

# Can I run an electric car cable across the pavement and could people claim if they trip? What you need to know about charging an EV without a drive

- A third of households in England do not have off-street parking at their homes
- This means drivers are forced to run cables and extension leads across footpaths
- We investigate who is liable if a pedestrian trips and falls on one of these cables
- Is it safe to use extension leads? And what schemes are available to EV owners without off-street parking? We reveal all

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Electric car sales are booming in 2020 and, with the ban on petrol and diesel cars due in the next decade or so, an increasing number of people are going to own battery-powered vehicle in the coming years.

But while there might be plenty of benefits of EV ownership, charging one of these cars is not ideal if you live in a flat, terraced house or any property that has no off-street parking.

Already, many owners in this scenario use a variety of ingenious methods to plug zero-emission vehicles parked on the road into the mains inside their homes, which usually means running a cable across a footpath.

What are the legal implications of doing this? Would you be liable if someone injured themselves tripping over the charging cable? Can you safely charge with extension cables and would an insurer pay out if you it caused damage to a vehicle?

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**Charging challenges: A third of households in England don't have off-street parking. What are the options - and risks - for those who want an electric car but have nowhere to charge it?**

## Is it illegal to run a charging cable across a footpath?

Four in five EV owners charge their cars at home - the rest using public devices or facilities at work places, industry figures show.

However, data also shows that a third of English households have no dedicated off-street parking provisions available.

This has meant that many early adopters of electric cars - especially those living in cities - have found themselves in a real 'needs must' situation, with drivers having to run cables across footpaths to span from the sockets inside their properties.

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As well as increasing the risk of others tampering with their vehicle's charging, it also creates a potential hazard for pedestrians who could trip and fall on leads across the pavement.

While there is obvious risk, the Local Government Association told us there is 'no legislation that it is aware of' that would make the inconsiderate placing of a charging cable illegal.

A spokesman told This is Money that if someone was to injure themselves over a charging cable across a pavement, the owner could potentially face a claim through a personal injury lawyer and motor insurer claims this might not be (read more below).

A cable should only be placed over the footway when the vehicle is on the road and should always be removed when not in use.

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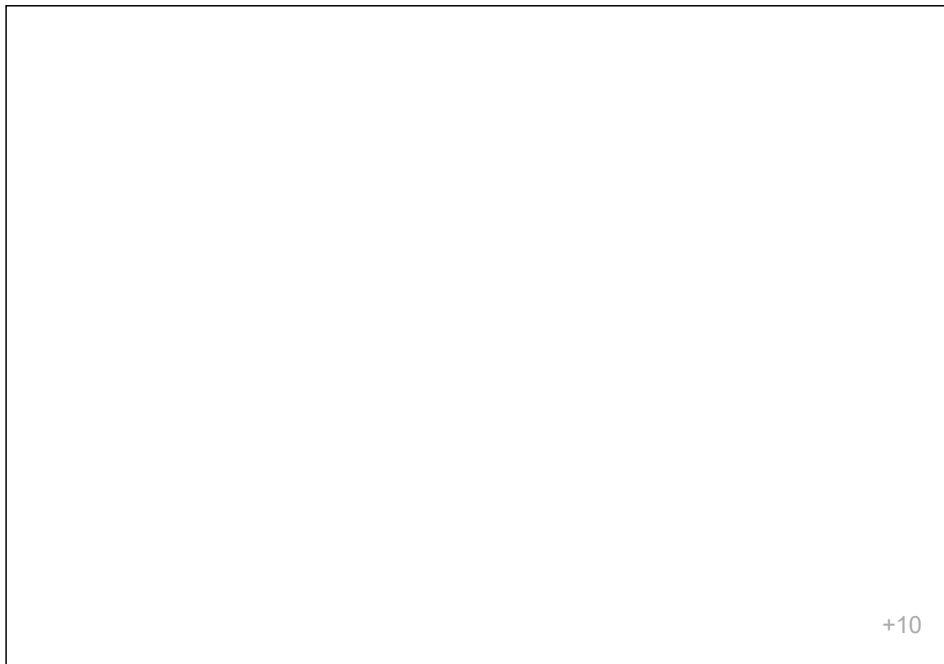
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Though it is suggested for those living on particularly busy streets to use raised plastic cable protector, which are usually used on construction sites.

A protector, up to three metres in length, usually costs around £20.

The LGA adds that drivers should consult their local authority's website when considering how best to charge their electric vehicle.



