

Snowmobiles



- Registering and insuring your snowmobile
- Rules for operating your snowmobile
- Riding safely



MANITOBA
PUBLIC INSURANCE

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Introduction

This brochure answers key questions about registering, licensing and safely operating a snowmobile.

A snowmobile is a type of off-road vehicle (ORV). An ORV is defined as “any wheeled or tracked motorized vehicle designed or adapted for cross-country travel on land, water, ice, snow, marsh, swampland or other natural terrain.”

Other types of ORV include:

- all-terrain vehicles (ATVs)
- mini bikes, dirt bikes and trail bikes
- four-wheel drive motor vehicles, motorcycles or snow vehicles that are being driven somewhere other than on a highway
- dune or sport buggies
- amphibious vehicles

The rules for registering and operating your snowmobile are governed by *The Drivers and Vehicles Act* and *The Off-Road Vehicles Act*. These rules are meant to help reduce your risk of a collision. We've summarized some of these rules for you in this brochure. We've also provided some valuable safety information to help keep you protected while riding.

A collision with your snowmobile can happen. That's why it's important to have enough insurance to minimize the financial risks you and your family may face in the event of a snowmobile collision. This brochure tells you about those risks and the insurance available to reduce them.



Registering your snowmobile

How is registering my snowmobile different from registering my car?

- You don't get insurance for injuries, or for theft or damage to your snowmobile with your basic registration. If you want this extra insurance protection, you'll need to buy it separately.
- You get one licence plate, rather than two. You must mount the licence plate 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.

How is registering my snowmobile similar to registering my car?

- You register your snowmobile at any Autopac agent in Manitoba, or at one of our Manitoba Public Insurance Service Centres.
- You automatically get \$500,000 in third-party liability coverage and underinsured motorist protection when you register your snowmobile. In a collision, this covers you 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 snowmobile must carry your snowmobile's registration/insurance certificate.
- Your snowmobile registration comes with a Transfer of Ownership Document (TOD). If you're selling your snowmobile, give the completed TOD to the buyer.

- If you're replacing your old snowmobile, you have seven days to register the new snowmobile. During this seven-day period, your existing coverage and registration will apply to your new snowmobile. When transferring your registration and insurance to another snowmobile, a transfer fee applies and your insurance premium may change. If you don't intend to transfer your registration and insurance, it will expire seven days after disposing of your snowmobile. In this case, you must take your licence plate and registration/insurance certificate to any Autopac agent for cancellation.
- You must report an address change within 15 days to any Autopac agent or one of our Manitoba Public Insurance Service Centres. You can also submit your change by mail to:

Manitoba Public Insurance
 234 Donald Street
 Box 6300
 Winnipeg, MB R3C 4A4
- You must be at least 16 years of age to register a snowmobile. If you're under 18, you need written permission from your parent(s) or guardian to register. You must provide proof of your age (birth certificate or other identification).

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

Yes. You don't need to register your snowmobile if any of the following apply:

- You operate it only on your property.
- You don't live in Manitoba and you've registered it for the current registration period in your home province or territory.
- It's a motor vehicle registered under *The Drivers and Vehicles Act*.
- You're a commercially-licensed fisher using your snowmobile for your fishing business, or you're a licensed trapper using your snowmobile in a registered trapline district or special trapping area.

- You're an ORV dealer who either owns or possesses a snowmobile and you use a dealer plate.
- It's owned and operated on behalf of the Department of National Defence, and displays a licence plate or other identification from that department.
- You live in a remote community and operate your snowmobile only within that community.

Insurance protection for you and your family

What financial risks might I face from a snowmobile accident?

Your injuries

Registering your snowmobile doesn't automatically give you injury coverage. If you cause a collision, you will not receive coverage for your own injuries. If you're in a collision and the other driver was at fault, you have no coverage beyond the other driver's third-party insurance, which often is not enough. That could leave you having to pay for any costs from medical treatments, disability, permanent impairment and more if you or a family member were injured while riding. The Personal Injury Protection Plan (PIPP), which covers automobile injuries, covers snowmobile riders in one situation only – if the snowmobile collides with a moving automobile.

