Helping to make roads safer during Road Safety Week

20 Nov 2026



As an insurer protecting almost six million motorists, we know the devastating impact road incidents can have on people and communities. While we're here to support customers when things go wrong, we're equally committed to helping prevent accidents from happening in the first place. That's why improving road safety remains a key priority for our UK business.

This Road Safety Week, Admiral is advising road users to take extra care after claims data suggests a more than 50 per cent increase in claims involving e-bikes and a similar increase in claims involving e-scooters between 2024 and 2025. Furthermore, a poll of 2,000 UK adults shows that almost one in five pedestrians have had a near miss with an e-bike or e-scooter (19%), while one in ten (11%) people report a near collision with an e-bike or e-scooter rider while in a car.

The dangers of modified e-bikes

E-bikes must meet strict legal requirements to be used on UK roads and cycle paths, including a maximum motor output of 250 watts and motor assistance that cuts out at 15.5 miles per hour (25km/h). However, one in four (25%) people who own an e-bike or e-scooter, or who are planning to buy one, have already modified or intend to.

Our UK motor claims team is increasingly seeing the devastating consequences of illegal or dangerously used e-bikes, with riders suffering life-changing injuries including traumatic brain injuries, fractured skulls and catastrophic spinal cord damage.

James Armstrong, Motor Claims Director at Admiral, said: “We're seeing a worrying increase in serious collisions involving e-bikes and e-scooters, with some resulting in life-changing injuries. While these devices offer many benefits, modified bikes and scooters capable of travelling at much higher speeds can dramatically increase the severity of a crash. Our research suggests there is still considerable confusion around the rules, as well as some risky riding behaviour. As more people look to buy e-bikes and e-scooters this Christmas, it’s vital riders understand their responsibilities and use these devices safely.”

Admiral Top Tips

With one in thirteen (8%) people planning to buy an e-bike or e-scooter this Christmas, Admiral is encouraging people to:

1. **Buy from reputable sellers:** While most consumers plan to buy from established retailers, one in seven (14%) intend to buy e-bikes or e-scooters through online marketplaces and around 8% will buy e-bikes from social platforms, potentially making it harder to verify whether devices have been modified or meet UK legal requirements.
2. **Know what you're buying:** Check whether the e-bike or e-scooter has been modified and ensure it complies with UK regulations.
3. **Use the correct charger:** Only use chargers recommended by the manufacturer. Universal or incompatible chargers can increase the risk of battery failure and fire risk.
4. **Never leave charging devices unattended:** Avoid charging overnight and make sure someone is present while the battery is charging so you can intervene and stop charging if it starts to smell or there are signs of a potential fire.
5. **Wear a helmet:** While it’s not legally required for e-bike riders to wear a helmet, a good helmet can significantly reduce the risk of serious head injuries.

By raising awareness of the risks and encouraging safer use, we hope to help protect not only our customers but all road users. Admiral is also calling for tougher penalties for those who use e-bikes and e-scooters illegally or dangerously, as well as mandatory helmet use, to help reduce the risk of serious injury.