

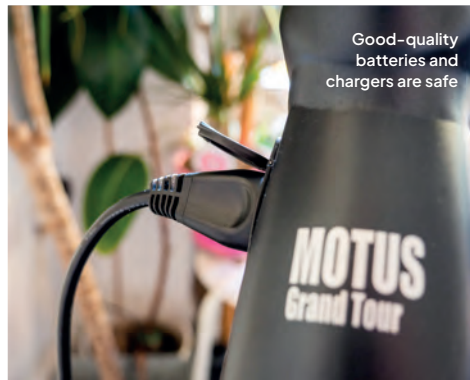
So the question all of us in the Alliance have been considering is how to fix the buildings insurance problem, since insurers aren't obliged to offer insurance in a free market. One solution is to restrict or more tightly regulate online sales of unsafe products. Unfortunately, as a product safety lawyer explained to me last year, we have product safety laws designed for the pre-internet era.

Despite strenuous lobbying by the Alliance, none of us is optimistic that the UK Government will implement measures that will quickly and sufficiently tackle the supply-side problem. An alternative solution might be to address the demand for cheap but unsafe products often used by people in the gig economy – for example, delivering food. Those platforms operate under a model where their riders are classed as independent contractors rather than employees, so the companies escape the responsibilities employers would usually have for those driving or riding in the course of their employment.

A recent All Party Parliamentary report called on the government to reinstate 'worker status' for gig economy riders, making the point that these riders were using illegal bikes to make a living in a system like "the sweated labour of England's 1840s' industrial revolution". If the government introduced employment reforms to address some of these issues within the gig economy, the demand for unsafe and illegal products would reduce. We'd probably have fewer e-bike battery fires, and the insurance sector's concerns would likely diminish. But again, none of us in the Alliance is confident that any of this will happen soon.

Beating the e-bike ban

The solution is therefore an imperfect compromise. Cycling UK will be supporting



a UK assurance scheme for safe and legal e-bikes, which the BA and ACT are currently developing and hope to launch in 2026. This will direct customers to safe, legal e-bike brands and reputable places to purchase them and have them serviced. The details are still being developed but there will be a clear visual identity for the scheme, backed by a register of assured brands and retailers. The aim is to win backing from the insurance sector and government for this industry-led scheme, giving insurers a workable route to offer buildings insurance without a blanket exclusion of all e-bikes.

Peter Eland, Technical & Policy Director at the Bicycle Association, said: "We're developing this assurance scheme so that consumers can more easily identify safety-tested and fully road-legal e-bikes, and responsible e-bike retailers. It's a first step to help safeguard the role and potential of e-bikes for transport and leisure – while we continue to press government to urgently address the very real, serious and often tragic issues caused by the supply and use of unsafe and very often non-road-legal 'e-bike' products. We very much appreciate Cycling UK's involvement and support on this complex and difficult issue."

Historically, Cycling UK has been wary of anything that might sound like regulation of cyclists or bikes, but we're happy to support this because it's not regulation of what anyone might buy or ride. The idea is that the assurance scheme will lead to something like an e-bike parking permit, enabling you to store your e-bike at various premises. It's not a perfect solution to some of the issues we're having to tackle around e-bikes, but in the absence of prompt government action, it's needed to reverse what would otherwise become a de facto ban on parking e-bikes at many premises.



Proper bike shops

The Association of Cycle Traders (ACT), one of the UK's largest and most established cycle trade bodies, champions specialist retailers through advocacy, training, consumer promotion and business services. Through these retailers, consumers gain access to e-bikes, which provide a vital step toward cleaner, more inclusive transport. With the rise of unsafe products and limited government intervention, coordinated industry action is crucial. The ACT has been a key contributor to E-Bike Positive, is proud of the campaign's success to date, and looks forward to building on this momentum with the new scheme. cycleassociation.uk



Top left: Roo Fowler. Top right: Andy Catlin. Others: Rob Spinning