

STATE OF NEW YORK

2363

2025-2026 Regular Sessions

IN ASSEMBLY

January 16, 2025

Introduced by M. of A. EICHENSTEIN -- read once and referred to the Committee on Transportation

AN ACT to amend the vehicle and traffic law, in relation to establishing new classes of vehicle driver's licenses for low velocity electric vehicles; to amend the vehicle and traffic law, in relation to establishing a low velocity electric vehicle operator's safety manual test requirement, purchase requirements and registration requirement; to amend the vehicle and traffic law, in relation to requiring instruction in low velocity electric vehicles safety as part of the drivers pre-licensing course; and to amend the vehicle and traffic law and the insurance law, in relation to requiring liability insurance for low velocity electric vehicles in cities having a population of one million or more

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Paragraph (a) of subdivision 2 of section 501 of the
2 vehicle and traffic law is amended by adding two new subparagraphs (ix)
3 and (x) to read as follows:

4 (ix) Class S. Such license shall be valid to operate any low velocity
5 electric vehicle as defined in section three hundred ninety-nine-aa of
6 this chapter by a person over eighteen years of age.

7 (x) Class SJ. Such license shall be valid to operate any low velocity
8 electric vehicle as defined in section three hundred ninety-nine-aa of
9 this chapter by a person over sixteen years of age, but under eighteen
10 years of age. Such license shall automatically become a class S license
11 when the holder becomes eighteen years of age.

12 § 2. Paragraph (d) of subdivision 2 of section 501 of the vehicle and
13 traffic law, as added by chapter 173 of the laws of 1990, subparagraph
14 (i) as amended by chapter 36 of the laws of 2009, is amended to read as
15 follows:

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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1 (d) Exceptions. (i) Notwithstanding the foregoing provisions of this
2 subdivision, a motor vehicle or combination of vehicles, other than a
3 motorcycle, that is (A) a military vehicle operated by a member of the
4 armed forces, or (B) a police vehicle or fire vehicle during its use in
5 an emergency operation as defined in section one hundred fourteen-b of
6 this chapter, or in the performance of official duties, or activities
7 related to the execution of emergency governmental functions pursuant to
8 section 383.3 (d)(2) of title 49 of the code of federal regulations, or
9 (C) a vehicle owned and identified as being owned by the state or a
10 political subdivision thereof or an ambulance service as defined in
11 subdivision two of section three thousand one of the public health law
12 or a voluntary ambulance service as defined in subdivision three of such
13 section and used to provide emergency medical service as defined in
14 section three thousand one of the public health law, or to perform offi-
15 cial duties, or activities related to the execution of emergency govern-
16 mental functions pursuant to section 383.3 (d)(2) of title 49 of the
17 code of federal regulations, may be operated with any class license
18 other than a class DJ, M [~~ex~~], MJ, S or SJ license. For the purposes of
19 this paragraph the term "member of the armed forces" shall include
20 active duty military personnel; members of the reserve components of the
21 armed forces; members of the national guard on active duty, including
22 personnel on full time active guard duty, personnel on part-time
23 national guard training, and national guard military technicians (civil-
24 ians who are required to wear military uniforms); and active duty United
25 States coast guard personnel. The term shall not include United States
26 reserve technicians. Notwithstanding the provisions of section one
27 hundred fourteen-b of this chapter, for the purposes of this subpara-
28 graph, the term "emergency operation" shall include returning from emer-
29 gency service.

30 (ii) Notwithstanding the foregoing provisions of this subdivision, a
31 motor vehicle or combination of vehicles which is designed and primarily
32 used for purposes other than the transportation of persons or property
33 which is excluded from the definition of commercial motor vehicle pursu-
34 ant to the provisions of subparagraph (iv) of paragraph (a) of subdivi-
35 sion four of section five hundred one-a of this chapter may be operated
36 with any class license other than a class DJ, M [~~ex~~], MJ, S or SJ
37 license.

