RECREATIONAL VEHICLES

(Minn. Stat. § 65B.43, subd. 2) Companies may classify any number of vehicles as “recreational vehicles.” These vehicles may be written as part of a personal auto program, inland marine program, or as a stand-alone recreational vehicle program.

Regardless of the program in which a company chooses to insure a recreational vehicle, any recreational vehicle licensed to be driven upon public roads is considered to be a “motor vehicle” according to the above-cited statute. Policies insuring these vehicles MUST therefore comply with all relevant statutes and rules affecting “motor vehicle” insurance.

Alternately, any recreational vehicle NOT licensed to be driven upon public roads is NOT considered a “motor vehicle.” Policies insuring these recreational vehicles are therefore EXEMPT from statutes and rules affecting “motor vehicle” insurance.

I. Recreational Vehicles licensed for road use

A. See Motor Homes/Antique Vehicles pages

(Minn. Stat. § 65B.43, subd. 2) Recreational vehicles licensed to be driven upon public roads are treated the same as motor homes/antique vehicles. In general, these vehicles MUST comply with all of the private passenger automobile insurance statutes, with a small number of exceptions.

II. Recreational Vehicles NOT licensed for road use

A. Please contact the MN Department of Commerce
   (bob.boyce@state.mn.us)