

# SENATE BILL 14

R4

5lr0867

(PRE-FILED)

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By: **Senator Salling**

Requested: September 17, 2024

Introduced and read first time: January 8, 2025

Assigned to: Judicial Proceedings and Finance

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## A BILL ENTITLED

1 AN ACT concerning

2 **Vehicle Laws – Electric Bicycles – Certificate of Title, Registration, and**  
3 **Insurance**

4 FOR the purpose of requiring an electric bicycle to be titled and registered by the Motor  
5 Vehicle Administration; requiring an application for a certificate of title and  
6 registration for an electric bicycle to be submitted electronically; requiring an owner  
7 of an electric bicycle to maintain certain security; authorizing an insurer to exclude  
8 certain benefits from a policy for electric bicycles; and generally relating to the titling  
9 and registration of, and insurance for, electric bicycles.

10 BY repealing and reenacting, with amendments,  
11 Article – Insurance  
12 Section 19–505(c)  
13 Annotated Code of Maryland  
14 (2017 Replacement Volume and 2024 Supplement)

15 BY repealing and reenacting, without amendments,  
16 Article – Transportation  
17 Section 11–117.1, 13–407, 13–408, and 17–103  
18 Annotated Code of Maryland  
19 (2020 Replacement Volume and 2024 Supplement)

20 BY repealing and reenacting, with amendments,  
21 Article – Transportation  
22 Section 13–102, 13–104(a), 13–106, 13–402(a)(1), 13–403, 13–802, and 17–104.1  
23 Annotated Code of Maryland  
24 (2020 Replacement Volume and 2024 Supplement)

25 BY adding to  
26 Article – Transportation

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 Section 13–424 and 13–939.3  
2 Annotated Code of Maryland  
3 (2020 Replacement Volume and 2024 Supplement)

4 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
5 That the Laws of Maryland read as follows:

6 **Article – Insurance**

7 19–505.

8 (c) (1) An insurer may exclude from the coverage described in this section  
9 benefits for:

10 (i) an individual, otherwise insured under the policy, who:

11 1. intentionally causes the motor vehicle accident resulting  
12 in the injury for which benefits are claimed;

13 2. is a nonresident of the State and is injured as a pedestrian  
14 in a motor vehicle accident that occurs outside of the State;

15 3. is injured in a motor vehicle accident while operating or  
16 voluntarily riding in a motor vehicle that the individual knows is stolen; or

17 4. is injured in a motor vehicle accident while committing a  
18 felony or while violating § 21–904 of the Transportation Article; or

19 (ii) the named insured or a family member of the named insured who  
20 resides in the named insured’s household for an injury that occurs while the named insured  
21 or family member is occupying an uninsured motor vehicle owned by:

22 1. the named insured; or

23 2. an immediate family member of the named insured who  
24 resides in the named insured’s household.

25 (2) In the case of **ELECTRIC BICYCLES**, motorcycles, mopeds, or motor  
26 scooters, an insurer may:

27 (i) exclude the economic loss benefits described in this section; or

28 (ii) offer the economic loss benefits with deductibles, options, or  
29 specific exclusions.

30 **Article – Transportation**

1 11–117.1.

2 (a) “Electric bicycle” means a vehicle that:

3 (1) Is designed to be operated by human power with the assistance of an  
4 electric motor;

5 (2) Is equipped with fully operable pedals;

6 (3) Has two or three wheels;

7 (4) Has a motor with a rating of 750 watts or less; and

8 (5) Meets one of the requirements of subsection (b) of this section.

9 (b) (1) A Class 1 electric bicycle is equipped with a motor that provides  
10 assistance only when the rider is pedaling and ceases to provide assistance when the bicycle  
11 reaches a speed of 20 miles per hour.

12 (2) A Class 2 electric bicycle is equipped with a motor that provides  
13 assistance whether or not the rider is pedaling the bicycle and ceases to provide assistance  
14 when the bicycle reaches a speed of 20 miles per hour.

15 (3) A Class 3 electric bicycle is equipped with a motor that provides  
16 assistance only when the rider is pedaling and ceases to provide assistance when the bicycle  
17 reaches a speed of 28 miles per hour.

18 13–102.

19 A certificate of title is not required for:

20 (1) A vehicle owned and used by the United States, unless it is registered  
21 in this State;

22 (2) A new vehicle owned by a manufacturer or dealer and held for sale,  
23 even though incidentally moved on the highway or used for purposes of testing or  
24 demonstration or used as allowed under § 13–621 of this title;

25 (3) A vehicle used by a manufacturer only for testing;

26 (4) A vehicle owned by a nonresident of this State and not required by law  
27 to be registered in this State;

28 (5) A vehicle regularly engaged in the interstate transportation of people  
29 or property and for which a currently effective certificate of title has been issued in another  
30 state;

- 1 (6) A vehicle moved only by human or animal power;
- 2 (7) A bicycle, except for a moped **OR AN ELECTRIC BICYCLE**;
- 3 (8) A vehicle in which interest has passed to a secured party on default of  
4 the owner;
- 5 (9) Farm equipment;
- 6 (10) Special mobile equipment;
- 7 (11) A self-propelled invalid:
- 8 (i) Wheelchair; or
- 9 (ii) Tricycle;
- 10 (12) A trailer, other than a camping trailer, rated by the manufacturer as  
11 having a gross vehicle weight of 2,500 pounds or less; or
- 12 (13) An off-highway recreational vehicle purchased before October 1, 2010.
- 13 13-104.