38 § 3. Section 501 of the vehicle and traffic law is amended by adding a
39 new subdivision 3-a to read as follows:

40 3-a. Restrictions on use of class SJ licenses. Subject to the
41 provisions of paragraphs (b) and (c) of subdivision three of section
42 twelve hundred forty-two of this chapter, any municipality may, by local
43 law or ordinance, further regulate the time, place and manner of the
44 operation of low velocity vehicles, including, but not limited to,
45 requiring the use of protective headgear, and the wearing of readily
46 visible reflective clothing or material by operators of low velocity
47 vehicles, and may limit, prohibit the use thereof in specified areas, or
48 prohibit entirely the use of low velocity vehicles within such munici-
49 pality, provided that adequate signage is visibly posted outside the
50 boundaries of such prohibited areas.

51 § 4. Subdivision 4 of section 501 of the vehicle and traffic law, as
52 amended by chapter 403 of the laws of 2009, is amended to read as
53 follows:

54 4. Probationary licenses. Any driver's license, other than a class DJ
55 [~~and~~], class MJ and class SJ license, shall be considered probationary
56 until the expiration of six months following the date of issuance there-

1 of, and thereafter as provided in section five hundred ten-b of this
2 title, but this subdivision shall not apply to renewals of a license,
3 or, unless so provided by the commissioner, to a license for which a
4 road test has been waived by the commissioner.

5 § 5. Section 510-b of the vehicle and traffic law is amended by adding
6 a new subdivision 5 to read as follows:

7 5. The holder of a class S or class SJ license shall not be eligible
8 to operate any other vehicle unless such holder has a current, valid New
9 York class A, B, C, D, DJ, E, M, or MJ license.

10 § 6. Subdivision 2 of section 502 of the vehicle and traffic law is
11 amended by adding a new paragraph (e) to read as follows:

12 (e) An applicant for a class SJ license shall be at least sixteen
13 years of age and such applicant must submit written consent to the issu-
14 ance of such license by the applicant's parent or guardian.

15 § 7. The vehicle and traffic law is amended by adding a new article
16 12-E to read as follows:

17 ARTICLE 12-E

18 LOW VELOCITY ELECTRIC VEHICLE SAFETY EDUCATION, LICENSING
19 AND REQUIREMENTS

20 Section 399-aa. Definitions.

21 399-bb. Applicability.

22 399-cc. Low velocity electric vehicle operator's safety manual.

23 399-dd. License for the operation of low velocity electric vehi-
24 cles.

25 399-ee. Rules and regulations.

26 399-ff. Liability insurance.

27 399-gg. Purchase requirements.

28 § 399-aa. Definitions. As used in this article, a low velocity elec-
29 tric vehicle includes an electric scooter as described in section twelve
30 hundred eighty-two of this chapter, a bicycle with electric assist as
31 described in section twelve hundred forty-two of this chapter, an elec-
32 tric unicycle and a hoverboard.

33 § 399-bb. Applicability. The provisions of section three hundred nine-
34 ty-nine-dd of this article shall not apply to any person holding a
35 current, valid New York class A, B, C, D, DJ, E, M, or MJ license.

36 § 399-cc. Low velocity electric vehicle operator's safety manual. The
37 commissioner shall develop and publish a safety manual for the use and
38 operation of low velocity electric vehicles that shall be available for
39 distribution and accessible on the department's website. The manual
40 shall include but not be limited to the following:

41 (a) an overview of traffic laws governing low velocity electric vehi-
42 cles;

43 (b) the safe operation of low velocity electric vehicles;

44 (c) bicycle lanes as defined in section one hundred two-a of this
45 chapter; and

46 (d) obligations to comply with traffic control devices and markings
47 related to low velocity electric vehicles and pedestrians.

48 § 399-dd. License for the operation of low velocity electric vehicles.

