

# March 2021

By Dan - HBC Insurance Liaison

**To: All who may be interested in an electrically assisted bicycle**

**Why: Age, or knees, or hips, or whatever, is making it increasingly hard to keep up with the people you like to ride with.**

**Desired result: Make biking FUN again! Go on the tours, Keep Up!!**

Okay, you have seen the advertisements, maybe even test ridden one. Here are some suggestions for going about it in a logical manner to ensure you are doing it right:

1. Research e-bikes, ride one, and then research some more. Your local bike shop is a great resource for researching.
2. The cheapest electric bikes are not for the faint of heart - they can weigh a lot.
3. The bike should not be much heavier than a good road bike. (If you cannot load it yourself into or onto your vehicle, it is too heavy. Don't buy it! PS: A good road bike will be somewhere around 30 lbs or less, loaded.
4. Purchase a second battery when you purchase the bike. Trust me on this!
5. Unless you have difficulty riding any bike at any speed, stick with a Class 1, reserving the Class 2 bike for a normally "non-rider".
6. Riding an electric assisted bike requires PRACTICE. You might find that you take off faster than the others you are riding with, and perhaps stopping much quicker too! You must NOT ride really close to other bikers even if you are used to doing so on your road bike.
7. It is STRONGLY suggested you carry a bike lock with you and lock it when everyone stops and goes inside for ice cream! Guess why.
8. Rubber-necking/sightseeing is not good on a road bike, and it can be a disaster on an electric one. You are going faster - keep yourself aware of what is in front of you.

9. Why did you buy a new bike last time? Prettier color? Name recognition? No, I bet it was to get a faster, lighter, “better” bike, and so should an electric one do that for you.

A personal aside: Carolyn and I were in Venice, IT having dinner when we were chatted up by two men seated near us. They were in their fifties I would guess, and both from Canada. One owned a bicycle shop, the other a Kayak & canoe shop. Their wives were not along on the trip. This was their story: “We like to travel the world by bike, especially Italy and the surrounding countries. We have good legs but decided we were tired of climbing the mountains and only going a few to 25 miles or so a day, exhausted.

We bought electric bikes a year ago, and now find we can go 50, perhaps a hundred miles in a day, and are able to go to dinner afterwards! We can see more countryside, more of the sites, and in less time, while still getting a good work-out.” They were planning on going north up around the horn of the Adriatic Sea, down thru Slovenia and on to Split, Croatia. Wow! Forget the old mantra of “Only wimps ride electric bikes”. Not true! They weren’t, and neither will you be. All the bikers we know are getting older, and this is just another tool to keep with the group.

As insurance liaison for the club, I handle the paperwork necessary for claims, but the real job involves trying to keep riders safe and keep up with the ever-changing rules of the road, technology and our changing bodies.

Please take the time to review the buying advice given here and the state laws below.

Concerned about accidents? In ALL of the incidents since 2014, every single one of the cases I have reviewed, the cause was, and continues to be:

#### A MOMENTARY LACK OF ATTENTION

One, or both parties looked away, taking their eyes off the road and other riders for just a “second”. Be safe and keep your eyes on the road and other riders!! ....Dan

What follows below is excerpted from the Minnesota State Laws on bicycling. Some of them are in effect now, some take hold in August and some in 2022. Comply now, and do not worry about it. I provide them so you can be well informed.

## **Electric-assisted bicycle.**

"Electric-assisted bicycle" means a bicycle with two or three wheels that:

(1) has a saddle and fully operable pedals for human propulsion;

(2) meets the requirements for bicycles under Code of Federal Regulations, title 16, part 1512, or successor requirements;

(3) is equipped with an electric motor that has a power output of not more than 750 watts ;

(4) meets the requirements of a class 1, class 2, or class 3 electric-assisted bicycle.

### **Class 1 electric-assisted bicycle.**

"Class 1 electric-assisted bicycle" means an electric-assisted bicycle equipped with an electric motor that provides assistance only when the rider is pedaling and ceases to provide assistance when the bicycle reaches the speed of 20 miles per hour.

