



Minnesota Golf Cart Insurance Checklist

Coverage for golf carts on and off the course. Standard auto and homeowners may not cover these.

1. Your Golf Cart(s)

- Year ____ Make _____ Model _____
- Year ____ Make _____ Model _____
- Gas / Electric / Lithium battery
- Street-legal (LSV) upgrade? Y / N

Multi-cart discounts may be available.

2. Cart Details & Accessories

- Value: \$ _____
- Lifted / custom wheels / tires
- Enclosure / windshield / roof
- Seat upgrades / custom body
- Bluetooth / audio system
- Lights / turn signals (LSV kit)

Custom accessories add value – make sure they're covered.

3. Coverage Needed

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

4. How You Use It

- Golf course only
- Neighborhood / community roads
- Street-legal (LSV) on public roads
- Campground or resort use
- Private property / farm use
- Stored in garage
- Stored outdoors / uncovered

Street use requires higher liability limits.

5. Minnesota-Specific Considerations

- Homeowners policy likely excludes off-premises use
- HOA or community street rules
- Seasonal storage / winter use
- LSV registration if street-legal
- Theft risk at campgrounds and resorts
- Hail / weather damage to stored cart

6. Questions to Ask

- Is off-course use covered? • Are my accessories covered? • Do I need an LSV policy for street use? • Does homeowners cover it in my garage? • Multi-cart or bundle discounts? • What's NOT covered?

7. Documents to Gather

- Cart info (year, make, model, serial number)
- Current policy (if any)
- Registration (if LSV / street-legal)
- List of accessories with values
- Photos of cart
- HOA / community road rules (if applicable)

Ready to Protect Your Cart?

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.