49 1. Upon successful comprehension of the low velocity electric vehicle's
50 safety manual and the passage of a written test in a form prescribed by
51 the commissioner:

52 (a) a resident over the age of eighteen may then make an application
53 to receive a class S license for the operation of a low velocity elec-
54 tric vehicle; and

1 (b) a resident over the age of sixteen, but under the age of eighteen
2 may then make an application to receive a class SJ license for the oper-
3 ation of a low velocity electric vehicle.

4 2. (a) An application for a class S or class SJ license shall be made
5 to the commissioner and shall require an applicant to furnish proof of
6 identity, age, fitness and any other information required by the commis-
7 sioner, including proof of parental consent if the applicant is under
8 the age of eighteen. Such application may also require a photographic
9 image of the applicant and a vision test.

10 (b) A nominal fee may be prescribed by the commissioner for the issu-
11 ance, renewal or amendment of a license.

12 (c) A license shall be valid from the date of issuance until a date of
13 expiration as determined by the commissioner.

14 (d) Operation of a low velocity electric vehicle is prohibited by any
15 person without a class S or class SJ license. An owner or operator of a
16 low velocity electric vehicle who violates the provisions of this para-
17 graph shall be liable for a fine of up to one thousand dollars and may
18 have the low velocity electric vehicle confiscated, following a hearing.

19 § 399-ee. Rules and regulations. The commissioner shall promulgate
20 such rules and regulations as are necessary to effectuate the provisions
21 of this article. In addition to any requirements expressly authorized by
22 this article, such regulations may include but not be limited to vali-
23 dating that a person has read and comprehends the department's low
24 velocity electric vehicle operator's safety manual and may provide for
25 the development of a written test as provided in section three hundred
26 ninety-nine-dd of this article.

27 § 399-ff. Liability insurance. 1. A low velocity electric vehicle
28 which is operated anywhere in a city having a population of one million
29 or more, other than on lands of the owner of such low velocity electric
30 vehicle, shall be covered by a policy of insurance, in such language and
31 form as shall be determined and established by the superintendent of
32 financial services, issued by an insurance carrier authorized to do
33 business in this state. Such policy shall provide for coverages required
34 of an owner's policy of liability insurance as set forth in paragraph
35 (a) of subdivision four of section three hundred eleven of this chapter.
36 In lieu of such insurance coverage as hereinabove provided, the commis-
37 sioner, in the commissioner's discretion and upon application of a
38 governmental agency having registered in its name one or more low veloc-
39 ity electric vehicles, may waive the requirement of insurance by a
40 private insurance carrier and issue a certificate of self-insurance,
41 when the commissioner is satisfied that such governmental agency is
42 possessed of financial ability to respond to judgments obtained against
43 it, arising out of the ownership, use or operation of such low velocity
44 electric vehicles. The commissioner may also waive the requirement of
45 insurance by a private insurance carrier and issue a certificate of
46 self-insurance upon application of any person or any other corporation,
47 having registered in its name, one or more low velocity electric vehi-
48 cles and furnishing of proof that a certificate of self-insurance has
49 been issued and is in effect pursuant to the provisions of section three
50 hundred sixteen of this chapter.

51 2. Proof of insurance as required by this section shall be produced
52 and displayed by the owner or operator of such low velocity electric
53 vehicle upon the request of any magistrate or any person having authori-
54 ty to enforce the provisions of this chapter. The failure to produce
55 such proof upon the request of any such person shall not be an offense

1 but shall be presumptive evidence that such low velocity electric vehi-
2 cle is being operated without having such insurance in force and effect.

3 3. Proof of insurance as required by this section shall be produced
4 and displayed by the owner or operator of such low velocity electric
5 vehicle to any person who has suffered or claims to have suffered either
6 personal injury or property damage as a result of the operation of such
7 low velocity electric vehicle by the owner or operator, if such insur-
8 ance coverage was required under the circumstances of such operation. It
9 shall be an affirmative defense to any prosecution for a violation of
10 this subdivision that such proof was so produced or displayed within
11 twenty-four hours of injury or damage.

12 4. No owner of a low velocity electric vehicle shall operate or permit
13 the same to be operated anywhere in this state other than on lands of
14 the owner of the low velocity electric vehicle without having in full
15 force and effect the liability insurance coverage required by this
16 section, and no person shall operate a low velocity electric vehicle
17 anywhere in this state other than on lands of the owner of the low
18 velocity electric vehicles with the knowledge that such insurance is not
19 in full force and effect.

20 5. An owner or operator of a low velocity electric vehicle operating
21 such without insurance as required by this section shall be liable for a
22 fine of up to one thousand dollars and may have the low velocity elec-
23 tric vehicle confiscated by the city, following a hearing.

24 § 399-gg. Purchase requirements. 1. No person shall purchase any low
25 velocity electric vehicle, through an online or in-person transaction,
26 unless such person holds a valid license to operate a low velocity elec-
27 tric vehicle pursuant to section three hundred ninety-nine-dd of this
28 article, and, in a city having a population of one million or more, has
29 obtained and maintains valid insurance coverage pursuant to section
30 three hundred ninety-nine-ff of this article.

31 2. No dealer shall sell or offer for retail sale any low velocity
32 electric vehicle, through an online or in-person transaction, until such
33 dealer receives proof that the purchaser of the low velocity electric
34 vehicle holds a valid license to operate a low velocity electric vehi-
35 cle, and, in a city having a population of one million or more, has
36 obtained and maintains valid insurance coverage pursuant to section
37 three hundred ninety-nine-ff of this article.

38 3. A person who violates the provisions of subdivision one of this
39 section shall be subject to a fine of up to five hundred dollars per
40 violation. A dealer who violates the provisions of subdivision two of
41 this section shall be subject to a fine of up to one thousand dollars
42 per violation.

43 § 8. The vehicle and traffic law is amended by adding a new section
44 401-c to read as follows:

45 § 401-c. Registration of low velocity electric vehicles. 1. Every low
46 velocity electric vehicle as defined in section three hundred ninety-
47 nine-aa of this chapter shall be registered and issued a license plate
48 by the department. No person shall operate a low velocity electric vehi-
49 cle on the public highways unless such low velocity electric vehicle
50 shall have a distinctive number assigned to it by the commissioner and a
51 number plate issued by the commissioner with a number corresponding to
52 that of the certificate of registration.

53 2. Such license plates shall be of such material, form, design and
54 dimensions and contain or set forth such distinguishing number or other
55 identification marks as the commissioner shall prescribe, provided,
56 however, that there shall be at all times a marked contrast between the

1 color of the number plates and that of the numerals or letters thereon,
2 and provided further that no low velocity electric vehicle shall display
3 the number plates of more than one state at a time, nor shall any plate
4 be used other than those issued by the commissioner.

5 3. Each such license plate shall identify whether the low velocity
6 electric vehicle is personal or commercial in nature.

7 4. Each such license plate shall be conspicuously displayed on the
8 rear of the low velocity electric vehicle, securely fastened so as to
9 prevent the same from swinging.

10 5. The fee for such license plates shall be a nominal fee determined
11 by the commissioner.

12 § 9. The vehicle and traffic law is amended by adding a new section
13 1225-e to read as follows:

14 § 1225-e. Operating a low velocity electric vehicle on sidewalks. No
15 person shall operate a low velocity electric vehicle on or across a
16 sidewalk, except that a low velocity electric vehicle may be operated
17 at a reasonable speed, but not more than five miles per hour, on or
18 across a sidewalk in such manner as not to interfere with the safety and
19 passage of pedestrians thereon, who shall have the right of way, when
20 it is reasonable and necessary to gain access to a public highway,
21 private way or lands or buildings adjacent to such highway or way. Any
22 person violating the provisions of this section shall be guilty of a
23 violation and shall be subject to a fine of up to three hundred dollars.