14 (a) (1) The application for a certificate of title of a vehicle shall be made by the  
15 owner of the vehicle on the form that the Administration requires.

16 (2) Notwithstanding any other provision of this title, an application for a  
17 certificate of title of an off-highway recreational vehicle, **AN ELECTRIC BICYCLE**, a motor  
18 scooter, or a moped shall be made by electronic transmission under § 13-610 of this title.

19 (3) The owner of [a] **AN ELECTRIC BICYCLE**, A motor scooter, or A moped  
20 shall certify at the time of titling that the **ELECTRIC BICYCLE**, motor scooter, or moped is  
21 covered by the required security described in § 17-103 of this article.

22 13-106.

23 (a) The Administration shall:

24 (1) File each application for a certificate of title that it receives; and

25 (2) Issue a certificate of title of the vehicle if:

26 (i) It finds that the applicant is entitled to the certificate of title; and

27 (ii) It has received the required fees.

1 (b) The Administration shall keep a record of all certificates of title that it issues,  
2 as follows:

3 (1) Under a distinctive title number assigned to the vehicle;

4 (2) Under the vehicle identification number of the vehicle or, if a  
5 distinguishing number has been assigned to it, under the distinguishing number; and

6 (3) Under any other method that the Administration determines.

7 (c) Upon receipt with the application for a certificate of title, the Administration  
8 shall maintain a record of the following documents as a part of its certificate of title records  
9 for a motor vehicle:

10 (1) A notice from a dealer under § 14–1502(f)(1) of the Commercial Law  
11 Article;

12 (2) A notice from a manufacturer or factory branch under § 14–1502(f)(2)  
13 of the Commercial Law Article; and

14 (3) A manufacturer's disclosure form provided to the Administration under  
15 § 14–1502(g) of the Commercial Law Article.

16 (d) (1) The Administration shall issue a permanent decal to the owner of a  
17 motor scooter [or], **A moped, OR AN ELECTRIC BICYCLE** for which a certificate of title is  
18 issued.

19 (2) An owner of a motor scooter [or], **A moped, OR AN ELECTRIC BICYCLE**  
20 for which a certificate of title is issued shall display the decal on the vehicle as prescribed  
21 by the Administration.

22 (3) A decal shall display a unique number sequence assigned by the  
23 Administration.

24 (4) The Administration:

25 (i) Shall establish a fee of \$5 for a decal; and

26 (ii) May adopt regulations to implement this section.

27 13–402.

28 (a) (1) Except as otherwise provided in this section or elsewhere in the  
29 Maryland Vehicle Law, each motor vehicle, trailer, semitrailer, and pole trailer driven on  
30 a highway, **AND EACH ELECTRIC BICYCLE**, shall be registered under this subtitle.

31 13–403.

1 (a) (1) Except as provided in paragraph (2) of this subsection, the owner of a  
2 vehicle subject to registration under this subtitle shall apply to the Administration for the  
3 registration of the vehicle in a manner that the Administration requires.

4 (2) The application for registration of a low speed vehicle **OR AN ELECTRIC**  
5 **BICYCLE** shall be made by electronic transmission under § 13–610 of this title.

6 (b) The application shall contain the information that the Administration  
7 reasonably requires to determine if the vehicle is entitled to registration.

8 (c) If a licensed dealer holds a low speed vehicle for sale and transfers the vehicle  
9 to a person other than another licensed dealer, the dealer shall:

10 (1) Obtain from the transferee a completed application;

11 (2) Collect all fees required to register the low speed vehicle under this  
12 subtitle; and

13 (3) Within 30 days of the date of delivery of the low speed vehicle,  
14 electronically transmit the application and fees in accordance with § 13–610 of this title.

15 13–407.

16 The Administration shall:

17 (1) File each application for registration that it receives;

18 (2) Register the described vehicle if it finds that the applicant is entitled to  
19 the registration; and

20 (3) Keep a record of the registration in a manner that permits identification  
21 of the vehicle and its owner.

22 13–408.

23 When it registers a vehicle, the Administration shall issue and deliver to the owner  
24 a registration card that contains:

25 (1) The date issued;

26 (2) The name and Maryland address of the owner;

27 (3) The registration number assigned by the Administration to the vehicle;  
28 and

29 (4) Such description of the vehicle as the Administrator determines.

1 13-424.

2 (A) THIS SECTION APPLIES ONLY TO ELECTRIC BICYCLES.

3 (B) IF THE OWNER OF AN ELECTRIC BICYCLE IS A MINOR, THE PARENT OR  
4 GUARDIAN OF THE MINOR SHALL APPLY TO THE ADMINISTRATION FOR THE  
5 REGISTRATION OF THE ELECTRIC BICYCLE IN ACCORDANCE WITH THIS SUBTITLE.