Councils recommend that charging cables should only be across the footpath when the vehicle is plugged in. Many recommend 'cable protectors' (as seen in this picture), which are commonly used on building sites and cost around £20

## A personal injury lawyer's perspective on trips and falls caused by charging cables in the street

This is Money spoke to [Kathryn Hart](#), a partner at personal injury law experts Lime Solicitors, to better understand what the process would be for an individual who suffers injury after tripping on a charging lead across the footpath.

'Your accident probably happened on a public highway so you cannot claim the negligent person is the occupier of that highway,' she explains.

'You will need to argue that in common law negligence they owed you a duty of care, that they have breached that duty and that it was reasonably foreseeable that the injury would occur and that you have been injured.'

This makes the claim scenario the same as it would be if an individual needed to prove that they had actually been knocked down by the owner of the EV, with the claim then made against their insurer.

'Will that insurance apply in this sort of case? What you need to prove is that the injury arose out of the use of the insured vehicle on the road,' Kathryn says.

'If the Court accepts that charging the vehicle is using it then the insurer have to cover it.'

However, she warns: 'Insurers are not usually quick to accept responsibility. I think they will fight it.'



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'The problem with a claim against the car owner is that if the insurance doesn't cover them then they are probably not worth suing.'



**If someone trips and falls on an electric car's charging cable strewn across the pavement, who is liable?**

## What an electric car insurer says about liability...

With personal injury lawyers firmly placing the ball for these cases in an insurer's court, This is Money spoke to one of the major electric vehicle insurers, LV General Insurance, to get their perspective.

Incredibly, EV policies now have to cover customers for trips or falls on their own charging cables.

Recently the law has changed as the result of a court ruling where 'use' of a vehicle has been defined.

Charging an EV is deemed as 'use' or using the vehicle, much like you are using a car if you are refuelling it with petrol, even if you aren't physically driving it.

But what if someone else trips over the charging lead?

A spokesman for LV told us: 'If someone was to trip or fall over a charging cable and our customer was found legally responsible or negligent our policy would cover it under "liability to other people".

'With these type of claims, our customer would have to be found negligent in a court of law and there would be other things to consider too, such as the pedestrian perhaps not paying attention to where they were walking because, for example, they were looking at their phone - there could likely be an element of contributory negligence on their part.'

While this might be the case, LV says it hasn't had any cases of this type... yet.

It also added that the injury would need to be 'pretty severe to initiate' tripping over on a pavement may not necessarily result in a life threatening injury in most cases.

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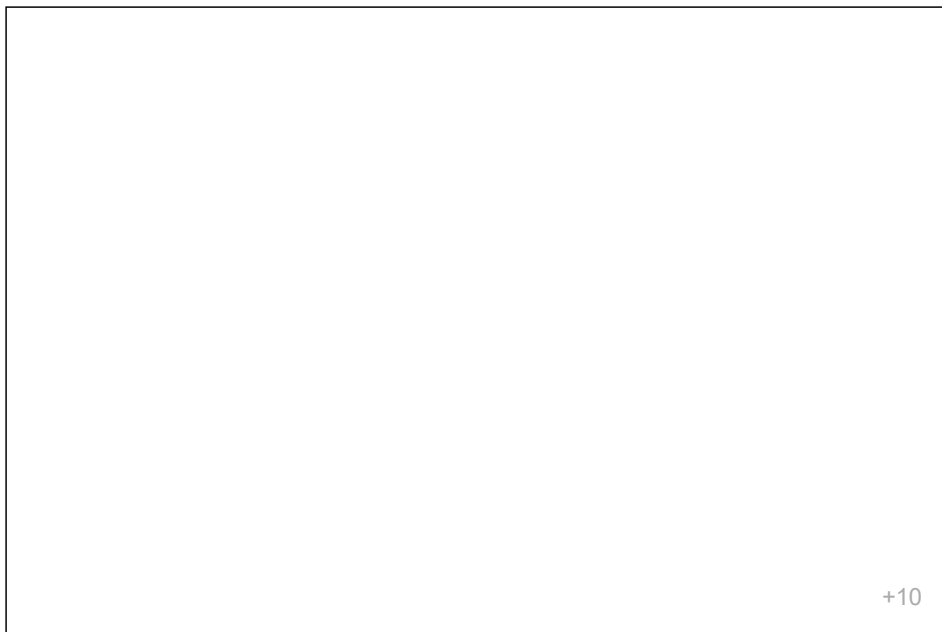
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**If a personal injury case rules that an EV owner is responsible for a pedestrian tripping over their charging cable, the insurer should - in theory - pay out**

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## Is using extension cables to charge an EV safe?