24 § 10. Subdivision 1 of section 504 of the vehicle and traffic law is
25 amended by adding a new paragraph (a-2) to read as follows:

26 (a-2) Every license or renewal thereof issued to an applicant who has
27 a class S or class SJ license for the operation of a low velocity elec-
28 tric vehicle and after submission of proof as set forth in this para-
29 graph shall contain a distinguishing mark, in such form as the commis-
30 sioner shall determine, indicating that the applicant has read and
31 comprehends the low velocity electric vehicle operator's safety manual
32 and has passed a written test in a form determined by the commissioner.
33 Such proof shall consist of a license for the operation of a low veloci-
34 ty electric vehicle that is provided pursuant to section three hundred
35 ninety-nine-dd of this chapter. The commissioner shall not require fees
36 for the issuance of such licenses or renewals thereof containing a low
37 velocity electric vehicle operator's safety manual comprehension distin-
38 guishing mark which are different from fees otherwise required;
39 provided, however, that notwithstanding the provisions of this section,
40 the commissioner shall not require fees for a duplication or amendment
41 of a license prior to its renewal if such duplication or amendment was
42 solely for the purpose of adding a low velocity electric vehicle opera-
43 tor's safety manual comprehension distinguishing mark to such license.

44 § 11. The vehicle and traffic law is amended by adding a new section
45 1290 to read as follows:

46 § 1290. Operation of an electric scooter is prohibited without a
47 license. No person shall operate an electric scooter on a public roadway
48 in a city with a population of one million or more unless the operator
49 is a holder of a license for the operation of a low velocity electric
50 vehicle issued to the operator pursuant to article twelve-E of this
51 chapter.

52 § 12. Paragraphs (a) and (b) of subdivision 4 of section 502 of the
53 vehicle and traffic law, paragraph (a) as amended by chapter 585 of the
54 laws of 2002, subparagraph (i) of paragraph (a) and paragraph (b) as
55 amended by chapter 379 of the laws of 2022, are amended and a new para-
56 graph (c-6) is added to read as follows:

1 (a) (i) Upon submission of an application for a driver's license, the
2 applicant shall be required to take and pass a test, or submit evidence
3 of passage of a test, with respect to the laws relating to traffic, the
4 laws relating to driving while ability is impaired and while intoxicat-
5 ed, under the overpowering influence of "Road Rage", "Work Zone Safety"
6 awareness, "Motorcycle Safety" awareness, "Low Velocity Electric Vehicle
7 Safety" awareness, and "Pedestrian and Bicyclist Safety" awareness as
8 defined by the commissioner, "School Bus Safety" awareness, the law
9 relating to exercising due care to avoid colliding with a parked,
10 stopped or standing authorized emergency vehicle or hazard vehicle
11 pursuant to section eleven hundred forty-four-a of this chapter, the
12 ability to read and comprehend traffic signs and symbols and such other
13 matters as the commissioner may prescribe, and to satisfactorily
14 complete a course prescribed by the commissioner of not less than four
15 hours and not more than five hours, consisting of classroom driver
16 training and highway safety instruction or the equivalent thereof. Such
17 test shall include at least seven written questions concerning the
18 effects of consumption of alcohol or drugs on the ability of a person to
19 operate a motor vehicle and the legal and financial consequences result-
20 ing from violations of section eleven hundred ninety-two of this chap-
21 ter, prohibiting the operation of a motor vehicle while under the influ-
22 ence of alcohol or drugs. Such test shall include one or more written
23 questions concerning the devastating effects of "Road Rage" on the abil-
24 ity of a person to operate a motor vehicle and the legal and financial
25 consequences resulting from assaulting, threatening or interfering with
26 the lawful conduct of another person legally using the roadway. Such
27 test shall include one or more questions concerning the potential
28 dangers to persons and equipment resulting from the unsafe operation of
29 a motor vehicle in a work zone. Such test may include one or more ques-
30 tions concerning motorcycle safety. Such test may include one or more
31 questions concerning the law for exercising due care to avoid colliding
32 with a parked, stopped or standing vehicle pursuant to section eleven
33 hundred forty-four-a of this chapter. Such test shall include one or
34 more questions concerning how to safely operate a low velocity electric
35 vehicle on the road and one or more questions concerning the dangers of
36 motor vehicles to bicyclists and pedestrians and one or more questions
37 concerning the traffic laws governing low velocity electric vehicles.
38 Such test may include one or more questions concerning school bus safe-
39 ty. Such test may include one or more questions concerning pedestrian
40 and bicyclist safety. Such test shall be administered by the commission-
41 er. The commissioner shall cause the applicant to take a vision test and
42 a test for color blindness. Upon passage of the vision test, the appli-
43 cation may be accepted and the application fee shall be payable.

