

Insurance 101: Golf Cart Safety -- At Tournaments and Elsewhere

What do golf carts have to do with lacrosse? Plenty. At tournaments, camps or on the everyday practice fields, golf carts are an easy-to-use, environmentally-friendly and efficient way to get around. The result is that increased use of golf carts in sports activities means an increase in the number of claims as a result of unsafe golf cart handling. From minor damage to life-threatening injuries, golf cart claims are taking their toll on amateur sports organizations.

Examples of Golf Cart Claims

At Bollinger, we have seen dozens of claims in this area. Some claims are what you might expect:

- A golf cart at a youth tournament tips over going around a sharp corner, injuring the 6 high school age occupants of the cart. The cart was overloaded and driven by an unlicensed driver.
- A golf cart driving on a wet slope is unable to stop in time and slams into a double glass door. Total replacement cost of the door: \$5,235.
- A golf cart driving through a parking lot between fields hits a parked car causing \$2,833 in damage.

What you might not expect is the severity of recent claims that we have seen:

- A four-year old child drives off in an unattended golf cart at a tournament and runs down two people. Estimated medical bills: \$33,000.
- A chef, hired to cook at the coaches' tent, is being driven back to the kitchens when the golf cart flips. The chef needs emergency medical treatment, totaling \$14,294.
- In a tragic case in California, some members of a team went to the home of their coach's parents between tournament games to relax. The coach took the girls for a ride in her parents' golf cart. A 15 year old was driving the cart, jumped the curb and ran over a 67 year old man. He is permanently paralyzed. The case went to arbitration where the league's policy paid in excess of \$550,000, along with payments from the girl's parent's homeowner policy, the coach's homeowner policy, the golf cart liability policy and the coach's parents' homeowner policy.

Responsible Use

Coaches and event organizers need to be aware of the potential dangers of golf cart use when sponsoring or participating in events around the country. In many states, such as California, golf carts are considered motor vehicles and drivers must hold a valid driver's license in order to operate them. On university campuses, where many tournaments and camps are held, there are typically strict guidelines as to where golf carts are allowed to be driven, by whom and where they may be parked. As part of your pre-event risk management plan, check with the host facility to make sure that you know what those guidelines are.

Golf Cart Safety for Lacrosse Teams & Leagues

The following is a list of specific guidelines that should be used to ensure the safe operation of golf carts. When you attend an event where golf carts will be provided, please communicate these safety tips to all of your participants (not just those who are permitted to use the carts):

- ✓ Drivers should be limited to currently licensed drivers only. Authorize specific members of your organization as "permissible drivers" and limit all driving just to those people.
- ✓ Observe the passenger limit (only 2 people allowed in 2-person carts or 4 people allowed in 4-person carts).
- ✓ All golf carts should have seat belts for the operator and each passenger, which should be used at all times. Occupants should remain seated and keep hands, arms, feet and legs inside the cart.
- ✓ The maximum speed of a golf cart depends upon the terrain over which it is being driven, the weather conditions, and the total weight of the golf cart, passengers and any equipment being carried. A golf cart should be operated at a speed equivalent to a quick walking pace. Use extra care on hills, wet turf, loose surfaces or rough terrain.
- ✓ To avoid tipping, drive slowly through turns and drive straight (and slowly) up and down slopes -- do not drive on the diagonal.
- ✓ Always give pedestrians the right of way.
- ