



New Jersey State Association of Chiefs of Police

E-BIKES — WHITE PAPER

Statutory Reclassification, Licensing, and Insurance Mandates for E-Bikes (S4834/A6235)

LEGAL GUIDANCE NOTICE: *This document serves strictly as operational guidance for law enforcement leadership. Agencies must always consult with their respective County and Municipal Prosecutors for definitive legal opinions and local enforcement policies.*

The term **“E-Bike”** is a colloquialism used by the public, the media, and safety campaigns. It does not exist as a **defined** term in Title 39. The statutes recognize only **“Low-Speed Electric Bicycles (LSEB)”** and **“Motorized Bicycles (MB)”**. We will continue using the term E-Bikes when it applies to both and will refer to LSEB and MB when it applies to them separately. See [NJMVC E-Bike Requirements](#)

“Low-speed electric bicycle” means a two-wheeled vehicle with fully operable pedals and an electric motor of less than 750 watts, a low-speed electric bicycle is equipped with a motor that provides assistance only when the rider is pedaling, and that ceases to provide assistance when the bicycle reaches the speed of 20 miles per hour. Earlier bill versions included “two or three-wheeled,” but the final enacted law narrowed it to two-wheeled only.

Three-wheeled e-trikes (even those with pedal-assist, <750W motors, and top assisted speeds ≤20 mph) do not fit these definitions. They therefore fall outside the new e-bike/motorized bicycle regulatory framework that requires MVC registration, an e-bike or driver’s license/permit (age 15+), and (for motorized bikes) insurance.

Note: NJSA 39:4-12 (applies to bicycles and low-speed e-bikes): You may carry passengers only up to the number of permanent seats the bike is designed and equipped to carry. A properly installed child seat counts as an additional seat, so it is permitted.

“Motorized bicycle” means a pedal bicycle having a helper motor characterized in that either the maximum piston displacement is less than 50 cc. or said motor is rated at no more than 1.5 brake horsepower or is powered by an electric drive motor and said bicycle is capable of a maximum speed of no more than 25 miles per hour on a flat surface or a pedal bicycle having an electric motor that is capable of propelling the bicycle in excess of 20 miles per hour with a maximum motor-powered speed of no more than 28 miles per hour on a flat surface.

Note: 39:4-14.3d. Operator only, A motorized bicycle shall carry only the operator.

Effective Date: Immediate (Enforcement/Compliance Grace Period through July 20, 2026)

Note: MVC is starting a soft rollout starting June 26, 2026. Appointment link <https://telegov.njportal.com/njmvc>

Note: The official NJ MVC e-bike page is explicitly labeled “This page is intended for New Jersey Residents,” and there is still no formal published guidance for out-of-state visitors as of June 2026.

Executive Summary & Statutory Overview

On January 20, 2026, legislation was enacted that fundamentally restructures the regulation of electric bicycles (E-Bikes) in New Jersey. Moving away from the traditional three-class federal framework, the state now regulates most E-Bikes under a motor-vehicle-style framework. Both LSEB and MB are now required to be registered with the New Jersey Motor Vehicle Commission (NJMVC). No title will be issued.

Registration Process

Registration may be completed using a Manufacturer’s Certificate of Origin (MCO), a notarized bill of sale, or a sworn affidavit from the person claiming ownership. All registrations must be processed **in person** at an MVC agency.

Theft Concern: Because E-Bikes are not titled, theft recovery will be significantly more difficult. A thief could potentially submit a false sworn affidavit claiming ownership to fraudulently obtain registration for a stolen E-Bike.

The MVC will generate a unique VIN (Vehicle Identification Number) derived from the E-Bike's serial number and additional data (e.g., the MVC location where registered). This VIN replaces the serial number for all official purposes, including NJTR-1 crash reports.

Note on Stolen Property Check (Pending Internal Clarification): It remains unclear whether the MVC system will automatically cross-check the E-Bike serial number against the NCIC stolen property databases when an affidavit is used for registration. The VIN created by the MVC can be different if the VIN was created at different MVC locations.

