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**MAY 2025 NEWSLETTER**  
INDUSTRY NEWS, TIPS, TRICKS, & RESOURCES

# E-bikes and E-scooters: A New Insurance Challenge

The insurance landscape is everchanging. As specialists in community association insurance, we strive to stay current on industry trends, so we can educate our insureds as we notice changes. One recent shift in the market that has emerged with commercial property insurance carriers is the exclusion of associations that allow the storage of electric bicycles (e-bikes) and electric scooters (e-scooters) in their buildings. The reason? The associated risk of fire caused by lithium-ion batteries. With the widespread prevalence of lithium-ion batteries in many everyday items, it may seem odd that e-bikes and e-scooters are a concern to insurance carriers.

Lithium-ion batteries have become a part of our everyday lives. They are used to power our cell phones, smart watches, tablets, laptops, headphones, electric vehicles, and more. Lithium-ion batteries offer many benefits. They can store a large amount of energy in small, lightweight packages. They have a comparatively long, useful cycle life, charge quickly, and retain their charge for a long period of time when not in use. However, they can be prone to thermal runaway, a phenomenon that can cause the battery to heat up uncontrollably and lead to a fire. Fires caused by lithium-ion batteries are difficult to extinguish and can be devastating to both life and property.

Many devices that use lithium-ion batteries are generally safe and rarely result in overheating and fires. However, as e-bikes and e-scooters have gained in popularity, an increase in these fires has been noted and has resulted in property loss and even death. Batteries available for these devices are not well regulated. The Consumer Product Safety Commission

has asked manufacturers, importers, and retailers to adhere to UL safety standards for these products. However, this request is voluntary, and some online sellers have not maintained the same quality and safety standards as others. While the rate of fires caused by batteries from larger, more established manufacturers is low, a higher rate of fires has been recorded with the use of batteries, power adapters, or cords that are not compatible with an e-bike or e-scooter's manufacturer. These poorly-made accessories and batteries are prone to defects which can cause devastating fires.

Some carriers are choosing not to insure associations that allow these devices to be stored inside an association's building. They may ask on a quote application if e-bikes and e-scooters are allowed. If allowed, the carrier will not offer a quote to the association. If these devices are found during a routine property inspection, the insurance carrier may issue a loss control requirement to have them removed and disallowed to continue coverage.

Insurance carriers can change their eligibility guidelines at any time. While this is not currently a widespread issue and has only affected a few of our associations so far, we predict that the presence of e-bikes and e-scooters in association buildings may become a more common exclusion from insurance carriers in the future.

If your association currently allows these devices to be stored in the building, your board may want to consider disallowing e-bikes and e-scooters inside buildings or offering an exterior storage solution.

# Grilling Alert: Insurance Carrier Rules Getting Stricter



Summer weather is ahead and that signals barbecue season. With longer days, many people look forward to grilling outside. However, if you live in a condominium, your insurance carrier may have strict requirements when it comes to outdoor cooking devices.

Many of our associations have been affected by a recent increase in carriers who disallow grills within 10 feet of association buildings. In the past, insurers would often not allow charcoal or open flame grills near buildings. In recent months, more carriers have stopped allowing any type of outdoor cooking device within 10 feet of a building's siding or overhang. This includes open flame grills, electric grills, pellet grills, etc.

Many carriers will not offer quotes to associations that allow any kind of grill on decks or balconies. Some carriers that allowed grills in the past have begun to require insureds to remove and disallow grills within 10 feet of the building to continue their coverage. This trend is likely a result of the recent uptick in wildfires, as well as increased costs to repair the damage caused by these fires. Even associations that are not in typical wildfire zones are affected as carriers make sweeping changes to their eligibility guidelines.

If your association currently allows grills on decks or balconies, your carrier may soon ask the association to remove and disallow them or only allow grills to be used and stored where they can be kept a minimum of 10 feet away from the building.

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- Saturday, May 31st
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- ABI Parking Lot

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June  
2025

# An Upcoming Event

Friday  
**6**  
June

**Monthly Luncheon  
Maintenance & Inspection  
Requirements**

11:30 AM – 1:00 PM

Embassy Suites – Washington Square  
9000 SW Washington Square Rd, Tigard



503.292.1580  
4800 SW Griffith Dr., Suite 300  
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