



Risk Management Tips

Golf Cart Safety

Golf carts are a common method of transportation around camps. Statistics show that injuries associated with golf carts are on the rise. The Consumer Product Safety Commission estimates the number of accidents steadily increased from roughly 11,000 in 2002 to over 17,000 in 2007. Approximately 40 percent involved an ejection from a moving cart. Evidence also indicates that many passenger ejections occur during left turns.

Common causes of golf cart claims reported to Markel involved ejection of the passenger, entrapment of limbs extending outside of the cart, and unauthorized use.



Camp policies must include practices that govern the safe use of golf carts by authorized personnel and support passenger safety.

Depending on the manufacturer of your cart, it may or may not be equipped with seatbelts. Since handholds alone are not effective enough to maintain passenger safety, it is recommended that all carts be equipped with lap restraints before transporting passengers. Your camp's policies should require the driver and passengers to wear them at all times.

It is recommended that you require drivers to:

- Get permission from a designated director of your management team. A list of approved drivers should be posted at all times.
- Be 18 years of age and hold a valid driver's license.
- Read the operator's manual and sign and date completion of this task.
- Take a test drive, without passengers, to familiarize themselves with the vehicle and its operation.
- Operate the vehicle according to the rules of the road (staying to the right, yielding the right-of-way to vehicles with passengers, and no passing).
- Strictly prohibit racing and operating carts under the influence of drugs or alcohol.
- Use caution when depressing the gas pedal. Partial depression of the pedal should occur when travelling downhill.
- Instruct passengers to hold on tight and to keep hands and feet inside the cart at all times. Post a warning with this message in each cart.
- Stop and listen for oncoming traffic before advancing quickly across roadways that are perpendicular to the flow of traffic.