



Minnesota ATV & UTV Insurance Checklist

Coverage for ATVs, UTVs, and side-by-sides. Your homeowners or auto policy probably doesn't cover these.

1. Your ATV / UTV(s)

- Year ____ Make _____ Model _____
- Year ____ Make _____ Model _____
- Year ____ Make _____ Model _____

Multi-vehicle discounts available.

3. Coverage Needed

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

2. Vehicle Details & Accessories

- Value: \$ _____
- Trailer: Value \$ _____
- Winch / plow / lift kit
- Custom wheels / tires / suspension
- GPS / audio / electronics
- Cab enclosure / accessories

Standard policies have low accessory limits.

4. How You Use It

- Public trails (DNR / state forest)
- Private land only
- Farm or work use
- Hunting / camping
- Transport on trailer
- Stored in heated garage
- Stored in unheated or outdoor shed
- Carry passengers regularly

Usage and work use affect coverage.

5. Minnesota-Specific Considerations

- DNR registration current
- Public trail permit (where required)
- Riding season considerations
- Trailhead theft risk
- Farm / agricultural use coverage
- Seasonal storage needs

6. Questions to Ask

- Agreed value or ACV? • Are my accessories covered? • What about passengers? • Is farm/work use covered? • Does it cover public trails? • Multi-vehicle discounts? • What's NOT covered?

7. Documents to Gather

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

Ready to Protect Your Ride?

Bring this checklist with your vehicle info. We'll find coverage that fits how you ride.
Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

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