



Hummel Group

Feature:

All-Purpose Vehicles: Registration and Insurance Coverage



As a result of a change to Ohio law, as of July 1, 2009, all-purpose vehicles (APV) used on private property or on lands to which there is a contractual right are now required to be registered with the Ohio Bureau of Motor Vehicles (BMV).

Since these vehicles are now required to be registered, they may be excluded from the liability portion of your standard homeowners' policy. Therefore, if you own an APV that requires registration, it is important that you contact us to discuss this issue so that we can ensure you have adequate insurance coverage. Snowmobiles and off-highway motorcycles are exempt from the registration requirement, as well as on-farm APVs used as a farm implement.

The new law also increases fines for failing to comply with this requirement from a maximum of \$25 to a minimum of \$50. According to Ohio law, an all-purpose vehicle is "any self-propelled vehicle designed primarily for cross-country travel on land and water, or on more than one type of terrain, and steered by wheels or caterpillar treads, or any combination thereof, including vehicles that operate on a cushion of air, vehicles commonly known as all-terrain vehicles, all-season vehicles, mini-bikes and trail bikes." This does not include golf carts or utility vehicles that are designed to transport materials or cargo.

The new law also contains stiffer penalties for criminal trespass that involves an APV. Now, when a person commits criminal trespass using an APV, a court must double the fine. When a person is convicted three times of criminal trespass using an APV, the court may also impound the registration and license plate of the vehicle for at least 60 days.

In addition to the new registration requirement, a new license plate requirement will take effect July 1, 2010. Operators of APVs will be required to display a license plate and validation sticker rather than a registration number after this date. After an owner obtains a license plate, the BMV will issue a new validation sticker to display on the license plate for each three-year registration period.



Important changes resulting from the federal health care reform law could allow dependent children to remain on your health care plan.

Effective September 23, 2010, health care plans that are renewing coverage must allow dependents to remain on the plan until they turn 26 years old. Coverage is available to dependents regardless of where they reside, their marital status, or employment status.

This means that at the start of your next plan year, the maximum dependent age will be 26 under the federal law. Be sure and contact your employer's benefits administrator to see how this law change might affect you!

PUCO Revises Truck Carrier Safety Rules

The Public Utilities Commission (PUCO) has revised its rules relative to motor carrier transportation safety (<http://codes.ohio.gov/oac/4901%3A2-5>).

These revised rules now extend PUCO's jurisdiction to regulate vehicle safety to vehicles with a Gross Vehicle Weight Rating (GVWR) of 10,001 to 26,000 pounds that are operating on a not-for-hire basis within the state. These new regulations were adopted by the state of Ohio so that we may continue to receive federal grant money for the Motor Carrier Safety Assistance Program (MCSAP). This federal grant program provides financial assistance to states to enforce the Federal Motor Carrier Safety Regulation and the Fed-

eral Hazardous Materials Regulations in an effort to reduce the number and severity of commercial motor vehicle accidents. In order to receive these funds, Ohio's safety laws must mirror these federal laws.

Active enforcement will not begin until January 1, 2011. Until this date, unless violations are egregious, no forfeitures or monetary penalties will be issued. PUCO and the Ohio State Patrol have been instructed to use inspections as opportunities to educate the driver/carrier.



Commercially used, 3/4th ton or 1 ton pickups could potentially be affected by this change in rules. If your business could potentially be affected by this new guideline, please contact our office.



Hummel Group is represented by the talented people of our three offices in Berlin, Orrville, and Wooster, OH. Give us a call today at:

Berlin: (330) 893-2600

Orrville: (330) 683-1050

Wooster: (330) 345-3536

Hummel Monthly News Editor:

Jolene Taggart