A yellow registration sticker bearing a unique number will be permanently affixed to both sides of the front forks. The sticker is designed to resemble a miniature version of New Jersey's current vehicle license plate.

Sample Registration Sticker



Note: The sticker size is likely too small to be reliably captured or read by most Automated License Plate Recognition (ALPR) systems.

The registration sticker remains on the E-Bike permanently—even after sale or transfer (analogous to boat registration). The registration number may be queried in the MVC system to verify the current registered owner, VIN, and expiration status.

Licensing Requirements

- Individuals aged 15–17 currently apply for moped licenses; a new Motorized Bicycle license category is being developed (timeline unknown).
- Any person holding a valid New Jersey driver's license may operate E-Bikes whose maximum speed is **under 28 mph**.
- **MB** capable of reaching **28 mph or higher** are in fact a motorcycle and require either a full motorcycle license or a motorcycle endorsement added to an existing driver's license.
- Riders aged **15 and 16** are prohibited from operating any EB capable of 28 mph or greater, as they are motorcycles and they are not yet eligible for a motorcycle endorsement.
- Riders aged **17 and older** must obtain the low-speed Motorcycle License (restricted to motorcycles of 500 cc or less) to legally operate MB that can reach 28 mph or faster. This restricted license does **not** authorize operation of motorcycles exceeding 500 cc.

Insurance Requirements

- **Class 1 LSEB** (pedal-assist only; motor cuts off at 20 mph) require registration **only**.
- **Class 2 and higher MB** require both registration **and** liability insurance meeting New Jersey minimum coverage standards.

Helmet Requirements

Helmets are not required for LSEB operators over 17 that possess a valid license. Helmets are required for juveniles **15 and 16** that hold a moped license (will become a motorized bicycle license). Helmets are required for **all riders regardless of age** for MB and motorcycles. Approved helmets must meet applicable NJDOT / DOT standards.

Fees

All registration and related fees are **waived for the first year** (approximately through July 2027).

Title 39 Citations (Effective July 20, 2026)

The following violations become enforceable once the grace period concludes:

- **Failure to Exhibit Documents — N.J.S.A. 39:3-29:** Applies to driver's license, registration, and proof of insurance (where mandated). Fine up to \$50.
- **Unregistered Vehicle — N.J.S.A. 39:3-4:** Operating an E-Bike without the required permanent yellow front-fork NJMVC registration sticker.
- **Unlicensed Driver — N.J.S.A. 39:3-10:** Includes operation by underage persons, individuals without a valid driver's license, or those lacking the required Motorized Bicycle License or motorcycle endorsement.
- **Operating Without Insurance — N.J.S.A. 39:6A-3** (or applicable uninsured provisions): Where liability insurance is mandated by the new framework.

Information for Parents & Guardians

- **Strict Underage Ban:** Children under 15 years of age are legally prohibited from operating any type of E-Bike on public roadways or property.
- **Teen Restrictions (Ages 15–16):** Teenagers must pass a vision exam, written knowledge test, and road test to obtain a Motorized Bicycle License. Because they are not yet eligible for a motorcycle endorsement, teens aged 15 and 16 may **not** legally operate any E-Bike capable of reaching or exceeding 28 mph.
- **Parental Responsibility:** Parents or guardians may be held legally and financially accountable for knowingly permitting an unlicensed or underage child to operate an E-Bike.

Reference Chart

Category	Technical Specifications	Licensing Requirements	Insurance Requirements	Helmet Mandates
Low-Speed Electric Bike (Formerly Class 1)	Pedal-assist only; motor cuts off at 20 mph.	Valid NJ Driver's License or Motorized Bicycle License (Age 15+).	Exempt from liability insurance mandate.	Mandatory for all riders under 17 years of age.
Motorized Bicycle (Formerly Class 2 & 3)	Throttle-assist or pedal-assist up to 28 mph; maximum 750 W.	Valid NJ Driver's License or Motorized Bicycle License (Age 15+).	Mandatory liability insurance (\$15k/\$30k/\$5k or \$35k/\$70k/\$25k per final NJMVC rule).	Mandatory for ALL riders regardless of age (NJDOT/DOT approved).
Electric Motorized Bicycle (E-Motos / Dirt Bikes)	Capable of exceeding 28 mph or modified units.	Motorcycle License or Endorsement (Age 17+; restricted to ≤ 500 cc if low-speed motorcycle license).	Mandatory standard motorcycle insurance.	Mandatory for ALL riders (DOT standard).

