How your child's e-scooter can add hundreds to your car insurance

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5 min read
Updated: 31 Jan 2025

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If you're thinking about buying your teenager an electric e-scooter, did you know that you could be risking increasing your own car insurance premium?

With the cost of getting a 17 to 20-year-old on the road and driving for the first year exceeding £7,600 according to data from MoneySuperMarket's Household Money Index, it's easy to see why many people think e-scooters are a more affordable option for young people commuting.

The cost of purchasing an e-scooter is significantly lower than buying a car – they are electric, so they are cheaper to run compared to petrol or diesel vehicles.

What's more, e-scooters generally require less maintenance than cars thanks to the fact that there are fewer parts that can break down, and maintenance costs are typically lower.

But parents should think twice before sending their children off to school or Uni with an e-scooter.

Youngsters who are caught driving an e-scooter on a public road could face up to six penalty points and a £300 fine according to Transport for London.

And, if the rider is under the age of 17, these costs (and penalty points) could be passed onto the parent, which could add hundreds of pounds to your car insurance premium**.**

It is also possible that a young rider who is prosecuted for driving without insurance could have the six points (that were not passed on to an adult) held on a 'ghost' licence by the DVLA.

This means that when the young person subsequently applies for their driving licence, the points could be added, which could mean that they are instantly disqualified from driving and their insurance premiums could be affected for years to come.

Alicia Hempsted, car insurance expert at MoneySuperMarket, said: "Allowing a young person to ride a privately owned e-scooter on public roads can lead to serious repercussions for the parents, and it's important to be aware of these potential costs and legal issues before making such a decision.

The average car insurance policy in 2024 cost £838.99 a year, according to MoneySuperMarket car insurance data, but with 6 points on your licence this price goes up to £1,081.93*.

For a young person, who will already have higher premiums because of their lack of experience, these points on their licence can make car insurance almost unaffordable."

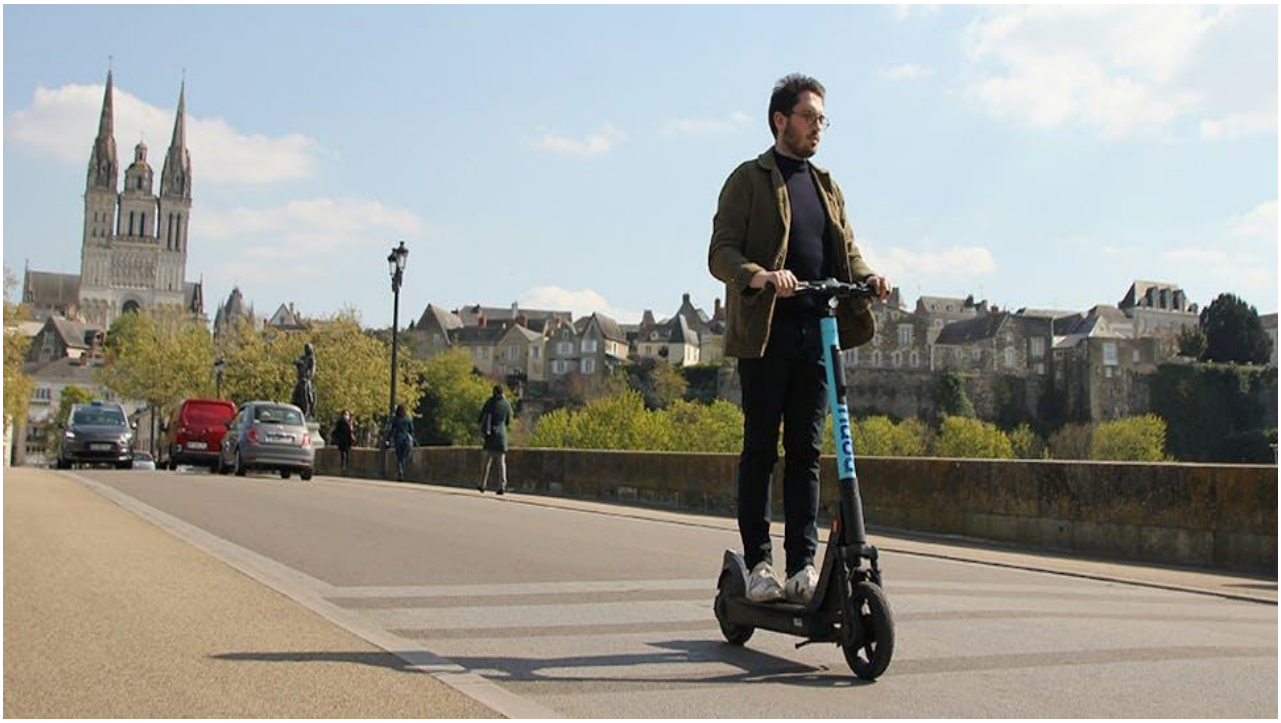
What the law says:

Just like cars, the driver of an e-scooter needs to have a license, insurance and tax.