### **Class 2 electric-assisted bicycle.**

"Class 2 electric-assisted bicycle" means an electric-assisted bicycle equipped with an electric motor that is capable of propelling the bicycle without the rider pedaling and ceases to provide assistance when the bicycle reaches the speed of 20 miles per hour.

### **Class 3 electric-assisted bicycle.**

"Class 3 electric-assisted bicycle" means an electric-assisted bicycle equipped with an electric motor that provides assistance only when the rider is pedaling and ceases to provide assistance when the bicycle reaches the speed of 28 miles per hour.

## **Electric-assisted bicycle; riding rules**

(a) A person may operate an electric-assisted bicycle in the same manner as provided for operation of other bicycles, including but not limited to operation on the shoulder of a roadway, a bicycle lane, and a bicycle route, and operation without the motor engaged on a bikeway or bicycle trail.

(b) A person may operate a class 1 or class 2 electric-assisted bicycle with the motor engaged on a bicycle path, bicycle trail, or shared use path unless prohibited.

(c) A person may operate a class 3 electric-assisted bicycle with the motor engaged on a bicycle path, bicycle trail, or shared use path unless the local authority or state agency having jurisdiction over the bicycle path or trail prohibits the operation.

(d) The local authority or state agency having jurisdiction over a trail that is designated as nonmotorized, and that has a natural surface tread made by clearing and grading the native soil with no added surfacing materials, may regulate the operation of an electric-assisted bicycle.

(e) No person under the age of 15 shall operate an electric-assisted bicycle.

## **Electric-assisted bicycle; equipment.**

(a) The manufacturer or distributor of an electric-assisted bicycle must apply a label to the bicycle that is permanently affixed in a prominent location. The label must contain the classification number, top assisted speed, and motor wattage of the electric-assisted bicycle, and must be printed in a legible font with at least 9-point type.

(b) A person must not modify an electric-assisted bicycle to change the motor-powered speed capability or motor engagement unless the person replaces the label required in paragraph (a) with revised information.

(c) An electric-assisted bicycle must operate in a manner so that the electric motor is disengaged or ceases to function when the rider stops pedaling or when the brakes are

applied.

(d) A class 3 electric-assisted bicycle must be equipped with a speedometer that displays the speed at which the bicycle is traveling in miles per hour.

Paragraph (a) is effective January 1, 2022. Paragraphs (b) to (d) are effective August 1, 2021.

### **(All) Bicycle Riding rules.**

(a) Every person operating a bicycle upon a roadway shall ride as close as practicable to the right-hand curb or edge of the roadway except under any of the following situations:

(1) when overtaking and passing another vehicle proceeding in the same direction;

(2) when preparing for a left turn at an intersection or into a private road or driveway;

(3) when reasonably necessary to avoid conditions, including fixed or moving objects, vehicles, pedestrians, animals, surface hazards, or narrow width lanes, that make it unsafe to continue along the right-hand curb or edge; or

(4) when operating on the shoulder of a roadway or in a bicycle lane.

(b) If a bicycle is traveling on a shoulder of a roadway, the bicycle shall travel in the same direction as adjacent vehicular traffic.

(c) Persons riding bicycles upon a roadway or shoulder shall not ride more than two abreast and shall not impede the normal and reasonable movement of traffic and, on a laned roadway, shall ride within a single lane.

(d) A person operating a bicycle upon a sidewalk, or across a roadway or shoulder on a crosswalk, shall yield the right-of-way to any pedestrian and shall give an audible signal when necessary before overtaking and passing any pedestrian. No person shall ride a bicycle

upon a sidewalk within a business district unless permitted by local authorities. Local authorities may prohibit the operation of bicycles on any sidewalk or crosswalk under their jurisdiction.

(e) An individual operating a bicycle or other vehicle on a bikeway shall leave a safe distance when overtaking a bicycle or individual proceeding in the same direction on the bikeway, and shall maintain clearance until safely past the overtaken bicycle or individual.

(f) A person lawfully operating a bicycle on a sidewalk, or across a roadway or shoulder on a crosswalk, shall have all the rights and duties applicable to a pedestrian under the same circumstances.