Claims others may make against you

If you cause an injury or damage to property while operating your snowmobile, you can be sued. With your registration, you have \$500,000 third-party liability protection towards 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

When you register your snowmobile, you do not automatically get coverage for damage to your machine or for theft. Could you afford to lose your machine without any compensation?

What insurance options can I buy to protect myself, my family and my snowmobile against these risks?

Accident benefits

Accident benefits help cover injury costs resulting from disability, medical treatment and rehabilitation. Benefits paid are the same regardless of fault.

With the Accidents Benefit policy, you're insured for your injuries or death from:

- operating or riding on any snowmobile, including colliding with something
- getting on or off any snowmobile
- being run over or struck down by any snowmobile

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

In addition, other operators or occupants of your snowmobile are insured for their injuries or death from:

- operating or riding on your snowmobile, including colliding with something
- getting on or off your snowmobile
- being run over or struck down by a snowmobile

To be covered, others operating your snowmobile must have your permission. Outside Manitoba (within Canada or the U.S.), others operating or riding on your snowmobile must also be Manitoba residents.



Third-party liability

Third-party Liability Plus offers two-way liability protection against:

- claims someone makes against you for property damage or injuries
- other snowmobile operators who don't have sufficient liability insurance to cover your injury claim

You can choose from three levels of coverage: \$1 million, \$2 million or \$5 million.

Remember: if you injure others – including your passengers – or damage their property, they can sue you!

Collision protection

Collision protection covers damage to your snowmobile caused by collision or upset. You can choose from either a \$200 or \$500 deductible.

Before selling you this coverage your Autopac agent may need to inspect your snowmobile.

Comprehensive protection

Comprehensive protection covers physical damage to your snowmobile from causes other than collision or upset, such as fire, theft, vandalism and hail. You can 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 snowmobile. Before selling you physical damage coverage, your Autopac agent may need to inspect your snowmobile.



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

With all our snowmobile 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 snowmobile 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 snowmobile re-inspected.

When and how do I report a snowmobile accident?

A collision should be reported to Manitoba Public Insurance the same way it would be if it involved your vehicle.

For more information, check the "When you have a claim" section in your *Guide to Autopac* or call us at 204-985-7000 (in Winnipeg) or 1-800-665-2410 (toll-free outside Winnipeg). We can assist you in determining if you need to make a police report when you call to make a claim.



Rules for operating your snowmobile

Age requirements

Under 14 years of age

You can operate a snowmobile only under the direct supervision of your parent/guardian or a person over the age of 18 authorized by your parent/guardian. You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

14 and 15 years of age

You can operate a snowmobile unsupervised.* You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

16+ years of age (*without a valid driver's licence*)

You can operate a snowmobile unsupervised. You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

16+ years of age

(*with a valid Intermediate or Full Stage driver's licence*)
You can operate a snowmobile anywhere as long as you follow the rules laid out in *The Off-Road Vehicles Act*. Many of those rules are described in this brochure.

Manufacturers also provide a minimum age recommendation and warning label on the snowmobile.

**Except a motorcycle or four-wheel drive vehicle that is eligible for registration under The Drivers and Vehicles Act.*



Towing

A snowmobile cannot tow a trailer, sleigh, cutter, toboggan or other apparatus across a roadway if the towed vehicle is carrying a person. The exception to the law is if the person on the towed vehicle is not able to walk or the towed vehicle is disabled and needs a person to steer it.

Before towing anything, read the owner's manual to make sure your snowmobile can be used for towing. Keep in mind that only experienced riders should tow anything and that towing will affect your vehicle's handling and braking ability.

Where you can and can't ride

Designated trails

If you wish to ride on designated, groomed snowmobile trails in Manitoba, you must have an orange Snopass licence plate, which comes free with the purchase of a Snopass. The Snopass licence plate is the only valid permit which allows your snowmobile to travel on designated trails.

Three-day, seven-day and non-Manitoba resident Snopass permits are also available for purchase. Regular annual and non-resident Snopasses are available anywhere Autopac is sold. Three-day and seven-day Snopasses are available online from the Manitoba elicensing website at manitobaelicensing.ca.

The fine for riding on these trails without a valid Snopass licence plate is over \$480. The trails are groomed and maintained by Snoman Inc. Current Manitoba trail conditions and a map of the trails can be found at snoman.mb.ca. Manitoba Snopasses also provide additional entitlement to ride on designated trails in Saskatchewan.

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.

- If in a group, only one snowmobile can cross 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.

Medians

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

Ditches

You can ride your snowmobile in ditches if:

- you travel in the same direction as vehicle traffic
- you travel in the ditch to the right of the roadway and shoulder
- you remember to use great caution when travelling in ditches – watch out for roads and driveways, culverts, road signs and other hazards

Parking lots

You can drive your snowmobile in a parking lot to:

- get to where you'll be using your snowmobile
- return to the vehicle that brought your snowmobile to the parking lot

Private land and dwellings

You must not operate a snowmobile:

- on privately owned land without the owner/occupier's permission
- within 30 metres of a dwelling between midnight and 7 a.m., 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 snowmobile for maintenance or operation of the area

Using a trailer

It is important to get your snowmobile safely to your riding destination. This means making sure your snowmobile trailer is properly secured to your vehicle and the snowmobile is properly secured to the trailer. You must also make sure that your trailer complies with all relevant safety regulations.

Make it secure

Snowmobile trailers are required to have enough tie-down cross bars to clamp down the skis of as many snowmobiles as the trailer is capable of carrying. Tie-down points which can secure each snowmobile and are capable of withstanding 227 kg of force in any direction are also required.

Trailers should also be secured to the vehicle with an appropriately-sized hitch. Trailers weighing 910 kg or less (when loaded) require a class 1 hitch and a 1 7/8" or 2" ball, while those weighing over 910 kg require a class 2 or 3 hitch and a 2" ball. Trailers weighing more than 1,588 kg require a class 3 hitch and a 2 5/16" ball. Trailers are also required to be attached to the vehicle by chains. The chains should be crossed under the drawbar and be capable of supporting the weight of the trailer should it become unhitched.

Other considerations

Snowmobile trailers must comply with the regulations of The Highway Traffic Act that apply to any other trailer. They must be registered with the license plate displayed on the rear. Trailers weighing over 910 kg must have properly functioning brakes and all trailers are required to have functioning running lights, brake lights and turn signals. Trailers more than 2.05 metres wide must also have four lights or reflectors at the widest part of each side, as close to the top as practical. You should also ensure that your trailer tires have adequate air pressure and that you have an easily accessible spare tire and jack.

Riding your snowmobile safely

As an owner or operator of a snowmobile, you can look forward to lots of fun and excitement exploring Manitoba's great outdoors. When ridden responsibly, snowmobiles provide safe and exciting opportunities for families and groups to enjoy the outdoors during the winter months.

Although most snowmobile owners ride responsibly, over 20 Manitobans are injured and killed in snowmobile collisions each year. Enjoy a safe ride by following these tips:

Helmet use

With a few exceptions, snowmobile riders must wear an approved safety helmet. Your helmet should fit snugly and it should be securely fastened. Full face helmets are recommended for snowmobiling as they protect your head and face and also provide protection from the elements.

For more information regarding safety helmet standards and exceptions, please visit our website at mpi.mb.ca.

Eye protection

Eye protection should be used with both types of helmets – full face or open face. Regular sunglasses do not provide adequate protection on a snowmobile. A face shield or goggles will better protect you. They should be:

- free from scratches and shatterproof
- securely fastened
- well ventilated to prevent fogging
- tinted for riding on bright days or clear for night riding – yellow is best for overcast days

Protective clothing

Always dress appropriately for the weather and the length of trip you are taking. This typically includes warm boots, gloves and a snow suit or snow pants and a jacket. Layering clothing under your snow suit will also help keep you warm. This can include heavy wool socks, thermal underwear and a balaclava or neck warmer.

Passengers

Don't ride with passengers unless your snowmobile is specifically designed to hold more than one person. Carrying passengers is unsafe, as it disrupts the balance and stability of the machine. Multiple passengers are a factor in numerous injuries and fatalities.

