

# Off-Road Vehicles



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**Manitoba  
Public Insurance**

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## Summary

This brochure answers key questions about registering, operating and insuring your *Off-Road Vehicle (ORV)*.

The rules for registering and operating your ORV are governed by *The Drivers and Vehicles Act* and *The Off-Road Vehicles Act*. We've summarized some of these rules for you in this brochure.

These rules are meant to help reduce your risk of an accident. Following them will help keep you and your family safe.

Still, accidents can happen. That's why it's so important to have enough insurance to minimize the *financial risks* you and your family may face from an ORV accident. This brochure tells you about those risks and the insurance available from us to reduce them.

This overview of basic and optional insurance for ORVs is from *The Manitoba Public Insurance Corporation Act*.

## Registration and Riding

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### What is an Off-Road Vehicle (ORV)?

An ORV is "any wheeled or tracked motorized vehicle designed or adapted for cross-country travel on land, water, ice, snow, marsh, swampland or other natural terrain".

ORVs include:

- Snowmobiles
- All-Terrain Vehicles (ATVs)
- Mini bikes, dirt bikes and trail bikes
- Four-wheel drive motor vehicles, motorcycles or snow vehicles not registered under *The Highway Traffic Act*
- Dune or sport buggies
- Amphibious vehicles.

## **How is registering my ORV different from registering my car?**

- You don't get insurance for injuries or damage to your ORV with your registration. If you want insurance protection for injuries or damage to your ORV, you'll need to buy it separately.
- You get one licence plate, rather than two. Here's where you must mount your licence plate:
  - **for snowmobiles**, you must mount it on the left side between the lower edge of the seat and the running board, as close to the rear of your snowmobile as possible.
  - **for ORVs with three or more wheels and on tracked vehicles other than snowmobiles**, you must mount it on the rear of your ORV so that it's highly visible.
  - **for two-wheeled ORVs**, you must mount it on the front.

## **How is registering my ORV similar to registering my car?**

- You register your ORV at any Autopac agent in Manitoba, or at one of our Manitoba Public Insurance Service Centres.
- You automatically get \$200,000 third party liability coverage with your ORV registration, just as you do when you register a car. This covers you and anyone operating your ORV against other peoples' claims for property damage, injury, or death. You can also buy more third party liability coverage separately, which includes underinsured motorist protection too.

- You renew your registration and insurance at the same time as your car.
- Anyone operating your ORV must carry your ORV's registration/insurance certificate.
- Your ORV registration comes with a Transfer of Ownership Document just like your car's. If you're selling your ORV, give the completed Transfer of Ownership Document to the buyer.
- You have seven days from when you disposed of your old ORV to register a newly acquired one that replaces it. During this seven-day period, your existing coverage and registration apply to your new ORV. When transferring your registration and insurance to another ORV, a transfer fee applies and your insurance premium may change. If you don't intend to transfer your registration and insurance, your registration and insurance expire seven days after disposing of your ORV. In this case, you must take your licence plate and registration/insurance certificate to any Autopac agent. Your agent will put a VOID sticker on your licence plate and return it to you.
- You must report an address change within 15 days to any Autopac agent or one of our Manitoba Public Insurance Service Centres. By mail, send the change to:  
**Manitoba Public Insurance**  
**234 Donald Street**  
**Box 6300**  
**Winnipeg, MB R3C 4A4**
- You must be at least 16 to register an ORV. If you're under 18, you need written permission from your parent or guardian to register. You may have to provide proof of your age (birth certificate or other proof).

## Are there some situations when ORVs don't have to be registered?

Yes. You don't need to register your ORV if:

- you operate it only on your property, or
- you don't live in Manitoba and you've registered it for the current registration period in your home province or Territory, or
- it's a motor vehicle registered under *The Highway Traffic Act*, or
- you're a commercially licensed fisherman using your ORV for your fishing business, or you're a trapper using your ORV in a registered trapline district or special trapping area, or
- it's owned and operated on behalf of the Department of National Defence, and displays a licence plate or other identification by that department, or
- you're an ORV dealer who either owns or possesses an ORV and you use it with a dealer plate, or
- you use it exclusively on a competition circuit, or
- you live in a remote community and operate your ORV only within that community.



## What are the operating rules for ORVs?

Operating rules fall into these categories: ***riders' age, helmets, towing, and where you can and can't ride.***

### RIDERS' AGE

Children under 14 must not operate ORVs unless supervised, accompanied by, and always within clear view of:

- a parent; or
- someone at least 18, who is authorized by the child's parent.

### HELMETS

With a few exceptions, ORV riders must wear a properly fastened safety helmet.

Safety helmets must meet all the requirements of one of the following standards:

- Canadian Standards Association Standard D230, "Safety Helmets for Motorcycle Riders", bearing the monogram of the Canadian Standards Association Testing Laboratories;
- Snell Memorial Foundation "Standard for Protective Headgear", bearing the certificate of the Snell Memorial Foundation;
- United States of America "Federal Motor Vehicle Safety Standard 218", bearing the symbol DOT;
- American National Standard "Specifications for Protective Headgear for Vehicular User" Z90.1, bearing the American National Standard Institute Label; or
- British Standards Institution "Protective Helmets for Vehicle Users", with respect to motorcycle helmets.

You don't have to wear a helmet if:

- you're a farmer, commercial fisherman, hunter or trapper riding an ORV while working at your occupation, or
- you're working for Manitoba Hydro and riding an ORV to service tower lines north of the 53rd parallel, between May 1 and October 31, or
- your ORV has rollover protection and seatbelts, which anyone riding your ORV must wear.

## TOWING

You must not tow a trailer, sleigh, cutter, toboggan or other apparatus across a roadway when it's carrying someone, unless:

- the person on the towed vehicle is not able to walk, or
- the towed vehicle is disabled and needs someone to steer it.

## WHERE YOU CAN AND CAN'T RIDE

### ■ Designated Trails

You can operate your snowmobile on trails maintained by Snoman Inc. but the law requires you to display a valid Snopass sticker on your plate. You can purchase the Snopass from any Autopac agent. Seasonal and seven-day passes are available.

### ■ Roadways

- You must not ride on a roadway.
- You can cross a roadway within five metres of an intersection if you hold a valid driver's licence, other than a learner's permit.
- When intersections are more than three kilometres apart, you can cross at any other point along the highway—as long as you have a clear view of oncoming traffic.
- Only one ORV can cross a roadway at a time.

- Before crossing a roadway, you must stop and yield to pedestrians and approaching traffic.

### ■ **Roadway Shoulders**

You must not ride on the shoulder of a roadway, unless:

- the ORV you're riding has more than two wheels and you're using it for agricultural purposes, and
- the ORV you're riding is displaying "slow-moving vehicle" signs on the rear, and
- you drive at 40 kmh or less, and
- you hold a valid driver's licence, other than a learner's permit, and
- you drive on the right-side shoulder in the same direction as traffic.

### ■ **Medians**

You must not ride on or across the median of a divided highway.

### ■ **Ditches**

If your ORV is a four-wheel drive motor vehicle that can be registered under *The Highway Traffic Act*, you must not drive it in ditches.

You can ride all other types of ORVs in ditches if:

- the ditch is to the right of the roadway and the shoulder, and
- you travel in the same direction as vehicle traffic.

### ■ **Parking Lots**

You can drive your ORV in a parking lot to:

- get to where you'll be using your ORV, or
- return to the vehicle that brought your ORV to the parking lot.

## ■ Private Land and Dwellings

You must not operate an ORV:

- on privately owned land without the owner/occupier's permission.
- within 30 metres of a dwelling between midnight and seven o'clock in the morning, unless the dwelling is on your own property, or you're an invited guest, or the dwelling is under your control.
- within 30 metres of a playground or area set aside for recreation, unless it's fenced or you're using the ORV for maintenance or operation of the area.

## **What else should I know about operating my ORV safely?**

Although most ORV owners ride responsibly, more than 100 Manitobans are injured or killed in ORV accidents each year.

Operating ORVs safely requires more than simply following the rules we've outlined here. ORVs are powerful machines that, when pushed to their limit, can cause serious injuries and death. You can stay safe by keeping this in mind whenever you're riding your ORV.