Another issue facing EV owners living in terraced houses, flats and apartments is that charging cables simply might not be long enough to extend from their properties to the car on the road.

One work-around is to use extension cables to bridge the gap from home socket to car.

However, there are growing concerns for the safety implications of doing this.

The Electrical Safety First charity last year surveyed 1,500 EV owners and found that three quarters were using domestic multi-socket extension leads to charge their plug-in hybrid or battery electric cars from the mains in their homes.

This was despite almost nine in ten respondents admitting they're aware that the domestic extension leads should not be used outside - and over half saying they use them even when it's raining.

Even more worrying is that of those who use domestic extension cables, 75 per cent said they were 'daisy-chaining' them together in order to reach the car from the nearest mains socket.

Daisy-chaining in any scenarios is highly advised against as it dramatically increases the risk of electric shock and fires.

The charity said drivers were forced to go to these extreme lengths due to their 'postcode lottery of accessible residential charger'.

### Electrical Safety First's six recommendations for charging

1. Never use a domestic multi socket extension lead when charging your electric vehicle. If you do need to use an extension lead only ever use one that is suitable for outdoor use such as a reel cable.
2. Never 'daisy-chain' extension leads. The method of plugging more than one extension lead into another in order to reach a greater distance increases the risk of an electrical fire as well as electric shock.
3. Always buy your charging cable from a reputable retailer or directly from the manufacturer who will put such products through rigorous tests to ensure they meet UK safety standards.
4. Ensure you frequently check your charging cable for wear and replace it if any damage is found.
5. If you are charging from a domestic socket in your home, ensure it is in good condition prior to doing so. Old wiring may not be able to cope with the extra load of charging your vehicle and risk a fire in your property.

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A lack of infrastructure remains one of the biggest hurdles for the uptake of electric cars, with the charity's poll finding that one in three EV owners believe accessibility of charging points in their area is 'not adequate at all'.

Martyn Allen, technical director at Electrical Safety First, says the survey show there is a 'direct link between a lack of electric vehicle infrastructure and vehicle owners charging dangerously'.

He adds: 'We warn EV users against giving in to temptation to use standard domestic extension leads to charge their vehicles outside, and never to 'daisy-chain' them together.

'We recommend taking advantage of the Government's grant scheme which will contribute towards the cost of a specially designed home charging point.'

## If I do use an incorrect extension cable to charge an EV, will it invalidate my insurance if it causes damage, such as the car setting on fire?

No it wouldn't, according to LV.

Comprehensive policies cover for 'accidental damage' and this scenario would be covered unless there was clear evidence that the customer was deliberately trying to set fire to their car.

The insurance provider says it is the same sort of scenario as a customer putting the wrong fuel in their internal combustion engine car, with insurers covering these claims as accidental damage also.

**6. The safest and most convenient way to charge your vehicle at home is through a dedicated wall box charging point. Ensure this is installed by a qualified, registered and competent electrician only. Use our 'find an electrician' page to locate one near you.**



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There is a scheme in Britain that allows EV owners to write to their local council asking for a charging device to be installed on their residential street

## What can I do if I don't have off-street parking to buy an EV?

Oxford Council has already started trialling a new solution using charging cables dug into the pavement to allow for a cable to run through the footpath



than over it.

This would be the ideal resolution for homeowners without off-street parking, though could be costly and time-consuming to roll-out nationwide.

For those who are looking at alternatives to charging at the home addresses or want to use a dedicated public device nearby, [Zap Map's](#) website and app locates over 20,000 public charge points EV owners have access to - even telling drivers if the device is in use or faulty.

However, with many of the public services requiring subscriptions, access cards and dedicated smartphone apps to use them - and 80 per cent of owners wanting to charge at home - this might not be the best answer for the majority of people with plug-in cars.

Those with off-street parking can access the Electric Vehicle Home-Charge Scheme (EVHS), which is a government grant that provides a 75 per cent contribution to the cost of one chargepoint and its installation. A grant cap is set at £350 (including VAT) per installation.

However, that's not much use to people without parking facilities directly linked to their homes.

For drivers with street parking only, there is something called the On-Street Residential Charging Scheme (ORCS), which allows owners of plug-in cars to write to their council to ask for them to install local charging devices.

