

Hoverboards Burst Onto the Scene

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IN THE MOVIE *Back to the Future II*, Marty McFly travels to the year 2015 and rides a skateboard that hovers above the ground. While such floating transportation may not be economically feasible yet, one of the most popular new items is a hoverboard, a two-wheeled self-balancing scooter that is battery-operated and self-propelled. Hoverboards are certainly a hot item – unfortunately in more ways than one, as they can be dangerous even when they are not being operated. Alerting clients to the possible hazards of hoverboards is another value-added service of the professional insurance agent.

Hoverboards can travel at speeds up to 12 miles per hour, with a range of about 12 miles on a single charge. They weigh approximately 25 pounds and can carry up to 300 pounds. Some of the fancier models include bluetooth speakers, LED lights and remote controls.

There have been numerous reports of hoverboards exploding and bursting into flames while being charged or operated. What causes the explosions/fires? Two sources – lithium-ion batteries and defective chargers. The Consumer Products Safety Commission (CPSC) (www.cpsc.org) is actively investigating and testing hoverboards to determine why some have exploded and/or caught fire while in use or being charged. At least 22 investigations were started in 2015, reviewing incidents in 13 states. A number of lawsuits have already been brought against manufacturers and retailers. Hoverboards sold in the United States are not currently subject to quality, safety or inspection requirements. This is a concern for insureds and insurers alike, from both a property and liability standpoint. Homeowners and retailers should consult their insurance advisor to be sure their coverage is up to date.

Fearing the risk of fire, major airlines, including American, Delta, Southwest and United, have banned hoverboards in checked or carry-on luggage. (www.insurancejournal.com) In response to the safety issues, online retailers, including Amazon.com and overstock.com halted sales of many types of hoverboards. Before listing hoverboards for sale, Amazon.com now requires sellers to provide proof that the items comply with safety requirements. (www.money.cnn.com)

Guidelines for purchasing hoverboards include a UL certified charger. This reduces the risk of explosion and fire. Stick with reputable dealers who provide contact information for the manufacturer in the event of a problem. Remember, what appears to be a bargain may not be one – cheaper products may not be up to safety standards. In addition, knowledge of local laws and regulations is essential. For example, it is illegal to use hoverboards or “personal transporters” in New York City, bringing initial fines of \$200. (www.nydailynews.com)



CPSC suggests that the hoverboard be charged and stored outside in an open dry area, away from flammable materials, and not left unattended while charging. The normal charge time is three to four hours. In addition, hoverboards should be allowed to cool down before recharging after use.



Explosions and fires are not the only issue.

The CPSC has dozens of reports of hoverboard-related injuries, some of which are very serious, including at least 70 visits to emergency rooms during the 2015 holiday season. Safety gear is essential when riding a hoverboard, including a helmet, preferably with a face shield, wrist guards and knee and elbow pads. Hoverboards should not be operated in inclement weather or over rough terrain.

Any issues with hoverboards, such as explosions, fires or injuries, should be reported to the CPSC (www.cpsc.org) to aid in their investigations.

By all accounts, riding a hoverboard can be a lot of fun. But before anyone attempts an impression of Marty McFly in *Back to the Future*, there are important safety factors to consider. Helping clients understand the dangers is another sign of the true insurance professional.

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