Two key pieces of advice for safe operation are common sense: **slow down, and never drink and drive**. The penalties for driving an ORV while impaired are as tough as for driving a car while impaired.

Finally, consider taking a safe-riding course. A safe-riding course specifically for ORVs is available from Safety Services Manitoba. It will help reinforce the special skills needed to operate your ORV safely.

**Call 204-949-1085 for more information or visit their web site at [www.mbsafety.org](http://www.mbsafety.org).**

# Insurance Protection for you and your family

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## *What financial risks might I face from an ORV accident?*

### ■ **Your own injuries**

Registering your ORV gives you no injury coverage while operating your ORV. You also have no protection against someone causing your injury and not having enough liability insurance to cover you. That could leave you covering the costs of medical treatments, disability, permanent impairment and so on if you or your family were injured while riding on your ORV. The Personal Injury Protection Plan (PIPP), which covers automobile injuries, covers ORV riders in one situation only—if the ORV collides with a moving automobile.

### ■ **Claims others may make against you**

If you cause an injury or damage to property while operating your ORV, **you can be sued**. With your registration, you have \$200,000 third party liability protection against someone else's claim against you. That may not be enough to cover you against a serious injury claim. Covering the injury claim yourself could mean financial ruin.

### ■ **Your own machine**

You have no coverage for damage to your machine or for theft. Could you afford to lose your machine without any compensation?

## **What optional insurance can I buy from you to protect myself, my family and my ORV against these risks?**

### **ACCIDENT BENEFITS**

- Helps cover injury costs resulting from disability, medical treatment and rehabilitation.
- Pays the same benefits regardless of fault.

#### **■ How you are insured under your own Accident Benefits policy:**

You're insured for your injuries or death from:

- operating or riding on an ORV, including colliding with something, or
- getting on or off an ORV, or
- being run over or struck down by an ORV.

*If you're operating someone else's ORV, you must have the owner's permission.*

#### **■ How other operators and occupants of your ORV are insured under your Accident Benefits policy**

Other operators or occupants of your ORV are insured for their injuries or death from:

- operating or riding on your ORV, including colliding with something, or
- getting on or off your ORV, or
- being run over or struck down by an ORV.

*To be covered, others operating your ORV must have your permission. Outside Manitoba, others operating or riding on your ORV must also be Manitoba residents.*

## THIRD PARTY LIABILITY

- Offers two-way liability protection:
    - against claims other make against you for property damage or injuries, and
    - against other ORV operators who haven't enough liability insurance to cover your injury claim. Covers owners, their spouses and any dependent relatives.
  - Choose from three levels of coverage: \$1 million, \$2 million and \$5 million.
- \* Remember: if you injure others—including your passengers—or damage their property, they can sue you!**

## COLLISION PROTECTION

- Covers collision damage to your ORV.
- Choose from either a \$200 or \$500 deductible.

## COMPREHENSIVE PROTECTION

- Covers damage to your ORV from causes other than collision, such as fire, theft, vandalism and hail.
- Choose from either a \$200 or \$500 deductible.

*Combining collision and comprehensive protection gives you the most protection we offer against damage to, or theft of, your ORV. Before selling you this coverage, your Autopac agent may need to inspect your ORV.*

Ask your Autopac agent for more details about these different coverages. Some restrictions may apply.

With all our ORV coverages, you renew on the same schedule as the rest of your Autopac. Your coverage begins as soon as you apply, but you don't have to pay until the start of the riding season. And even though you only pay your premium during the ORV riding season, your coverage lasts year round. **Keeping your coverage year round gives you continuous financial protection. It also ensures you won't need to have your ORV reinspected.**

### ***When and how do I report an ORV accident?***

You must report to the police within seven days if the accident resulted in injury, death, or property damage of more than \$1,000.

If you need to make a claim, report it to us the same way you would if it involved your car. See the **When you have a claim** section in your *Guide to Autopac* for more information about how to report your claim.

***For more information:***

Talk to your Autopac agent.

In Winnipeg, call us at  
**985-7000**

Outside Winnipeg, call us toll-free at  
**1-800-665-2410**

Deaf Access Line TTY  
**985-8832**

Visit our Web site at  
***[www.mpi.mb.ca](http://www.mpi.mb.ca)***



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