

## CONSUMER EDUCATION

# Low Speed Vehicles

Language | Idioma

Florida's mild climate makes outdoor activities a year-round option. Low speed vehicles (LSV), golf carts and off-highway vehicles (OHV) are a great way to enjoy local communities and natural spaces. It is important that consumers understand the differences between LSVs, golf carts and OHVs, the traffic laws applying to these vehicles, and the regulations regarding registration, titling and insurance.

## Low Speed Vehicles

Section 320.01(41), Florida Statutes, defines LSVs as “any four-wheeled vehicle whose top speed is greater than 20 miles per hour, but not greater than 25 miles per hour.” **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 license** in their immediate possession.

**LSVs may be operated only on streets where the posted speed limit is 35 MPH or less and must be equipped with the following safety equipment:**

- Headlamps;
- Front and rear turn signals;
- Stop lamps;
- Tail lamps;
- Reflex reflectors, red – one each side and one on the rear;
- Exterior mirror on the driver side and an interior rear-view mirror or exterior mirror on passenger side;

- Parking brake;
- Windshield;
- Seat belt for each designated seat; and a
- Vehicle identification number (VIN).

**To title and register an LSV**, take the following documents to a [Motor Vehicle Service Center](#):

- Manufacturer’s Certificate of Origin;
- Form [HSMV 82040](#) (Application for Title);
- Proof of Florida insurance (minimum \$10,000 PDL and \$10, 000 PIP);
- Identification – driver license, ID card or passport; and
- Applicable [fees](#)
  - Title fee
  - Plate fee
  - Initial registration fee, if applicable
  - Registration fee (varies by weight of vehicle)

## **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 miles per hour.” **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 may also cross a portion of a county road which intersects a roadway that is approved for golf carts, or that intersects a golf course or mobile home park. In both examples the roadway should have signs posted that golf carts share the roadway. The operation of golf carts on roads must comply with any more restrictive ordinances enacted by local government and should be verified prior to operating these vehicles.

**Golf carts are not required to be titled or registered** and, therefore, are not required to be insured with PIP and PDL insurance coverage. Golf cart operators

are not required to have a driver license; however, to operate a golf cart on designated public roadways, a person must be 14 years or older.

## Converted Golf Carts

Golf carts can be converted to LSVs (see LSV safety equipment requirements above). Buyers should be aware that if a golf cart has been modified to an LSV, the registration and title date do not reflect the manufacture date (age of the vehicle). Instead, it indicates the year it was registered and titled. This means that the vehicle could be older than the date listed on the title.

### Titling and Registering a Converted Golf Cart

Prior to titling and registering a converted golf cart, the vehicle must be inspected and assigned a VIN at a [Motorist Services Regional Office](#). The converted golf cart must be street-legal before applying for title and registration.

Trailer the converted golf cart to a [Motorist Services Regional Office](#) and present the following documents and fees for an inspection, VIN assignment, 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 to a low speed vehicle;
- 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 license, ID card or passport; and
- Applicable [fees](#)
  - Inspection fee

- Title fee
- Plate fee
- Initial registration fee, if applicable
- Registration fee (varies by weight of vehicle)

## **Additional Resources**

[Low Speed Vehicles Brochure for print](#)



## 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 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 an LSV, bring the following documents to an FLHSMV or tax collector office, [flhsmv.gov/locations](http://flhsmv.gov/locations):**

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

For more information, visit [flhsmv.gov/low-speed-vehicles](http://flhsmv.gov/low-speed-vehicles).

**FLHSMV**



## 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. **A person must be 14 years or older to operate a golf cart.**

## Converted Golf Carts

Prior to titling and registering a converted golf cart, the vehicle must be inspected and assigned a VIN at a Motorist Services Regional Office. **The converted golf cart must be street-legal before applying for title and registration.** [flhsmv.gov/locations](http://flhsmv.gov/locations)

Trailer the converted golf cart to a Motorist Services Regional Office and present the following documents and fees for an inspection, VIN assignment, title and registration:

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- Applicable fees, [flhsmv.gov/fees](http://flhsmv.gov/fees)
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  - Title fee
  - Plate fee
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  - Registration fee (varies by weight of vehicle)

## 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 under the age of 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 under the age of 16 must wear a USDOT 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)

[flhsmv.gov/lowspeedvehicles](http://flhsmv.gov/lowspeedvehicles)