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## BILL ANALYSIS



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House Bill 5636 (Substitute S-1 as reported by the Committee of the Whole)  
Sponsor: Representative Kevin Cotter  
House Committee: Insurance  
Senate Committee: Insurance

**CONTENT**

The bill would amend the Insurance Code to exclude a golf cart, a commercial quadricycle, and a power-driven mobility device from the definition of "motor vehicle" for purposes of the Code's requirement to maintain auto insurance.

The exclusion of a power-driven mobility device would have to be applied retroactively. "Power-driven mobility device" would mean "a wheelchair or other mobility device powered by a battery, fuel, or other engine and designed to be used by an individual with a mobility disability for the purposes of locomotion".

"Golf cart" would mean "a vehicle designed for transportation while playing the game of golf".

"Commercial quadricycle" would mean a vehicle to which all of the following apply: a) the vehicle has fully operative pedals for propulsion entirely by human power; b) the vehicle has at least four wheels and is operated in a manner similar to a bicycle; c) the vehicle has at least six seats for passengers; d) the vehicle is designed to be occupied by a driver and powered either by passengers providing pedal power to the drive train of the vehicle or by a motor capable of propelling the vehicle in the absence of human power; e) the vehicle is used for commercial purposes; and f) the vehicle is operated by the owner of the vehicle or an employee of the owner.

The bill also would amend the definition of "owner" to include "a person renting a motorcycle or having the use of a motorcycle under a lease for a period that is greater than 30 days, or otherwise for a period that is greater than 30 consecutive days". The term would not include a person who borrowed a motorcycle for less than 30 consecutive days with the consent of the owner. Where the current definition of "owner" refers to motor vehicles, the bill also would refer to motorcycles.

The bill is tie-barred to House Bill 5045, which would amend the Michigan Vehicle Code to allow a village, city, or township with a population under 30,000 to permit the operation of golf carts on its streets, subject to certain conditions.

MCL 500.3101

Legislative Analyst: Jeff Mann

**FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Date Completed: 12-18-14

Fiscal Analyst: Glenn Steffens

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