A low speed vehicle (LSV) is a vehicle with a top speed of 20-25 MPH.
LSVs must be registered, titled and insured.
Any person operating an LSV must have a valid driver license.
LSVs must have personal injury protection (PIP) and property damage liability (PDL) insurance.
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:

GOLF CARTS

Golf carts are a motor vehicle designed and manufactured for operation on a golf course for sporting or recreational purposes and is not capable of exceeding speeds of 20 MPH.
- Golf cart drivers under the age of 18 need a learner’s permit or a driver’s license to operate a vehicle. If 18 or older, you must have valid government-issued identification.
- Golf carts may ONLY be operated on a roadway, or on a sidewalk, that has been specifically designated for golf cart operation by ordinance AND the roadway meets certain criteria.
- Golf carts can only be operated on designated roadways or sidewalks between sunrise and sunset. UNLESS permitted by ordinance AND the golf cart is equipped with headlights, brake lights, turn signals, and a windshield.
- Unconverted golf carts are not required to be titled, registered or insured.

CONVERTED GOLF CARTS

A converted golf cart must be street-legal before applying for title and registration. Prior to titling and registering a converted golf cart, the vehicle must be inspected and assigned a VIN.

An inspection, VIN assignment, title and registration may be obtained at a Motorist Services Regional Office. Visit flhsmv.gov/locations for more information.

OFF HIGHWAY VEHICLES

An off-highway vehicle (OHV) may only be operated on unpaved public roadways where the posted speed limit is less than 35 MPH and only during daylight hours.
- OHVs may only be operated by a licensed driver or a minor under the supervision of a licensed driver and must have proof of satisfactory completion of an approved OHV safety course.
- OHVs are titled, but not registered, and are not required to be insured with PIP and PDL coverage.

Source: Florida Department of Highway Safety Motor Vehicles