



Minnesota Powersports Insurance Checklist

Coverage for ATVs, UTVs, snowmobiles, dirt bikes, jet skis, and more. Your homeowners policy probably doesn't cover these.

1. Your Vehicles (list all)

- ATV: Year ____ Make _____
- UTV/Side-by-side: Year ____ Make _____
- Snowmobile: Year ____ Make _____
- Dirt bike: Year ____ Make _____
- Personal watercraft: Year ____ Make _____
- Other: _____

Multi-vehicle discounts available.

2. Vehicle Details & Accessories

- Value: \$ _____
- Accessories value: \$ _____
- Winch / plow / lift kit
- Audio / GPS / electronics
- Custom exhaust / wheels
- Trailer: Value \$ _____

Standard policies have low accessory limits.

3. Coverage Needed

- Collision coverage
- Comprehensive (theft, fire, weather)
- Liability: \$ ____ / \$ ____
- Medical payments: \$ _____
- Uninsured/underinsured motorist
- Deductible: \$ _____

4. How You Use It

- Public trails
- Private land only
- Transport on trailer
- Stored in garage
- Stored outside/shed
- Carry passengers regularly

Usage affects coverage and pricing.

5. Vehicle Types (check all that apply)

- ATV (4-wheeler)
- UTV / Side-by-side
- Snowmobile
- Dirt bike / off-road motorcycle
- Personal watercraft (jet ski)
- Golf cart

6. Minnesota-Specific Considerations

- Trail riding (state/Grant-in-Aid)
- Lake/water use (PWC)
- Theft risk (trailhead parking)
- Seasonal storage needs

7. Questions to Ask

• Agreed value or ACV? • Are my accessories covered? • What about passengers? • Is theft covered at trailheads? • Does it cover me on public trails? • Multi-vehicle discounts? • Can I bundle with auto/home? • What's NOT covered?

8. Documents to Gather

- Vehicle info (year, make, model, VIN)
- List of accessories with values
- Current policy (if any)
- Photos of vehicles

Ready to Protect Your Toys?

Bring this checklist with your vehicle info. We'll find coverage that fits how you ride.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.