



Dumfries
MUTUAL INSURANCE COMPANY

What You Need to Know
About Your Snowmobile

If you own or operate a motorized snow vehicle (MSV) in Ontario, you are subject to the rules and regulations of the Motorized Snow Vehicle Act. All snow mobiles and other self-propelled vehicles designed to be driven primarily on snow, are governed by the Act. The following is a summary of the requirements of the Act, which you should know.

Motorized Snow Vehicles (MSV) Facts

Registration

By law all ORV's must be registered with the Ministry of Transportation—even if operated only on your premises. A one-time fee is payable at a Driver and Vehicle License Issuing Office. A licence plate and registration permit is provided together with mounting instructions. Off-Road Vehicles may not be registered to anyone under age 16.

Annual Validation Sticker

Unless your snowmobile is operated only on land owned or occupied by you (or in certain parts of remote Northern Ontario) a validation sticker must be affixed to the registration decal. There is an annual fee for this sticker.

Farm Use

There are no special exemptions for snowmobiles used in a farming operation. The same rules apply to all snowmobiles regardless of the purpose for its operation.

General Operation

You may operate your MSV on your own premises, on private trails of organizations to which you are a member, or on other lands provided you have the owner's written permission. You may drive in public parks and conservation areas except where prohibited. Local municipalities have the right to regulate or prohibit the operation of snowmobiles within their jurisdictions both on or off the roadway.

Motorized Snow Vehicles (MSV) Facts

Operations on Public Roads

You may not drive an MSV anywhere on any 400 series highway or other major expressway in Ontario. On any other roadway you may not drive on the serviced (paved) portion or even on the plowed portion of the adjacent shoulder—except to cross, and crossing can only be done at a 90 degree angle (right angle) to the road.

Except where prohibited, you may drive your MSV along the road allowance between the plowed portion of the shoulder and the adjacent property line or fence, provided you drive as far away from the serviced road as possible.

You may not drive faster than 20 km /hr where the speed limit for cars is 50 km/h or less. You may not drive faster than 50 km/h where the speed limit for cars is more than 50 km/h.

Joint Responsibility

Both the owner of a snowmobile and the operator are responsible for any violations of the Act and both are liable for any injury or property damage caused by the vehicle.

Driver Requirements

To drive along or across a highway or public roadway a person must be at least 16 years of age and must hold either a valid Driver's Licence or an Ontario Motorized Snow Vehicles Operator's Licence.

Under no circumstances may anyone under the age of 16 operate an MSV along or across any public roadway. Persons between 12 to 15 years of age who hold an Ontario Motorized Snow Vehicles Operator's Permit may operate a snow vehicle on trails which are established and maintained by a formal snow vehicle recreational organization.

Helmets meeting the standards of the Act must be worn when operating or riding a snowmobile and any attached cutters, anywhere other than on premises owned by the vehicle owner.

Insurance for Motorized Snow Vehicles (MSV's)

The law requires that snowmobiles be insured under a vehicle liability policy. In Ontario, this means an automobile insurance policy. Proof of insurance must be carried by the driver. Snowmobiles operated solely on lands owned by the vehicle owner do not require vehicle liability coverage. The owner as well as the driver however, would be liable for injury or property damage arising out of the operation of the snowmobile.

Personal and farm liability policies are not vehicle liability policies in accordance with the Insurance Act. These policies usually exclude "the operation of any vehicle subject to motor vehicle registration," which would include snowmobiles. They would therefore offer no protection or defence against legal action.

NOTE: This brochure is provided for information and illustration purposes only. For more information, obtain your own copy of the official Off Road Vehicles Handbook available at a Driver Examination office or Vehicle Licence Issuing Office near you.

Contact your broker or agent to learn more



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