6 (C) EACH ELECTRIC BICYCLE REGISTRATION AND RENEWAL EXPIRES 2  
7 YEARS AFTER THE DATE OF ISSUANCE.

8 (D) EACH ELECTRIC BICYCLE REGISTERED SHALL POSSESS OR BE  
9 ASSIGNED BY THE ADMINISTRATION A REGISTRATION NUMBER, WHICH SHALL BE  
10 AFFIXED TO THE BICYCLE IN A MANNER THAT THE ADMINISTRATION REQUIRES.

11 13-802.

12 (a) Except as provided in subsection (b) of this section and § 13-805 of this  
13 subtitle, the fee for each certificate of title issued under this title is \$100.

14 (b) (1) The fee for each certificate of title issued for a rental vehicle is \$50.

15 (2) The fee for each certificate of title issued for an off-highway  
16 recreational vehicle is \$35.

17 (3) The fee for each certificate of title issued for AN ELECTRIC BICYCLE,  
18 a motor scooter, or a moped is \$20.

19 (4) The fee for each certificate of title issued for a trailer with a gross  
20 vehicle weight of 3,000 pounds or less is \$50 if:

21 (i) The trailer is transferred to:

22 1. A spouse, child, grandchild, parent, sibling, grandparent,  
23 father-in-law, mother-in-law, son-in-law, or daughter-in-law of the transferor; or

24 2. A niece or nephew of the transferor if the transferor is at  
25 least 65 years of age at the time of the transfer; and

26 (ii) No money or other valuable consideration is involved in the  
27 transfer.

28 (5) On the death of a joint owner of a vehicle, the Administration may not  
29 charge a fee for a new certificate of title issued for the vehicle to another joint owner who  
30 is the surviving spouse.

1 (6) On the death of a sole owner of a vehicle, the Administration may not  
2 charge a fee for a new certificate of title issued for the vehicle to a surviving spouse if  
3 ownership of the vehicle is transferred in accordance with § 13–114 of this title.

4 (c) The Administration may not charge a fee for a certificate of title issued for a  
5 vehicle that is transferred to a trust or from a trust to one or more beneficiaries in  
6 accordance with § 14.5–1001 of the Estates and Trusts Article.

7 **13–939.3.**

8 **FOR AN ELECTRIC BICYCLE AS DEFINED IN § 11–117.1 OF THIS ARTICLE, THE**  
9 **ANNUAL REGISTRATION FEE IS \$30.**

10 17–103.

11 (a) (1) Except as provided in paragraph (2) or (3) of this subsection, the form  
12 of security required under this subtitle is a vehicle liability insurance policy written by an  
13 insurer authorized to write these policies in this State.

14 (2) The Administration may accept another form of security in place of a  
15 vehicle liability insurance policy if it finds that the other form of security adequately  
16 provides the benefits required by subsection (b) of this section.

17 (3) (i) 1. In this paragraph the following words have the meanings  
18 indicated.

19 2. “Affiliate” means any company that controls, is controlled  
20 by, or is under common control with another company.

21 3. “Provide taxicab services”, “transportation network  
22 company”, and “transportation network operator” have the meanings stated in § 10–101 of  
23 the Public Utilities Article.

24 (ii) The Administration may accept another form of security from a  
25 transportation network company in place of an insurance policy required by § 10–405 of the  
26 Public Utilities Article if:

27 1. The other form of security adequately provides the  
28 benefits required by § 10–405 of the Public Utilities Article; and

29 2. The transportation network company is an affiliate of a  
30 company that provides taxicab services and has no fewer than 26 nor more than 300  
31 transportation network operators.



1           (4)    The Administration shall, by regulation, assess each self-insurer an  
2 annual sum which may not exceed \$750, and which shall be used for actuarial studies and  
3 audits to determine financial solvency.

4           (b)    The security required under this subtitle shall provide for at least:

5           (1)    The payment of claims for bodily injury or death arising from an  
6 accident of up to \$30,000 for any one person and up to \$60,000 for any two or more persons,  
7 in addition to interest and costs;

8           (2)    The payment of claims for property of others damaged or destroyed in  
9 an accident of up to \$15,000, in addition to interest and costs;

10          (3)    Unless waived under § 19-506 of the Insurance Article or rejected  
11 under § 19-506.1 of the Insurance Article, the benefits described under § 19-505 of the  
12 Insurance Article as to basic required primary coverage;

13          (4)    The benefits required under § 19-509 or § 19-509.1 of the Insurance  
14 Article as to required additional coverage; and

15          (5)    For vehicles subject to the provisions of § 25-111.1 of this article, the  
16 security requirements adopted under 49 C.F.R., Part 387.

17 17-104.1.

18          The operator of **AN ELECTRIC BICYCLE**, A moped, or A motor scooter shall carry  
19 evidence of the required security when operating the **ELECTRIC BICYCLE**, moped, or motor  
20 scooter.

21          SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
22 October 1, 2025.