44 (ii) The commissioner shall promulgate rules and regulations estab-
45 lishing eligibility standards for the taking and passing of knowledge
46 tests in other than written form.

47 (b) Upon successful completion of the requirements set forth in para-
48 graph (a) of this subdivision which shall include an alcohol and drug
49 education component as described in paragraph (c) of this subdivision, a
50 "Road Rage" awareness component as described in paragraph (c-1) of this
51 subdivision, a "Work Zone Safety" awareness component as described in
52 paragraph (c-2) of this subdivision, a "Motorcycle Safety" awareness
53 component as described in paragraph (c-3) of this subdivision, a "School
54 Bus Safety" awareness component as described in paragraph (c-4) of this
55 subdivision, ~~and~~ a "Pedestrian and Bicyclist Safety" awareness compo-
56 nent as described in paragraph (c-5) of this subdivision, and a "Low

1 Velocity Electric Vehicle Safety" awareness component as described in
2 paragraph (c-6) of this subdivision, the commissioner shall cause the
3 applicant to take a road test in a representative vehicle of a type
4 prescribed by the commissioner which shall be appropriate to the type of
5 license for which application is made, except that the commissioner may
6 waive the road test requirements for certain classes of applicants.
7 Provided, however, that the term "representative vehicle" shall not
8 include a three-wheeled motor vehicle that has two wheels situated in
9 the front and one wheel in the rear, has a steering mechanism and seat-
10 ing which does not require the operator to straddle or sit astride, is
11 equipped with safety belts for all occupants and is manufactured to
12 comply with federal motor vehicle safety standards for motorcycles
13 including, but not limited to, 49 C.F.R. part 571. The commissioner
14 shall have the power to establish a program to allow persons other than
15 employees of the department to conduct road tests in representative
16 vehicles when such tests are required for applicants to obtain a class
17 A, B or C license. If [~~she~~] the commissioner chooses to do so, [~~she~~] the
18 commissioner shall set forth [~~her~~] the commissioner's reasons in writing
19 and conduct a public hearing on the matter. [~~She~~] The commissioner
20 shall only establish such a program after holding the public hearing.

21 (c-6) "Low Velocity Electric Vehicle Safety" awareness component. (i)
22 The commissioner shall provide in the pre-licensing course, set forth in
23 paragraph (b) of this subdivision, a mandatory component in "Low Velocity
24 Electric Vehicle Safety" awareness education as a prerequisite for
25 obtaining a license to operate a motor vehicle. The purpose of the
26 component is to educate prospective licensees on the potential dangers
27 to pedestrians, bicyclists, and scooter operators created by motor vehi-
28 cles. The purpose is also to educate low velocity electric vehicle oper-
29 ators on their responsibilities to adhere to traffic laws.

30 (ii) The curriculum shall include, but shall not be limited to, an
31 overview of traffic laws governing low velocity electric vehicles, the
32 safe operation of low velocity electric vehicles, an overview of traffic
33 laws governing motor vehicle operators' duty to exercise due care with
34 respect to pedestrians and bicyclists, including but not limited to
35 understanding bicyclists' and pedestrians' needs and reduced visibility,
36 respecting bicyclists' and pedestrians' rights of way, safe operation
37 near bicyclists and pedestrians, including children and blind, deaf,
38 elderly and disabled pedestrians, bicycle lanes as defined in section
39 one hundred two-a of this chapter, safely overtaking a bicycle, the
40 dangers of distracted driving, driving at appropriate reduced speeds
41 when special hazards exist with respect to pedestrians or other weather
42 or highway conditions, safely turning, stopping, standing, and parking,
43 motor vehicle operators' obligations to comply with article twenty-two
44 of this chapter, and traffic control devices and markings related to low
45 velocity electric vehicle operators and pedestrians.

