



## Recreational Vehicle Laws & Personal Injury Claims

Recreational vehicles such as ATVs, snowmobiles, motorhomes, and boats are a popular way to enjoy Michigan's outdoors, but they also carry unique risks. Michigan law treats these vehicles differently from standard automobiles, which can affect how insurance coverage and personal injury claims are handled.

### Recreational Vehicles & Watercraft

Michigan law treats recreational vehicles and watercraft differently than most motor vehicles on the road, and these differences directly affect personal injury claims. Motorhomes and campers are covered under the state's No-Fault insurance system, but vehicles like ATVs, snowmobiles, boats, and jet skis are not. Instead, accidents involving these vehicles usually fall under traditional negligence law, where the injured party must prove fault. Because each category has its own rules for registration, insurance, and operation, understanding how the law applies is critical to knowing what compensation may be achievable after an accident.

### Insurance & No-Fault Implications

- **Motorhomes:** Covered by No-Fault PIP (**MCL 500.3101**) when driven on public roads, and owners must carry PIP coverage, property protection insurance, and residual liability insurance.
- **ORVs/Snowmobiles:** Not considered "motor vehicles" under No-Fault, claims fall under common law negligence.
- **Boats/Watercraft:** No-Fault coverage does not apply. Liability is based on traditional negligence principles. Insurance liability is not mandated by statute, but many owners carry boat liability policies.

### Boats & Watercraft

Boats and personal watercraft in Michigan aren't governed under the Michigan Vehicle Code (**MCL 257.1 et seq.**) like other personal modes of transportation, instead, they are defined under the Marine Safety Act. Boats and watercraft are not considered motor vehicles under Michigan's No-Fault Act, therefore, injuries from boating accidents are not covered by No-Fault PIP benefits. Though if you are injured in a boating accident, you can still file a negligence claim in which you would have to prove fault. Common boating law violations that can establish negligence are:

- **Operating While Intoxicated (OWI):** Illegal to operate a vessel with a BAC of 0.08 or higher while impaired by drugs/alcohol.
- **Reckless or Careless Operation:** Operating a boat in a manner that endangers life, property, or other water users.
- **Speeding:** Traveling too fast for conditions or exceeding posted speed limits on waterways.
- **Improper Distance/Wake Violations:** Watercraft must maintain proper distance (generally 100 ft from docks, swimmers, rafts, or other vessels) and avoid wake hazards.
- **Operating Without Required Safety Equipment:** Boats must carry life jackets, lights, fire extinguishers, and other required safety gear.
- **Negligent Towing of Skiers, Tubes, or Wakeboards:** Towing without an observer, proper mirrors, or during prohibited hours.
- **Unlawful Operation by Minors:** Children under certain ages may not legally operate boats or PWCs (Personal Water Craft) without certification or supervision.

**Disclaimer:** The outcome of a particular matter can depend on a variety of factors—including the specific factual and legal circumstance that may come to light during initial investigation.