But it is not currently possible to get insurance for privately owned e-scooters, which means it is against the law to use them on the road or in public spaces.

Forces set and enforce penalties differently, so the penalty will vary depending on where the offence is committed.

The only exception to these requirements currently is if you are using a rental e-scooter. Public e-scooter rental schemes are currently being trialled in 30 areas around the UK.



Young riders top for injuries

The growing popularity of e-scooters – official figures estimate that 750,000 may now be in use – has been mirrored by a significant rise in related injuries over the last few years, particularly among younger riders.

According to the latest accident data published by the Department for Transport, a third of those injured in an e-scooter collision were under the age of 19. Of all casualties, 23% were males under 19.

Figures published by the DfT show that there were 1,292 accidents involving e-scooters in 2023. There were 1,387 casualties in accidents involving e-scooters and of these 80% were the riders.

Of the 1,387 casualties in 2023, six people died (all e-scooter riders) and a third of all recorded e-scooter injuries were classified as severe. Injuries are higher with privately-owned e-scooters compared to those hired through public schemes.

Research from PACTS indicates that 82% of e-scooter casualties involved privately-owned e-scooters. PACTS findings show that between 2019 and 2022, 31 people died in incidents involving

an e-scooter and the casualty rate for e-scooters in rental trial scheme areas is over three times that of pedal cycles.

During this time, PACTS reported that private e-scooters, which significantly outnumber those available in the trials, have been involved in 87% of fatalities (27 of the 31 fatalities during this time).

This is thought to be due to a lack of experience, helmet use and adherence to traffic laws. Public rental schemes often have stricter safety protocols and better-maintained equipment, which can contribute to lower injury rates.

What's more, privately-owned e-scooters are generally faster than those available through public rental schemes. By law, the maximum speed for an e-scooter is 15.5mph.

Public rental e-scooters are limited to this speed to ensure safety and compliance with local regulations and in some areas e-scooters may be limited to a lower maximum speed.

However, many privately-owned e-scooters can exceed these speed limits significantly with the government reports showing that 15-20mph is typical although some vehicles can exceed 50mph.