Additional Questions and Answers as We Understand Them

Entry into NCIC as Stolen: If an E-Bike is stolen, will it be entered into NCIC as a stolen motor vehicle?

Motorized Bicycles / Electric Motorized Bicycles (Plated): Yes. Once the NJMVC system is fully operational and these devices carry state-issued plates (stickers on the forks) and VINs/serial numbers recorded in the state database, they will be entered into NCIC under the Stolen Vehicle File.

Juvenile & Parental Liability (2C Charges): Being that the majority of the parents buy those types of bikes for juveniles, can the parents be held liable for any 2C charges if applicable?

Direct 2C criminal liability for the parents is a very high bar, but civil/statutory liability is highly applicable and we leave this question to be answered by the AG or your County Prosecutor.

How are any MV Laws Applicable?

- **For LSEBs:** They are generally subject to the laws applicable to traditional bicycles (rules of the road, equipment like lights/reflectors when riding at night, sidewalk/parking rules, etc.), as stated in or carried

forward from 39:4-14.16 (operation of low-speed electric bicycle or scooter). The new law adds administrative requirements (license/permit for operators 15+, registration with MVC, helmet for all riders) without converting them into motor vehicles. Many pure MV provisions (e.g., certain reckless driving sections written exclusively for motor vehicles, traditional registration/titling) do not apply.

- **For motorized bicycles:** More moped-like rules apply (specific sections in 39:4-14.3 et seq. historically, preserved or adapted). This includes the DWI extension above, registration, insurance (required for motorized bicycles per MVC), and certain operational restrictions. They still benefit from the motor vehicle exclusion in 39:1-1 for many general provisions.
- Law enforcement may issue summonses for moving violations (*like running a red light, failing to stop, or riding against traffic*). They are penalized as operators of a vehicle inheriting the duties of a driver of an EB or LSEB, not as operators of a motor vehicle.

Issuing Motor Vehicle Tickets to Juveniles: Are we issuing them motor vehicle tickets when needed?

It depends heavily on age and the device:

- **Under Age 15:** The law explicitly bans anyone under 15 from operating any E-Bike. If caught, they are operating without a license. They may be issued a standard Title 39 summons returnable in Municipal Court. If there is a 2C charge everything goes to the family court.
- **Ages 15–17:** Juveniles in this bracket can legally operate a Motorized Bicycle if they possess a valid moped permit/license. If they violate Title 39, they can be issued standard motor vehicle summonses. However, under New Jersey court rules, moving violations for juveniles under 17 are typically handled in the Municipal Court. Note: if there is a 2C charge, everything goes to the family court.

Forfeiture Paperwork for Seizures: Would we need to complete forfeiture paperwork if we want to seize these bicycles if/when used during the commission of a crime?

Yes. If an E-Bike is utilized as an instrumentality of an indictable crime (e.g., used as a getaway vehicle in a burglary or robbery), it is considered derivative contraband under N.J.S.A. 2C:64-1. Your agency must follow the standard asset forfeiture pipeline: seize the property, secure it, and submit a timely asset forfeiture report to the County Prosecutor's Office within 90 days so they can file the civil forfeiture action. Seizing it permanently without this process constitutes an illegal taking.

E-Scooters Legal Definition

To qualify as a low-speed electric scooter in New Jersey, the device must meet the following criteria:

- **“Low-speed electric scooter”** means a scooter with a floorboard that can be stood upon by the operator, with handlebars, and an electric motor that is capable of propelling the device with or without human propulsion at a maximum speed of less than 19 miles per hour.
- **Low-Speed E-Scooters (Under 19 mph):** Completely exempt. Operators do not need a driver's license, state registration, or liability insurance. They are still legally treated like standard bicycles.
- **Age Restrictions:** There is no statewide minimum age to ride a legal, under-19 mph e-scooter (though riders under 17 must wear a helmet).

