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The Motor Accidents Insurance Board (MAIB) provides insurance cover for those who are injured in a motor accident.

Funding for this compensation is provided through the payment of compulsory premiums on registered vehicles.

An MAIB premium can be purchased for eligible vehicles to provide personal injury cover to vehicle owners and operators.

Although not all vehicles are required by law to be registered, it is in your interest to have an MAIB premium on your vehicle/s in order to be covered for a personal injury claim in case a motor accident was to happen on public or private property.

Vehicles to consider are -

- Ride on lawn mowers capable of exceeding 10km/h;
- Tractors;
- Farm bikes;
- Hydraulic excavators;
- Log skidders;
- Dune buggies;
- Self-propelled golf buggies;
- Off-road recreational motorcycles;
- Earth-moving equipment;
- Self-propelled sports ground maintenance equipment;
- Forklifts; and
- Some personal mobility devices, including petrol operated pushbikes.

Currently, some modes of transport such as electric scooters, electric skateboards and e-bikes are not able to be insured through the MAIB. This is also applied to push bikes and skateboards.

Service Tasmania may issue restrictions at the time of registration. A breach of these restrictions may result in no cover for the owner of the vehicle and recovery rights against the owner.

WHAT HAPPENS IF I DON'T PAY AN MAIB PREMIUM ON MY OFF-ROAD VEHICLE

If an owner does not pay a premium on an eligible vehicle, the MAIB may still be liable to make payments to people injured in a motor accident, including operators, passengers or pedestrians.

The MAIB has the ability to recover these costs from the vehicle owner.

Paying a MAIB premium safeguards your wellbeing by covering medical treatment and related expenses after a motor accident, and also supporting you financially if you lose income due to your injuries.

WHAT IS A MOTOR VEHICLE?

The Vehicle and Traffic Act 1999 definition of a motor vehicle covers all vehicles powered by a motor.

Many of these vehicles are not required by law to be registered as they are not used on a public street. However, some are eligible to have a premium paid. If there is no premium, there is no cover.

NEXT STEPS

For registration and licensing information call Service Tasmania on 1300 134 513, in person at a Service Centre or visit service.tas.gov.au

Service Tasmania can assist with arranging MAIB premium coverage for your eligible vehicle.