Trail etiquette

Always ride on a designated snowmobile trail and remember to:

- keep to the right
- always yield to uphill traffic and slow down when someone is passing you
- be courteous to all you meet

Private property

Respect riding area rules and ride only where permitted. Remember to:

- always ask permission to cross private property
- comply with signs and fences
- leave gates as you find them

Hand signals

Communicating while snowmobiling can be a challenge. Hand signals are an effective solution. Learn how to use them at: ccso-ccom.ca/hand-signals

Be sensitive to habitats

Preserve the environment; leave it better than you found it. Remember to:

- carry out what you carry in
- stay away from environmentally-sensitive areas
- avoid nesting areas and yield the trail to any wildlife

Alcohol and drugs

Skills such as visual sharpness, reaction time, judgment and general awareness are critical to a snowmobile operator while riding. These skills are greatly hindered by alcohol and illegal drugs. As well, many prescription

or over-the-counter drugs, such as cold tablets and allergy drugs, can have an adverse effect on your driving skills. Read all warning labels and understand the effects these drugs have on your ability to operate your snowmobile safely.

Know the consequences of impaired driving

Manitoba's impaired driving laws apply to the operation of all motorized vehicles, including snowmobiles.

If you operate a motor vehicle with a blood alcohol concentration between .05 and .079, register a warn on an approved screening device (ASD), or fail a drug screening test, physical coordination test or drug recognition evaluation, you are subject to an immediate Tiered Administrative Licence Suspension ranging from 72 hours to 60 days. You will also move five levels down the Driver Safety Rating scale and be required to pay a driver's licence reinstatement charge.

If you register a warn on an ASD, you will also face enhanced roadside sanctions, including an administrative penalty and vehicle impoundment on a first offence. Sanctions increase with subsequent offences.

You will receive a three-month Administrative Licence Suspension if:

- your blood alcohol concentration is equal to or over .08
- you register a fail on an ASD
- your blood drug concentration is over five nanograms (ng) of THC
- your combined blood alcohol concentration is over .05 and your blood drug concentration is more than 2.5 ng of THC
- you refuse to provide a breath, saliva or blood sample to police
- you refuse to perform a physical coordination test or drug recognition evaluation, or refuse to follow a police officer's instructions regarding either test
- you have any concentration of illegal drugs in your system

You will also move five levels down the Driver Safety Rating scale and be required to pay a driver's licence reinstatement charge.

Additional consequences include:

- potential charges under the *Criminal Code*
- vehicle impoundment
- a mandatory Impaired Driver Assessment at the driver's expense
- participation in Manitoba's Ignition Interlock Program

If you fail or refuse an ASD, you may face enhanced roadside sanctions, including an administrative penalty, vehicle impoundment, mandatory Ignition Interlock participation for one year, and movement of 10 levels down the Driver Safety Rating scale.

If you are convicted of an impaired driving-related *Criminal Code* offence, you will face sanctions such as:

- moving an additional five, 10 or 15 levels down the Driver Safety Rating scale
- a significant court-imposed fine
- possible imprisonment
- a court-imposed driving prohibition
- mandatory driver's licence suspension under *The Highway Traffic Act*
- participation in Manitoba's Ignition Interlock Program
- possible vehicle forfeiture

Riding techniques

To ride safely, you need to be able to assess the terrain ahead of you and understand the capabilities of your machine.

- Stay on existing trails. Avoid dangerous terrain such as steep slopes and keep an eye out for large holes, ruts, bumps, debris and other obstacles which may be hidden beneath the snow.
- Travel at speeds appropriate for the terrain, visibility, operating conditions and your ability.

- Constantly scan the path ahead of you to pick the safest route around obstacles or hazards.
- Carefully approach hills, turns and other obstacles.
- Be especially alert when travelling over unfamiliar terrain.

Turning basics

Consult your manual for information on turning your snowmobile properly.

In general, you should:

- turn at low-to-medium speeds
- move forward on the seat and lean in the direction of the turn
- turn the handlebars while looking where you're turning
- speed up slightly as you come out of the turn
- if the snowmobile starts to tip, lean your body farther into the turn and gradually reduce your speed

Stopping quickly

With ever-changing terrain, fallen trees or animals, you should be prepared to stop quickly at any time.

