation.



Electric bicycles – Efficient, Effective but Very Dangerous



The Result of their popularity – Danger to their surroundings

 Between 2011-2014 approximately 100,000 electric bicycles were sold in Israel



The Legal Situation in Israel

- The Ministry of Transport and Road Safety has not shown any concern regarding the registration of electric bicycles.
- The Commissioner of Insurance has not imposed the duty of Insurance.



No Compensation for injured in electric bicycles

- No compulsory insurance -no compensation
- More than 1,000 injured by electric bicycles in 2013 in Tel Aviv
- Who will pay for the damage?



Electric Bicycle = Motor Vehicle?

There are no provisions within the Israeli law referring to the "electric bicycle", whether being a motor vehicle within the scope of the

law.



Electric Bicycles are unique

- Electric Bicycle ≠ Regular Bicycle
- Electric Bicycle ≠ Karting Car
- Electric Bicycle # Mechanical Korkinet







Claim against the Relevant Authorities

The claim was filed against:

- The Ministry of Transport and Road Safety
- The Commissioner of Insurance