46 (iii) In developing such curriculum, the commissioner shall consult
47 with the commissioner of transportation, the superintendent of the state
48 police, the commissioners of transportation and police of the city of
49 New York, medical professionals and pedestrian safety advocates.

50 § 12-a. Paragraph (d) of subdivision 4 of section 502 of the vehicle
51 and traffic law, as amended by chapter 477 of the laws of 2024, is
52 amended to read as follows:

53 (d) (i) The commissioner shall make available for distribution upon
54 registration at each location where the pre-licensing course will be
55 given (1) instructional handbooks outlining the content of the entire
56 curriculum of the pre-licensing course including the information

1 required to be included in the course pursuant to paragraphs (c), (c-1),
2 (c-2), (c-3), (c-4) [~~and~~], (c-5) and (c-6) of this subdivision, and (2)
3 information as to how a person may register in the New York state organ
4 and tissue donor registry under section forty-three hundred ten of the
5 public health law.

6 (ii) The commissioner shall also provide for the additional training
7 of the instructors necessary for the competent instruction of the alco-
8 hol and drug education, "Road Rage" awareness, "Work Zone Safety" aware-
9 ness, "Motorcycle Safety" awareness, "Low Velocity Electric Vehicle
10 Safety" awareness, "School Bus Safety" awareness and "Pedestrian and
11 Bicyclist Safety" awareness subject matters of the pre-licensing course.

12 § 13. Subsection (f) of section 5103 of the insurance law, as amended
13 by chapter 402 of the laws of 1986, is amended to read as follows:

14 (f) Every owner's policy of liability insurance issued on a
15 motorcycle, a low velocity electric vehicle or an all terrain vehicle in
16 satisfaction of the requirements of article six or eight of the vehicle
17 and traffic law, section twelve hundred ninety-one of such law, or
18 section twenty-four hundred seven of such law shall also provide for;
19 every owner who maintains another form of financial security on a motor-
20 cycle, a low velocity electric vehicle or an all terrain vehicle in
21 satisfaction of the requirements of such articles or [~~section~~] sections
22 shall be liable for; and every owner of a motorcycle, a low velocity
23 electric vehicle or an all terrain vehicle required to be subject to the
24 provisions of this article by subdivision two of section three hundred
25 twenty-one of such law shall be liable for; the payment of first party
26 benefits to persons, other than the occupants of such motorcycle, a low
27 velocity electric vehicle or all terrain vehicle, another motorcycle, a
28 low velocity electric vehicle or all terrain vehicle, or any motor vehi-
29 cle, for loss arising out of the use or operation of the motorcycle, a
30 low velocity electric vehicle or all terrain vehicle within this state.
31 Every insurer and self-insurer may exclude from the coverage required by
32 this subsection a person who intentionally causes [~~his~~] their own injury
33 or is injured while committing an act which would constitute a felony or
34 while seeking to avoid lawful apprehension or arrest by a law enforce-
35 ment officer.

36 § 14. This act shall take effect on the one hundred eightieth day
37 after it shall have become a law; provided that the amendments to para-
38 graph (d) of subdivision 4 of section 502 of the vehicle and traffic law
39 made by section twelve-a of this act shall take effect on the later of
40 the one hundred eightieth day after this act shall have become a law or
41 the date that chapter 477 of the laws of 2024, takes effect. Effective
42 immediately, the addition, amendment and/or repeal of any rule or regu-
43 lation necessary for the implementation of this act on its effective
44 date are authorized to be made and completed on or before such date.