

GUIDE TO OWNING LOW-SPEED VEHICLES

A low-speed vehicle (LSV) is a vehicle with a top speed greater than 20 mph, but not greater than 25 mph. **LSVs must be registered, titled and insured** with personal injury protection (PIP) and property damage liability (PDL) insurance. **Any person operating an LSV must have a valid driver's license.** LSVs may only be operated on streets where the posted speed limit is 35 mph or less.

LSVs MUST BE EQUIPPED WITH THE FOLLOWING SAFETY EQUIPMENT:



**TO TITLE AND REGISTER
A LOW-SPEED VEHICLE,
BRING THE FOLLOWING
DOCUMENTS TO A
TAX COLLECTOR'S
OFFICE**

flhsmv.gov/locations

- Manufacturer's Certificate of Origin;
- Form HSMV 82040 (Application for Title): flhsmv.gov/forms
- Proof of Florida insurance, minimum \$10,000 PDL and \$10,000 PIP;
- Identification: Driver's license, ID card or passport;
- Payment for applicable fees: flhsmv.gov/fees
Title fee, initial registration fee (if applicable),
plate fee, registration fee (varies by vehicle weight)

For more information, visit flhsmv.gov/lowspeedvehicles

Golf Carts

Golf carts are defined in section 320.01(22), Florida Statutes, as “a motor vehicle that is designed and manufactured for operation on a golf course for sporting or recreational purposes and that is not capable of exceeding speeds of 20 mph.” Golf carts may be operated on roadways that are designated for golf carts with a posted speed limit of 30 mph or less.

Golf carts are not titled or registered and are not required to be insured with PIP and PDL coverage. Florida's new golf cart law prohibits people younger than 18 from operating golf carts on public roads or streets unless they possess a valid learner's driver's license or valid driver's license.

Converted Golf Carts

Before titling and registering a converted golf cart, the applicant must present photographs of the front, back and both sides (4 total) of the converted vehicle to a Motorist Services Regional Office (flhsmv.gov/locations) along with the following documents and fees for an inspection: VIN assignment, title and registration. (Note: The converted golf cart must be street-legal before applying for title and registration.)

- Manufacturer's Certificate of Origin or a bill of sale for the golf cart form HSMV 84490 (Statement of Builder) completed by customer and compliance examiner/inspector;
- Form HSMV 86064 (Affidavit for golf cart modified to a low-speed vehicle);
- Original bill(s) of sale or receipt(s) for all parts used to convert the golf cart;
- Certified weight slip for the converted golf cart;
- Form HSMSV 82040 (Application for Title);
- Proof of Florida insurance (minimum \$10,000 PDL and \$10,000 PIP);
- Sales tax or sales tax exemption information for all parts;
- Identification: Driver's license, ID card or passport; and
- Applicable fees: flhsmv.gov/fees
 - Inspection fee: Initial registration fee, if applicable
 - Title fee: Registration fee (varies by weight of vehicle)
 - Plate fee

All-Terrain Vehicles

Florida law states that **all-terrain vehicles (ATV) may only be operated on unpaved roadways where the posted speed limit is less than 35 mph and only during daylight hours.** Anyone younger than 16 operating an ATV on public land must be under the supervision of an adult and must have proof of completion of a Department of Agriculture and Consumer Services (DACs) approved safety course. ATV operators and riders younger than 16 must wear a U.S. Department of Transportation-approved safety helmet and eye protection. **ATVs are titled, but not registered,** and are not required to be insured with PIP and PDL coverage. (Sections 261.20, 316.2074 and 316.2123, Florida Statutes)