Councils can seek up to 75 per cent funding to install charging infrastructure in residential areas where there is little or no dedicated off-street parking via the grant.

According to Go Ultra Low - the joint government and industry initiative aimed at educating people about EVs - the ORCS has provided funding to 61 local authorities to date.

Poppy Welch, head of Go Ultra Low, told This is Money: 'Running cables from homes to cars can pose a trip hazard to those with reduced mobility so we'd recommend speaking to your council about the residential on-street charging grant, where there is £20million of Government funding available to support local authorities.'

## 'On-Street Residential Charging Scheme is being abused by councils to boost their town-centre infrastructure', says AA

While the ORCS is designed to help owners of electric cars, a recent investigation by the AA has found that it is failing to service its purpose.

The motoring group said just one in six English councils have installed on-street charge points in residential areas after a total of 316 from 353 authorities replied to a recent freedom of information request it issued.

The AA also uncovered that some authorities have been using a loophole in the scheme to obtain cash from ORCS grant.

Some councils have successfully applied for the grant with the intention of installing them in town centre car parks rather than residential streets where EV owners need them most.

The AA said this 'deliberate action goes against the spirit of the grant'.

That said, the investigation clearly identified that some councils are using the grant appropriately.

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## UK gets 1,200 public charger the entire road between July and September 2020

More than 1,200 electric charging devices were in public use in the UK between July and September 2020

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Several London councils have been early adopters of on-street charging infrastructure with most charge point locations found in the capital.

However, Brighton and Hove, Coventry and West Berkshire are those flying the flag for EV charging infrastructure, it said.

And more are coming onboard, with at least 32 councils saying they will install their first on-street charges before the end of 2021, including; Durham, Essex, Plymouth and Chesterfield.

Edmund King, AA president said: 'A perceived lack of charging points continues to be one of the top three reasons why drivers are hesitant to switch to electric cars.

'This isn't helped by councils squabbling among themselves over who should be doing the legwork.

'While many councils already have charge points, most of these are either in town centre car parks, or park and ride locations.

'While this is fine and must continue to grow, but we still need to provide confidence to drivers without dedicated off-street parking that they can charge at home.

'The ORCS grant is specifically designed to help local authorities overcome the challenge of on-street residential parking and charging, however, too many councils see this as a way of bolstering their town centre charging infrastructure. This goes against the spirit of the grant.

'If the Government plans to adopt the phase out of new petrol and diesel cars and vans from 2030, then more focus and support is needed to boost local EV infrastructure.

'It had been assumed that some drivers without home charging would be able to charge EVs at their place of work and help reduce the need for more extensive on-street charging points, but should the current trend for home working continue, then there may be even more pressure to install more residential charging stations.'

September, new figures released this week show.

Department for Transport data states that 19,487 devices were available on September 30, up 7 per cent from the total of 18,265 three months earlier.

Rapid devices – which can top up a car battery from empty to 80 per cent in around half an hour – make up just over a quarter of the 1,222 additional devices fitted.

RAC spokesman Rod Dennis said the overall increase 'sends all the right signals' to drivers considering opting for an electric model next time they change their car.



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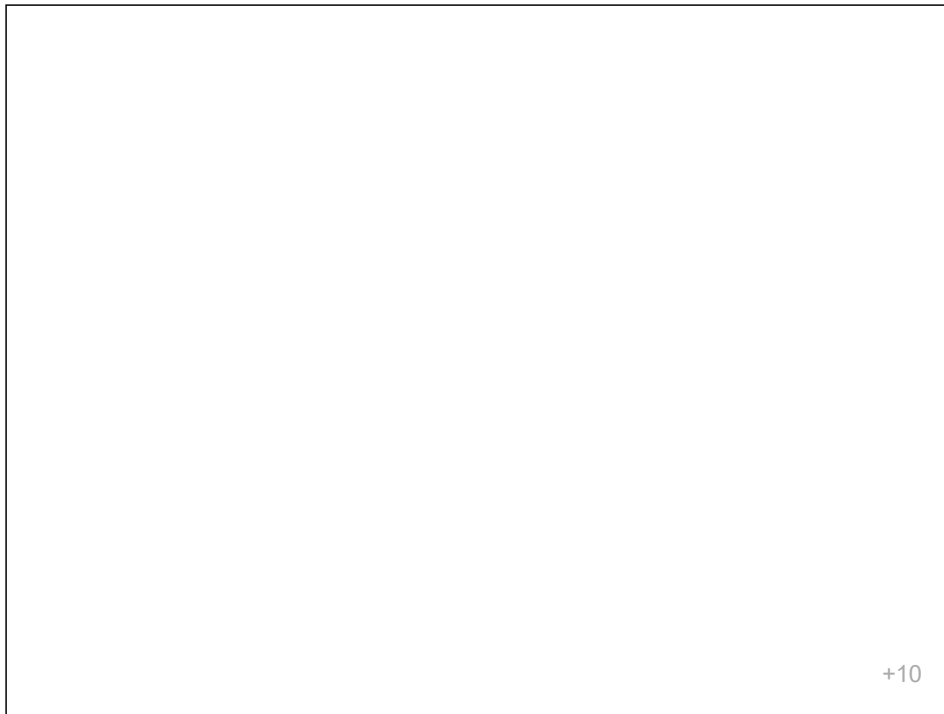
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EV owners can plug their vehicles into existing street furniture, meaning picturesque streets can remain almost unchanged