Remember to:

- ride within your ability
- apply brakes firmly when stopping
- slow your snowmobile when cresting a hill or going through a turn
- keep your feet on the running boards

Riding up hills

Climbing hills can be dangerous if you don't follow the proper procedures described in your owner's manual. You could lose control of your snowmobile or it could overturn. In general, you should:

- Use good judgment. If the hill looks too steep for your snowmobile or your abilities, it probably is.
- Start the climb by speeding up to maintain momentum.
- Move up on the seat and lean forward or stand and position your torso over the handlebars.

You may also want to put one knee on the seat of the snowmobile to increase stability.

- Keep your weight uphill at all times.
- If you can't see what is on or over the crest of a hill, slow down until you have a clear view.
- If you are riding uphill and lose all forward momentum:
 - Keep your weight uphill, apply the brakes and come to a stop.
 - If equipped, put your snowmobile in reverse and do a "k-turn" (see illustration below). Turn your skis all the way to one side. Gently ease your snowmobile backwards until you are perpendicular with the slope of the hill. Turn your skis the opposite direction and gently turn downhill.
 - If the snowmobile begins to tip, **do not** try to stay on. Dismount to the uphill side immediately.

Riding downhill

Always carefully check the terrain before you start down any hill. Choose a downhill path that is as straight as possible with minimal obstacles.

When going downhill, remember to:

- shift your weight to the rear
- maintain a low speed
- brake gradually
- look ahead

