



Allen Financial Insurance Group

GOLF CART SAFETY

Golf carts are not just for golf courses anymore. While they were originally created to transport golfers and their clubs from one hole to another, today, they are used at many different venues for a variety of reasons. They are designed to be used in a myriad of ways: short range transportation, maintenance, landscaping, even security and medical services. Their convenience and flexibility make them an important component to a venue's operations. While golf cars may appear harmless, it is important to realize that these types of vehicles can be very dangerous when utilized inappropriately and without caution.

VEHICLE TYPES

The term "golf cart," more appropriately referred as "golf car," is commonly used to refer to many different types of vehicles. In technical terms, golf cars are vehicles specifically used on golf courses and attain maximum speeds of less than 15 MPH. If a vehicle is capable of attaining speeds greater than 15 MPH, but less than 20 MPH, then it is considered a Personal Transport Vehicle (PTV). Golf cars and PTV's are often manufactured by the same group of companies and are virtually indistinguishable to most people. Both can be powered by either gasoline or electricity, and both can be driven on public roads as defined by state and local laws for purposes unrelated to golf. Golf cars and PTV's are not classified as motor vehicles under federal law and are not regulated by the National Highway Traffic Safety Administration (NHTSA), but rather by state and local governments. Because of this, golf car and PTV operators do not have to be a licensed driver, and safety features such as seat belts, side mirrors and headlights are not required.

Another type of vehicle that is similar to golf cars and PTV's, is referred to as a Low Speed Vehicle (LSV). LSV's can also be powered by gasoline or electricity. However, LSV's differ from golf cars and PTV's in that they can attain speeds greater than 20 MPH, but are limited to under 25 MPH. They are designed for local trips in areas such as planned communities, resorts, school campuses, or large outdoor parks and venues. In most states, LSV's can be operated on public roads where the speed limit is 35 MPH or less. These vehicles are classified as a motor vehicle and are regulated by the NHTSA. Because LSV's are subject to federal regulations, the safety requirements for LSV's are vastly different than they are for golf cars and PTV's. Operators of LSV's are required to be licensed drivers and LSV's are required to have certain safety features, such as seat belts, headlights, side view mirrors, and windshields.

Because golf cars and PTV's are not regulated and are more commonly used in the sports and entertainment industry, this article focuses on risk management and safety for golf cars and PTV's.

SAFETY ISSUES WITH GOLF CARS AND PTV'S

Golf cars and PTV's are involved in a number of accidents each year that result in personal injury, death, and property damage. In fact, in a report by the Consumer Products Safety Commission (CPSC), it was found that golf car related injuries occur in approximately 15,000 cases every year. Even more unsettling is the fact that children account for approximately one third of all injury victims. Golf cars and some PTV's do not have the stability, maneuverability, or the safety features that LSV's do. This makes them more susceptible to accidents. The following are some of the safety issues associated with golf cars and PTV's:

- **Tip Exposures** – due to their light weight, high center of gravity, and small tires, golf cars and some PTV's can easily tip over. When used in rough and uneven terrain, they can be even more prone to tipping over.

- **No Restraints** – many golf cars and PTV's do not come equipped with seat belts or restraints for passengers. This increases the exposure of riders falling out of the car when in operation, which is the most common reason for injury and death. If a golf car or PTV does not come equipped with seatbelts for the operator and each passenger, then they should be installed.



Approximately 10% of golf car and PTV accidents involve a rollover and statistics show that these accidents are roughly twice as likely to lead to injuries requiring a hospital stay as non-rollover accidents.

- **Open Sides** – golf cars and many PTV's are designed for riders to quickly jump in and out. However, with no doors or sides to keep riders inside, passengers (especially young children) can easily be thrown from the vehicle.
- **Rear-Facing Seats** – golf cars and PTV's with rear-facing seats pose a higher risk of falls. One study demonstrated that these cars can easily eject patrons while traveling as slow as 11 MPH.

OPERATING A GOLF CAR OR PTV

While golf car and PTV designs may make them more prone to accidents, what is important to realize is that most of these accidents are preventable. In fact, most accidents are caused by driver mistakes and lack of good judgment. Within the context of sports and entertainment venues, the most common golf car/PTV related accidents involve injuries sustained by spectators (pedestrians) being struck by a moving vehicle. The following are the most common causes of golf car and PTV injuries and fatalities on a national basis:

- Overcrowding with too many passengers;
- Standing passenger(s) in car;
- Sharp turns (typically children being ejected from a sharp left turn);
- Passengers ejected from rear-facing seats;
- Reversing downhill;
- Leaving the brake unlocked upon exiting;
- Driving on wet or uneven terrain;
- Driver distraction (eating, drinking, cell phone usage); and
- Arms or legs hanging outside the car.

