



Maryland

INSURANCE ADMINISTRATION

ATV/UTV Insurance FAQs

As of July 15, 2020

How does Maryland define an ATV or UTV?

Maryland defines an all-terrain vehicle (ATV) and a utility vehicle (UTV) as a motor vehicle that is designed for off-highway use; operates on at least three low-pressure tires; has a seat or saddle designed to be straddled by the operator; has handlebars for steering; is intended by the manufacturer to be operated by a single operator; and may be designed to carry one passenger; or is designed for off-highway use; operates on four or more low-pressure tires; has a bench or bucket-style seating; and has a steering wheel for steering.

Does Maryland require that I purchase a motor vehicle insurance policy to cover my ATV?

There is no legal requirement under Maryland law to insure your ATV. If you financed the purchase of the vehicle, your lender may require insurance coverage. An ATV, UTV, golf cart or snowmobile is not covered by your homeowners insurance unless it is SOLELY used to maintain the insured property or is used by someone with a disability. If you use it for pleasure or recreation, even occasionally, there is no coverage under the policy. Your homeowners insurer may offer an endorsement to provide coverage for your ATV. Also, your auto insurer may sell ATV coverage. Speak with your insurance producer (also known as an agent or broker) or insurer to obtain additional information regarding coverage and what will provide the best coverage to properly protect you based on how you use your vehicle. For a list of insurers selling ATV/UTV insurance, visit our website at: www.insurance.maryland.gov.