Key Differences Between Vehicles

(MPOHVs, ATVs, Golf Carts, LSVs, and PTVs)



Feature	Multi-Purpose Off-Highway (MPOHV)	All-Terrain (ATV)	Golf Cart	Low Speed (LSV)	Personal Transportation (PTV)
Definition	Four-wheeled motorized vehicle with features specifically intended for utility. Can be driven on and off-road.	Four-wheeled, motorized vehicles specifically utilized for off-road or on private dirt roads, not on public dirt roads, paved roads, or highways.	A small vehicle designed primarily to carry golfers and their equipment around a golf course.	A motor vehicle that is more equipped than a golf cart, designed for low-speed travel on some public roads.	A PTV is a golf cart or similar style low- speed vehicle (LSV). Requirements for these vehicles may be subject to change by local ordinance.
Age	Must be 16 years old, with a valid driver's license and proof of insurance.	Must be 16 years old to operate alone. Those under 16 must have adult supervision.	Must be at least 12 years old and follow all rules of the road. Drivers under 16 need adult supervision, unless they're 15 with a permit—they can drive alone.	Must be at least 16 years old, with a valid driver's license, provide proof of insurance, and abide by all applicable traffic laws.	Must be 16 or older with a valid driver's license, unless a local ordinance permits driving without one if licensed before January 1, 2012.
Speed	Operates between 25 miles per hour and 65 miles per hour.	Can operate at a variety of speeds.	Typically limited to 15-20 mph.	Must be able to obtain at least 20 mph on a flat surface within one mile. Top speed of 25 mph.	Maximum speed of 20 mph.

Legal for Street Use	Street-legal if registered, insured, and equipped properly. Not allowed on municipal streets (inside city limits) or State Routes/US Highways.	Not street legal under any circumstances. This includes dirt roads that are not private property. Recommended not to travel on any paved roads.	Generally, not street-legal; primarily used on golf courses and private paths.	Street-legal on roads with posted speed limits of 35 mph or less in many jurisdictions, following specific regulations.	Authorized only on roadways where the speed limit is 25 mph or less.
Safety Features	Uses a steering wheel for steering control. Contains a non-straddle seat. Must be equipped with headlights, brake lights, taillights, a rearview mirror, and safety belts.	Wear a DOT- certified helmet. Also recommended equipment includes gloves, long pants, goggles, and long sleeves.	Minimal; may include basic lights, turn signals, and a horn.	Equipped with additional safety features such as seat belts, headlights, turn signals, mirrors, and a VIN.	Lighting requirements are the same as other motor vehicles.
Regulations	Must have a driver's license. Registration and insurance are required for highway use, but not for off-road use.	No license or registration is required since it cannot be used on public roads.	No license or registration is required in most cases.	Driver's license required; must register the vehicle; provide proof of insurance; and abide by all applicable traffic laws.	Driver's license required unless exempt by local ordinance. Insurance and registration are not required if electric but are required if gas.
Usage	Can transport persons or cargo or both.	Specifically utilized for off-road or on private dirt roads and designated trails.	Mainly for recreational use on golf courses or within closed communities.	Can be used for short commutes, running errands, and transportation within and around gated communities, resorts, or urban areas that have adopted a local ordinance.	Can be used for short commutes, running errands, and transportation within and around gated communities, resorts, or urban areas that have adopted a local ordinance.