

Off-Road Vehicle Insurance

Off-Road Vehicle Plates

An ORV registration plate must be displayed on the ORV and the operator must carry the Certificate of Registration issued for the ORV when operating it on Crown land, which includes Forest Service Roads and other resource roads on Crown land.

A vehicle that displays an ORV registration plate with a validation decal may be operated on a highway without an Operation Permit:

- A - To cross the highway at an intersection controlled by a stop sign or traffic light.
- B - To be loaded/unloaded to or from another vehicle in a parking lot.

It is a highway if:

- It is designed or intended for or used by the general public for the passage of vehicles, regardless of who owns or maintains the road.
- It is a private road used by the general public, or a private parking lot used by the public for servicing of vehicles or for parking (e.g. while camping, hiking or shopping), but the private road or parking lot must be used for more than just access to lodging on the property or just to visit those who own the property.

Requirements for registering an ORV

At the time of ORV registration, you must have:

- Proof of ownership (e.g. New Vehicle Information Statement (NVIS), Bill of Sale or other documents acceptable as a Bill of Sale to prove continuity), or a completed Statutory Declaration (MV1484) if you do not have proof of ownership.

If the bill of sale is not from the original owner of the unit then you must complete an MV1484 and have it notarized. This can be done at Service BC, or any Notary Public. (The Ashcroft and Chase branches can complete the MV1484 declaration for your convenience.)

An acceptable bill of sale must be original, and includes all of the following:

- Date of sale
- Place of sale
- Purchase price
- Full vehicle description
- Vehicle identification number (VIN)
- Seller's name(s), address(es), and signature(s)
- Buyer's name(s), address(es), and signature(s)

ORV Registration and Insurance Premiums

- \$30 registration fee
- \$18 plate fee
- \$23 licence fee

Third Party Liability Limits Available:
\$200,000 (Basic) to \$5,000,000

Collecting Tax

If you purchased the ORV on or before June 30, 2010 you do not have to pay the PST on the unit. If you purchased your ORV on or after July 1st, 2010, you have to pay the PST, unless you have documents showing the tax was paid.

Coverage for all your Off-Road Adventures

Off-road vehicle insurance is coverage which is essential for anyone planning to operate their motorcycle, ATV or snowmobile on crown property.

As of November 1st, 2015 registration is mandatory.



CREDIT UNION AND INSURANCE LOCATIONS

Ashcroft

201 Railway Avenue
250-453-2219

Insurance
250-453-9133

Barriere

4621 Barriere Town Road
250-672-9736

Insurance
250-672-9634

Chase

814 Shuswap Avenue
250-679-8831

Insurance
810 Shuswap Avenue
250-679-3248

Clearwater

401-365 Murtle Crescent
250-674-3111

Insurance
250-674-3151

Kamloops

Lansdowne
200-350 Lansdowne St
250-374-3361

Insurance
201-350 Lansdowne St
250-374-3536

Summit

370-1210 Summit Drive
250-314-1210
Columbia Insurance
370C-1210 Summit Drive
250-372-8118

Tranquille

100-430 Tranquille Road
250-376-5544

Insurance
101-430 Tranquille Road
250-376-6255

North Hills Insurance

19-700 Tranquille Road
250-376-8881

Valleyview

1-2101 Trans Canada Hwy, East
250-374-6676

Insurance
9-2121 Trans Canada Hwy, East
250-374-7552

Kelowna

Bernard
101-678 Bernard Avenue
250-869-8300

Insurance
102-678 Bernard Avenue
250-712-4045

Glenmore

500-1982 Kane Road
250-762-2262

Insurance
250-980-4570

Mission

101-595 K.L.O Road
250-763-8144

Insurance
250-868-2251

Orchard Centre

2071 Harvey Avenue
250-860-7400

Rutland

185 Rutland Road South
250-469-6575

Insurance
250-765-4898

Lake Country

30-9522 Main Street
250-766-3663

Lillooet

674 Main Street
250-256-4238

Merritt

1959 Voght Street
250-378-5181

Insurance
2001B Voght Street
250-378-4234

Oliver

6287 Main Street
250-498-3457

Insurance
6283 Main Street
250-498-5610

Okanagan Falls

4929 9th Avenue
250-497-8204

Osoyoos

9145 Main Street
250-495-8027

Vernon

4301 32nd Street
250-545-1234

West Kelowna

3718 Elliott Road
250-469-6550

Insurance
250-768-2176

Commercial Services

Kelowna

654 Bernard Avenue
250-469-6500

Kamloops

202-350 Lansdowne Street
250-851-2814

Commercial Insurance

201-350 Lansdowne Street
250-374-3536

Wealth Management

Kelowna

200-2071 Harvey Ave
250-869-8336

Kamloops

203-350 Lansdowne Street
250-377-4937

Investment Solution Centre

1-855-788-8999

Member Service Centre

1-855-220-2580

Telephone Banking

1-877-861-ISCU (4728)

Insurance 24 Hr Claims Reporting

1-877-912-2271

Mobile Mortgage Specialist

1-844-841-HOME (4663)



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