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Left: Ubitricity first installed lamppost chargers in London in June 2017. Right: A number of boroughs in the capital now have them because they mean there's no additional road furniture

## Charging services currently in trial that could suit some EV owners without off-street parking

It's not just owners who are getting imaginative with their on-street-parking charging techniques - so are developers of the latest charging devices.

The first of these is German tech firm Ubitricity, which has contracts of London boroughs, including Richmond-upon-Thames and Twickenham, to turn existing lamp posts into residential charge points,

The conversions, which cost around £1,000, replace old bulbs in the street with energy efficient LEDs and then use the resulting untapped electricity grid.

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EV owners need purchase a specialist smart cable, which holds all metering and billing information, and regular users can sign up to a subscription to benefit from cheaper charging costs.



**Pop-up power:** These are the UK's first retractable street chargers that rise out of the ground. They've been installed in residential streets in Oxford (pictured) and Dundee

Urban Electric's new pop-up chargers rise from the pavement



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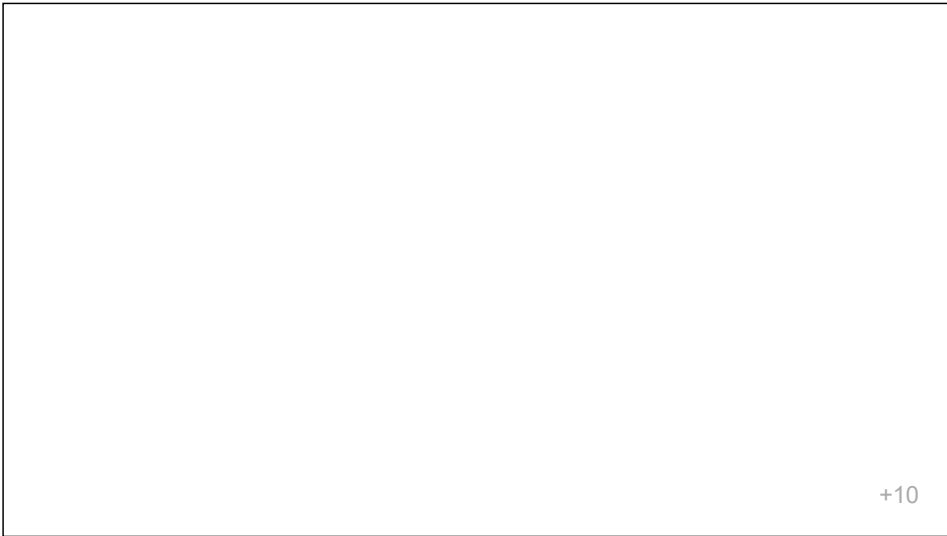
Another initiative is Urban Electric's UEone devices that elevate out of the ground. Like bollards, they retract into the pavement and sit flush into the surface when not in use. Various examples have been installed in Oxford and Dundee and offer fast charging up to 7kW.





+10

The charging devices help to keep street furniture to a minimum by sinking into the tarmac when not in use



+10

Because the devices fold into themselves, Urban Electric claims you don't have to dig deep into the ground to put them in, the provider says

Another new company that's come to market is Co Charger, which is a charge-sharing scheme.

Using an app, you can locate and hire a local EV owner's wallbox at their home - like Air BNB but for plug-in vehicles.

Those with a home installation can also go to the [website](#) to register as a Co Charger Host to help EV owners in their community.

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