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GOLF CARTS: FRIEND OR FOE?



We mentioned golf carts previously as it relates to liability insurance, but since this topic is the largest source of liability insurance claims, a more thorough look at preventing incidents is in order.

Golf carts are the work horse of our events. They help us transport 'our stuff' from point A to point B in areas that other vehicles cannot journey. The golf carts could belong to the event organizers, but it's not unusual for vendors to bring one too. Unfortunately, golf carts are the largest source of liability claims, usually caused by lack of supervision and controls. If your event has used golf carts in the past and never had an incident, consider yourself lucky. Organizers who plan on using golf carts should take note of the suggestions that follow for cart safety procedures. These recommendations will help diminish the chance of accidents, and lessen your liability.

Cart Safety:

A cart coordinator should be identified and should work with the security and safety committee. His/her job is to approve all cart use, control carts distribution and return, and investigate all incidents of property damage or personal injury involving carts.

There should be an orientation meeting for all operators where routes, rules, regulations, liability insurance (vendors) and other requirements will be discussed. Attendance should be required and documented.

Carts should be required to display a current operating permit, provided by the security committee or other designated department. A cart permit is a privilege. Irresponsible operation of a cart or scooter should result in loss of this privilege.

The following are sample Utility and Golf Cart rules that you can adapt to fit your event needs.

1. Carts will need to be checked out and in by the cart coordinator and keys controlled by the coordinator.
2. Vendors/Concessionaires operating carts must provide proof of liability insurance on each cart operating on-grounds.
3. Vendors/Concessionaires are responsible for supplying their own carts.
4. Carts must have keyed ignition locks
5. Carts are permitted for business and service needs only – not for personal convenience.
6. Where possible, service to concession stands should be made from the back or side, leaving the front open to the public.
7. No cart or scooter will be allowed on vendor row or pedestrian paths during operating hours.
8. No cart or scooter will be allowed in buildings at any time.
9. The pedestrian has the right of way at all times, except in emergency situations. There will be no honking the horn to move pedestrians.
10. No cart/scooter may be operated by or contain a passenger if that person is intoxicated or under the influence of an illegal controlled substance.
11. Carts shall not transport more passengers than they may be seated in a designated seat. The cargo bed is not to be used for passengers.
12. To prevent falls, occupants must be seated at all times.
13. To avoid the possibility of losing control, the driver should drive at a safe speed for the weather conditions and never exceeding 15 mph.
14. When stopping and leaving the golf cart, always set the parking brake, turn the key switch to off and REMOVE the key from the cart.

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