To prevent golf car/PTV accidents, all employees must be trained before using the vehicles. This training should include the proper procedures for operating and maintaining the vehicles. The following are basic operating policies and procedures that should be implemented as part of a golf car/PTV safety program.

- Allow only authorized employees to drive the cars. Authorized drivers should be currently licensed drivers.
- Drivers and passengers must remain seated while the vehicle is moving.
- Never exceed the number of available seats for the number of passengers.



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- All vehicles should have seat belts, and the operator and all passengers should be restrained.*
- Consider using only vehicles with front-facing seats as cars with rear facing seats pose a higher risk of falls.
- Only allow towing by those vehicles originally designed for towing.
- Slow down and honk the horn at all intersections.
- Reduce speed when approaching pedestrians, who always have the right of way.
- Use the safety mirrors at each intersection to ensure pedestrian safety. In fact, venues should install parabolic mirrors at all intersections or corners throughout the lower level concourses to reduce blind spots
- Reduce speed when turning or passing through door ways.
- Do not park vehicles where they will block emergency equipment, pedestrian aisles, doorways, intersections, or the normal traffic flow.
- Vehicles should be operated at a speed equivalent to a well-paced walk, but no faster than 15 MPH.
- The actual speed of a golf car or PTV depends upon the terrain over which it is being driven, the weather conditions, and the total weight of the golf car, passengers and any equipment being carried.
- Avoid sharp turns.
- Only vehicles with headlights, tail lights, turn signals and windshields should be used after dark.
- Observe all state vehicle traffic laws such as lane travel, stop signs, legal passing of other vehicles, etc.
- All passengers should keep hands, arms, legs and feet within the confines of the vehicle at all times when the car is in motion.
- When the vehicle is not in use, place the control lever in the “Neutral” position, engage the parking brake and remove the key.
- Never leave the keys in the vehicle when unattended.
- Never back up without looking to see what is behind the car.
- Never shift gears while the vehicle is in motion.
- When driving, maintain adequate distance between vehicles.
- Texting should never be done while driving! Pull over and stop if cell phone use is necessary.

Following the above operating rules will help reduce or prevent accidents. Venue operators should develop a written policy and use it to communicate these rules to all employees. Operators should be trained on the safety policies prior to being allowed to operate any vehicle. Additionally, all employees should be held accountable for the safe use of golf cars and PTV’s.

MAINTENANCE

Many facilities do not have the proper maintenance program in place to ensure that the golf cars and/or PTV’s are properly maintained. Consequently, many critical parts such as brakes, parking brakes and tires can be worn, which can contribute to an accident. Vehicles should be inspected on a daily basis (prior to operation) and preventive maintenance inspections and repairs should be done in accordance with the manufacturer’s specifications. If the vehicle is in need of repairs or maintenance, it should be taken out of service. Employees should be trained to report any damage or required maintenance to a supervisor immediately. The following is a list of items that should be inspected prior to operation:

- Check the exterior and interior of the vehicle for damage.
- Check tires for proper inflation, excessive wear, cuts, or punctures.
- Check to confirm steering is normal.
- Check to confirm forward and reverse gears are operational.
- Check brakes for proper operation.
- Check headlights and brake lights.
- For gasoline vehicles, check the engine oil and fuel levels.
- Check for leaks in the fuel tank, as well as in fuel lines, cap, pump, filters and the carburetor.

- Check for any indication of battery fluid leaks such as wet spots under the vehicle.
- Recharge the vehicle in the designated charging area, parking close to a fire extinguisher.
- Do not recharge near an open flame or source of ignition, and do not smoke in recharge station.
- Only an approved battery charger should be used to recharge the batteries (designed to shut off automatically when the batteries are fully charged).
- Pour baking soda on all spilled battery acid before cleaning up the spill. ➤ Disconnect all battery charger cords before using the vehicle.
- Wash skin thoroughly with cold water if skin is exposed to battery acid.

CONCLUSION

Golf cars and PTV's can be an important part of a venue's operation. Their wide variety of uses and flexibility provide countless benefits for venue operators. However, if neglected and not taken seriously, they can be very dangerous for both employees and venue spectators alike. While the design of many golf cars and PTV's makes them susceptible to accidents, accidents are preventable. Developing a safety program that focusses on employee training and accountability, as well as a sound vehicle inspection and maintenance program, is an excellent way to protect employees and venue spectators from golf car and PTV related accidents.

For more information on golf car and PTV safety, visit the following websites:

- National Golf Car Association's (NGCA)
<http://www.nationalgolfcarassociation.com/>

Golf Car Safety.Com

<http://www.golfcarsafety.com/>

- International Light Transportation Vehicle Association (ILTVA) <http://iltva.org/>

For questions regarding this topic feel free to contact:

Allen Financial Insurance Group
12424 N 32nd St #101 Phoenix, AZ 85032
www.eqgroup.com