



RISK REMINDER

SMV Guidelines



Slow Moving Vehicle

Do I need a Slow-Moving Vehicle (SMV) emblem? While farm equipment is typically where you see SMV emblems, some other vehicles may require one, too — and here are some good guidelines to follow.

The Speed Rule - The general guideline is that any vehicle that can't keep up with 25 miles per hour consistently needs to have the SMV emblem mounted when it's on a public roadway.

Driving on the Road - The SMV emblem is designed to warn traffic when slow moving vehicles and/or equipment are on the road. If the vehicle/equipment will be operated on a public highway, an emblem is required.

If your vehicle would normally require the SMV emblem, but it's being towed by a vehicle going significantly faster, then it doesn't need its emblem while being towed — in fact, the emblem should be covered or removed in this situation.

Road Maintenance Equipment or Machinery - While these vehicles are doing maintenance or construction and properly guarded by warning signs or flaggers, they don't need the SMV emblem. However, if they're traveling on the road and can't maintain the speed rule, the warning emblem is necessary.

For more information, contact TOIRMA at (888) 562-7861

CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7