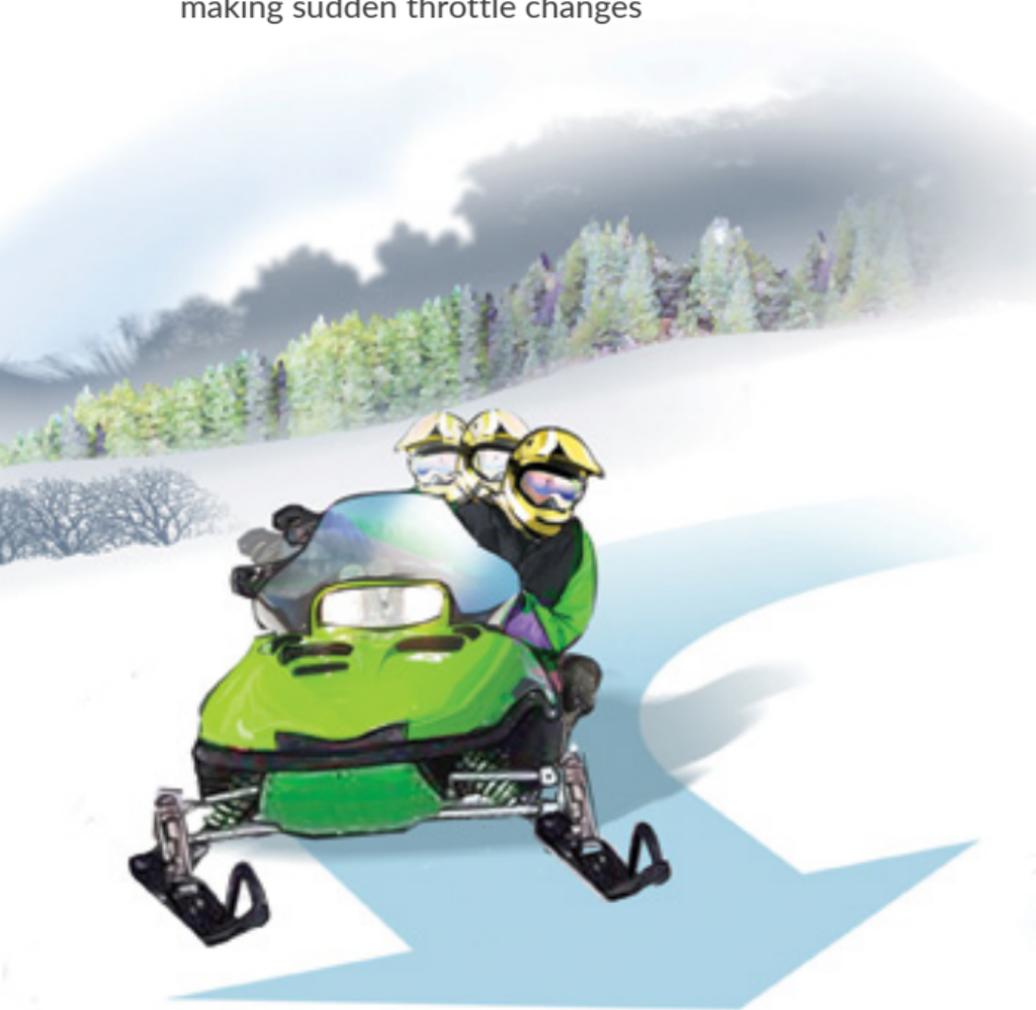


Traversing

You may encounter hills that are too steep to ascend or descend in a straight line. In those cases, you may be able to drive across, or traverse, the slope at an angle. Do not traverse on rough surfaces.

When traversing, be sure to:

- lean your upper body uphill
- keep your speed steady and avoid making sudden throttle changes



Crossing frozen waterways

Extreme caution should be used when riding over frozen water. Do not venture onto ice unless you are absolutely certain it can support the weight of you and your snowmobile. If you ride often on lakes and rivers, you may want to consider a buoyant flotation snowmobile suit.

Going through the ice is not the only danger when snowmobiling on ice. Riders often increase their speeds on lakes and rivers because they perceive them as more open with a lower likelihood of crashing. Collisions with other snowmobiles, docks and objects, such as logs that are frozen in the ice, are common. Always be aware of the terrain and your surroundings regardless of where you are riding.

If you crash through the ice:

- Remain calm. Even a non-flotation snowmobile suit will keep you buoyant for a few minutes.
- Reach your arms forward towards the unbroken ice.
- Kick your feet to propel yourself forward onto the ice and drag yourself as much as possible with your hands and arms.
- Once possible, crawl or roll away from the hole and do not stand up until you are well away from it.



Pre-ride inspection ✓

Controls

- ✓ Make sure the throttle moves smoothly and snaps closed with the handlebars in any position.
- ✓ Make sure the brake operates smoothly and is adjusted according to the owner's manual.

Lights and Switches

- ✓ Check the position of the ignition switch (if equipped) and make sure it works by switching it on and off during your warm-up.
- ✓ Be sure the engine stop switch turns off the engine.
- ✓ Be sure all lights are working.
- ✓ Test the kill switch to ensure that it is functioning properly.

Oil and Fuel

- ✓ Make sure you have enough oil and fuel to get you where you're going and back.
- ✓ Check for leaks.
- ✓ Be sure the air filter is clean and not torn or blocked.

Drivetrain and Chassis

- ✓ Regularly inspect the drive belt and adjust if necessary.
- ✓ Check the track for wear and cracking and ensure that rollers and sliders are free from obstructions.
- ✓ Lubricate bearings and other moving parts as instructed by the owner's manual.
- ✓ Check ski assemblies and rods are in proper working condition.
- ✓ Let your snowmobile idle for at least 30 seconds before driving and listen for any unusual noises.

Emergency supplies

A crash or breakdown can leave you stranded and battling the elements. When snowmobiling in remote locations, you should carry an emergency kit containing the following items:

- spare spark plugs
- emergency rations
- flashlight
- knife/small axe
- first aid kit
- spare bulbs
- spare drive belt
- tool kit
- mechanic wire
- spare fuel
- flares
- spare clothing
- tow strap
- emergency space blanket
- waterproof matches
- electrical and duct tape
- 8 m (25 ft.) of sturdy rope
- small signal mirror
- water
- extra ignition key

Regardless of trip location, you should always carry a tool kit and a first aid kit. Whether you are riding alone or in a group, you should also tell someone where you are going and how long you expect to be gone.

It is also a good idea to carry a cell phone with you in case of emergency. In remote areas with no cell phone reception, consider a satellite phone or a GPS messenger beacon. This allows people to track you from home and also allows you to send out distress calls.

Additional Information

Riders are encouraged to join local clubs and take a riding lesson. For a list of clubs and available courses in your area visit snoman.mb.ca.

Safety Services Manitoba provides free presentations on riding snowmobiles safely. Call 204-949-1085 or visit safetyservicesmanitoba.ca.



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