Is there any Insurance companies' underwriting policies for E-Bikes?

NJ Compliance: They offer liability options starting at a \$100,000 limit, which fully satisfies and exceeds New Jersey's mandatory statutory minimums (\$35,000 bodily injury per person / \$70,000 per accident / \$25,000 property damage). A few sample companies include (and are not limited to) the following:

- **Velosurance** — <https://velosurance.com>
- **Sundays** — <https://sundaysinsurance.com/electric-bike-insurance>

Do E-Bikes require mirrors and an audible device?

Required Equipment for Mopeds in NJ

According to the MVC Moped Manual and state law, a moped must have:

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- White front headlamp + red rear taillight (visible from at least 500 feet; must be used at night or in low visibility)
 - Bell or horn audible from at least 100 feet
 - Adequate brakes (capable of skidding the wheels on dry pavement)
 - Helmet (required for the rider — DOT-approved with reflectorized material)

Note: N.J.S.A. 39:3-71 requires rearview mirrors on “motor vehicles,” but motorized bicycles/mopeds are defined separately in N.J.S.A. 39:1-1 and are treated under their own rules. The MVC’s official moped guidance does not list mirrors as required equipment, which is the authoritative source for what’s needed to legally operate one.

Can an E-Bike be impounded for unregistered, uninsured or unlicensed?

Even though the state law doesn’t order a mandatory tow, an officer’s hands are usually tied by municipal policy and the Community Caretaking Doctrine.

- **The Legality of Operation:** Under New Jersey law, it is a violation to operate an uninsured, unregistered, or for an unlicensed driver to operate a vehicle on a public roadway. Once an officer confirms during a traffic stop that a vehicle has a cancelled or non-existent insurance policy, is unregistered or the driver is not licensed, the vehicle cannot legally be driven further.
- **The Liability:** If a police officer issues a ticket for N.J.S.A. 39:6B-2, 39:3-4 or 39:3-10 and allows the driver to drive that E-Bike away, and that E-Bike immediately gets into a catastrophic accident, the municipality faces massive civil liability.
- **Standard Operating Procedures (SOPs):** To protect the public and the town, virtually every police department in New Jersey has internal SOPs classifying an uninsured, unregistered vehicle or an unlicensed driver as a public hazard or hazard to traffic. If the vehicle is stopped on a public road, highway, or public parking lot, it will be impounded.

Note: Officers do have discretion to permit the owner to have a private tow company tow the E-Bike to the owner’s home if permitted by your agency.

Can a person with a suspended license drive an E-Bike?

- **No.** When a person’s standard driver’s license is suspended, the privilege to operate any motor vehicle, Low Speed Electric Bicycle, Motorized Bicycles or Moped on public roadways is not permitted.
- While LSEB and EB are not considered motor vehicles under Title 39, the new law requires you to have a valid license to operate them.

Can a person be arrested for DWI on a MB?

- **N.J.S.A. 39:4-14.3g** states: It is unlawful for any person to operate a motorized bicycle while under the influence of alcohol or drugs. Violators are subject to the same penalties as a standard DWI under N.J.S.A. 39:4-50 (the main drunk driving statute).
- Low Speed Electric Bicycles are not mentioned in this statute. It appears they are not subject to DWI. However, we suggest you contact your municipal or county prosecutor.

How are Criminal Laws (Title 2C) Applicable?

- New Jersey’s Criminal Code (Title 2C) regulates human conduct and criminal intent, independent of Title 39 motor vehicle definitions.
- If an operator of a low-speed electric bicycle or motorized bicycle rides recklessly through a crowd and hurts someone, Title 2C applies standard criminal offenses like— **Endangering Another Person (2C:24-7.1 often referred to in the context of reckless endangerment), Disorderly Conduct (2C:33-2), Simple Assault (2c 12- 1)**
- For more serious incidents **Assault by Auto (2C:12-1c)** specifically uses the broader term “vessel, motor vehicle, or apparatus,” meaning criminal liability can attach even if the instrument doesn’t fit the strict Title 39 definition of a car or truck.