



Minnesota Snowmobile Insurance Checklist

Coverage for snowmobiles and sleds. Your homeowners or auto policy probably doesn't cover these.

1. Your Snowmobile(s)

Year ____ Make _____ Model _____

Year ____ Make _____ Model _____

Year ____ Make _____ Model _____

Multi-sled 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 \$ _____

Heated handlebars / performance upgrades

Custom skis / track / suspension

GPS / audio / electronics

Sled bag / storage accessories

Standard policies have low accessory limits.

4. How You Use It

Groomed trails (DNR / Grant-in-Aid)

Private land only

Cross-country / backcountry riding

Ice fishing access

Transport on trailer

Stored in heated garage

Stored in unheated or outdoor shed

Carry passengers regularly

Usage affects coverage and pricing.

5. Minnesota-Specific Considerations

Trail permit (DNR registration current)

Groomed trail / Grant-in-Aid system

Riding season: Nov – March typical

Trailhead theft risk

Ice crossing liability exposure

Seasonal storage coverage needs

6. Questions to Ask

• Agreed value or ACV? • Are my accessories covered? • What about passengers? • Is theft covered at trailheads? • Does it cover groomed trail use? • Multi-sled or bundle discounts? • What's NOT covered?

7. Documents to Gather

Sled info (year, make, model, VIN)

Current policy (if any)

DNR registration / trail permit

List of accessories with values

Photos of sleds and trailers

Storage location address

Ready to Protect Your Sled?

Bring this checklist with your sled 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.