



Adventist Risk
Management® Inc.

GOLF CART SAFETY

Many golf carts are used on university campuses, summer camps, during camp meetings and within retirement communities. Unfortunately, golf carts are involved in a number of accidents that cause property damage, personal injury, and even death. Often, both the driver and owner of the cart may be liable. Wherever golf carts are in use, observe these safety guidelines and educate your staff to keep your vehicles and community safe.

Training for Employees

Require all employees who will operate golf carts to undergo training before using the vehicles. This training should be based on the operating instructions provided by the cart manufacturer and local, state, and federal regulations. The training should include not only a written test to verify the employee's understanding of golf cart operation, but also a driving test where the employee operates a golf cart under supervision.

Keep a record of the completed training in the employee's file. Specify which management level is responsible to ensure employees have successfully completed training. Include the responsible personnel's signature when documenting the training.

Guidelines for Use

Establish golf cart operator guidelines to prevent untrained use of your vehicles. Here are some suggestions you can tailor to your organization's needs:

- Only authorized personnel may operate golf carts.
- Supervisors regulate which employees and volunteers are authorized.
- Visitors are prohibited from operating golf carts.
- All operators must possess a valid driver's license.
- Golf carts are used only by those whose tasks require use of a golf cart.
- Observation of unsafe or unauthorized use of a golf cart must be reported immediately.



Operation Guidelines

Inspect the cart before operating using the checklist provided in the owner's manual. If the golf cart is in need of repair or maintenance, take the cart out of service until repairs are made. Establish a regular maintenance schedule for all golf carts in keeping with the owner's manual and manufacturer guidelines. Keep records of all maintenance and repairs.

Different makes and models of golf carts have different restrictions of use depending on the state they are operated in. Most jurisdictions do not allow golf carts to operate on public streets or highways. Learn which regulations apply to your situation and operate within those conditions. In addition, implement the following operation guidelines:

- Only carry the number of passengers for which there are seats.
- Do not put vehicle in motion until all passengers are safely seated inside vehicle.
- Drivers and passengers must remain seated while the vehicle is in motion.
- Always use hand signals to indicate your intent to turn due to the small size and limited visibility of the turn signals on a golf cart.
- Golf cart operators should observe all vehicle traffic laws.
- If in a jurisdiction that allows golf cart use on public streets and a golf cart lane is available, when making a left hand turn, yield to the through traffic lane and merge into that lane before turning left.
- Always turn and look behind the golf cart before backing up.
- Avoid sharp turns at maximum speed, and drive straight up and down slopes to reduce the risk of passenger ejections and cart rollover.
- Avoid excessive speed, sudden starts, stops, and fast turns.
- Pedestrians always have the right of way, whether the cart is driving on the sidewalk or on the road.
- Only tow items using golf carts originally designed for towing.
- Report any damage or accidents to the operator's supervisor immediately.

After use, never park golf carts where they block emergency entrances or exits, intersections, or normal traffic flow. Never leave the key in an unattended golf cart. Secure parked carts with a cable and lock or equivalent locking mechanism to prevent theft and unauthorized operation.



Insurance and Liability

In the event that an accident occurs, a damaged golf cart may be covered under Adventist Risk Management, Inc.'s (ARM) Property Insurance policy. Should an accident cause damage to the driver, someone else, or property other than the golf cart, damage may be covered by ARM's General Liability Insurance policy. To learn more about insuring your golf carts and protecting your resources, contact your Account Executive.

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