Insurance and the electric wheelchair

Electric wheelchairs and their cousins, mobility scooters, provide valuable, life-changing assistance for those with impaired movement. The impact these vehicles have on lives cannot be overstated. The impact they have on one’s bank account is substantial as well.

“A power wheelchair can cost $10,000 to $12,000,” according to Paul Tobin, president of the National Spinal Cord Injury Association.

Like any significant investment, owning a five-figure wheelchair or scooter brings with it insurance implications. “What happens if it’s damaged or stolen?” is a popular worry. Luckily, it’s a possession covered by standard homeowners or renters insurance—and exempt from the motor vehicle exclusion that requires us to secure separate coverage for cars and trucks. Therefore, homeowners or renters insurance would reimburse you should your electric wheelchair or mobility scooter be damaged or stolen—up to your policy limits and subject to policy deductibles.

However, if you have, or anticipate needing, such a vehicle, you should give us a call or stop by the office to talk. Such expensive and critical medical equipment may warrant a policy add-on called a rider to cover it properly. With a rider, we can be sure the full value of the chair or scooter is covered, and we may even be able to save you the cost of a deductible should you file a claim.

Of course that just covers *owning* the vehicle. Concerns emerge regarding liability when you consider *operating* a wheelchair or scooter.

These are heavy vehicles that can range from 600 to 800 pounds. Add in the weight of a person; propel it down the sidewalk at 8 to 10 mph; and you’ve got some serious momentum going. Now, take that momentum; run it (accidently, of course) into a car or building or person; and you can cause some serious damage.

Luckily, homeowners and renters insurance are here for us again. A standard homeowners or renters policy based on the

policy templates created by the Insurance Services Office Inc. offer personal liability coverage starting at $100,000 per occurrence, which is defined as “a single accident, or damage resulting from a prolonged exposure to the same set of conditions.”

You may wish to increase that amount with a personal umbrella policy. Umbrella policies can extend coverage into the $5-10 million range. Regardless, you really should give us a call or stop by the office to talk. We’re always glad to see you, and we’ll make sure you get coverage you can afford.