Private use outnumbers public trials

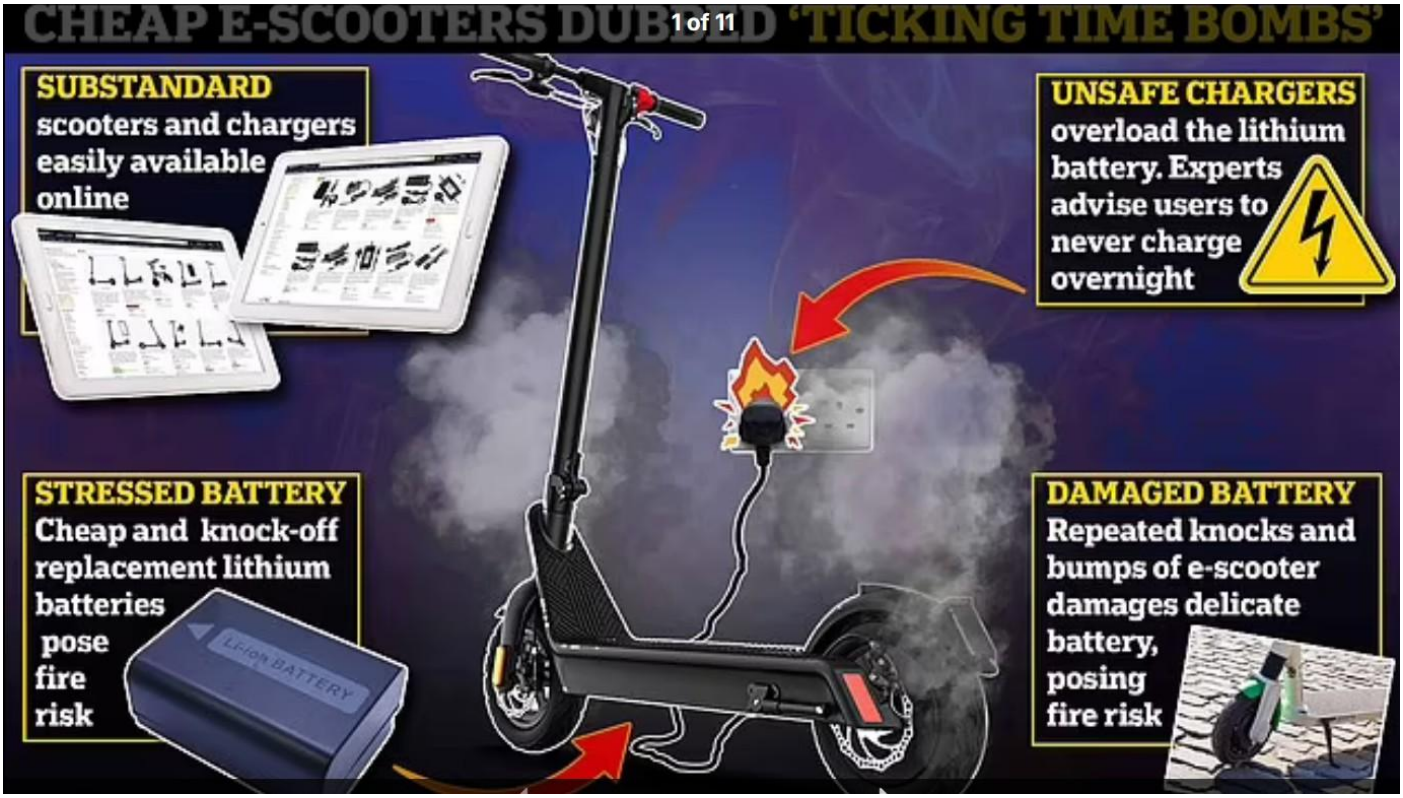
Trials are available across the country, so riding an e-scooter in these schemes is legal provided you have a UK driver's licence and ride on the road (except motorways) and in cycle lanes rather than on pavements.

Trials are taking place in these areas:

- Bournemouth and Poole
- Buckinghamshire (Aylesbury, High Wycombe, and Princes Risborough)
- Cambridge
- Essex (Basildon, Braintree, Chelmsford, and Colchester)
- Gloucestershire (Cheltenham and Gloucester)
- Liverpool
- London (participating boroughs)
- Milton Keynes
- Newcastle
- North and West Northamptonshire (Northampton, Kettering, Corby, Wellingborough, Rushden and Higham Ferrers)
- North Devon
- Norwich
- Oxfordshire (Oxford)
- Salford
- Slough
- Solent (Isle of Wight, Portsmouth, and Southampton)
- Somerset (Taunton, Minehead and Yeovil)
- West Midlands (Birmingham)
- West of England Combined Authority (Bristol and Bath)

Then there are the following considerations…

e-bikes catching fire is more or less doubling year on year, so if 20 caught on fire in 2022 that number would probably be near 160 in 2025
But if we use this number as a rough guide, the 20 electric bicycle fires in that year correspond to 0.003% or **1 in 30,000 e-bikes "on the road" catching fire in that year**. If only half of those e-bikes were still in use in 2022, the odds would increase to 1 in 15,000.



The issues surrounding cheap Lithium Batteries and Cheap Chargers are another major concern.

Again Year-On-Year is more or less doubling The average injury rate during weekdays was **3.27 per day**, with the majority of injuries occurring in the afternoon. The most common mechanism of injury was rider fall (79.1%). There were a total of 2,637 orthopedic injuries, of which 599 (22.7%) were fractures.

Whilst e-bikes and e-scooters offer a great way round the city, if the batteries become damaged or begin to fail, they can start incredibly ferocious fires.

Lithium battery fires can spread quickly out of control, and within seconds start a large fire. When these batteries are charged in communal areas or escape routes, a fire breaking out can quickly block people's ability to escape.

On average there was a fire every two days in **2023** in London. London Fire Brigade attended 143 e-bike fires along with 36 blazes involving e-scooters. Sadly, there were **3 deaths** and around 60 injuries caused by these fires.

Many of these fires are caused by incompatible chargers, modifications to e-bikes, or faulty or counterfeit products which are purchased online. This includes chargers, lithium batteries and conversion kits for e-bikes.

London Fire Brigade's #ChargeSafe campaign wants to prevent fires in e-bikes and e-scooters and give simple safety tips to reduce the risk to the public and firefighters.