

Hovercraft Regulations

Hovercraft are largely regulated according to the environment they operate in. For example, a hovercraft operating over land is considered an off-road vehicle.

Over water, your craft will be considered to be a boat.

Most vehicles are required to be insured (whether as a boat or an off-road vehicle, or both). Here, we will briefly address these three issues.

Land Operation

Usually off-road vehicles cannot be operated on public roadways. In certain municipalities, some regulations for ATVs apply.

The ATV operating restrictions and equipment requirements may also apply to hovercraft depending on local area legislation. You may need headlights (and sometimes tail lights) to operate near public roadways (or after dark).

There may be plate or other licensing requirements too. In order to be sure, check with the “Motor Vehicles” and “Parks and Recreation” Departments for your location.

Water Operation

For marine operation, a hovercraft typically must be registered as a boat. It must comply with the U.S. Coast Guard regulations for boating:

A life preserver must be available on board for each occupant of the craft.

The hovercraft must have enough positive buoyancy to remain afloat even if it becomes totally swamped.

Night time lighting equipment is required for craft operating at night or more than one mile from shore during the day in enclosed waterways (bays, rivers, etc.)

In open waterways, night time lighting is required regardless of the distance from shore.

An approved fire extinguisher should be on board.

Fuel system requirements for the engine and fuel tank(s) must be met.

A Hull Identification Number (HIN) must be visibly in place.

Maximum weight ratings must be posted in sight on the craft.

Because of the onboard arrangement of engine(s), and other power equipment, for hovercraft, the safe powering standards are among the regulations not usually applied to hovercraft. Note: you will also find “Surface Effect Vehicles” listed in the “excepted” category.

Additional Coast Guard information is available on the Coast Guard website.

Hovercraft Insurance

Insurance is a major issue for the operation of any motorized vehicle. It is not recommended to use a hovercraft (or any kind of motor vehicle) without it because it only represents your own best interests to have coverage.

It is extremely difficult to find insurance policies specifically covering hovercraft. Insurance companies consider the accident and injury statistics for hovercraft inaccurate or unreliable. There are also very few hovercraft around (compared to cars), making most insurers reluctant to provide policies that may not be very profitable for them.

To insure a hovercraft, you may be able to obtain marine insurance (for boats) or off-road vehicle insurance (for ATVs). It is not advised to get both (for financial reasons) unless you use your craft in both environments equally. Currently, it is generally acceptable to insure a hovercraft as either a boat or an ATV (but even this has its difficulties).

There are disadvantages to only having insurance for land or water operation. For example, if your hovercraft is only insured as a marine vehicle, you will have to transport it to the water before operating it. Operation of a marine vehicle on land is not covered by standard boat insurance.

If your hovercraft is insured as an ATV, you are not covered for marine operation in most cases (even though the craft has marine capabilities). The purpose of having a hovercraft is defeated if you cannot take advantage of the full abilities of the craft.

You might consider insuring your hovercraft as a boat under a Home Owner's policy. This is usually cheaper than a separate policy covering only the vehicle. Also consider that, although you could insure your craft as an ATV, hovercraft are legally classified as boats.

Special Notes:

Because hovercrafting is a relatively new recreational activity, there is no legislative body governing hovercraft. For the most part, hovercraft are self-regulated by the Hoverclub of America.

In many ways, the Hoverclub of America is self-reliant in order to prevent regulations from a legislative body that may know very little about hovercraft. They are constantly updating their own standards to remain current on these issues.

For more information about hovercraft regulations, visit the Hoverclub of America website or write to them directly.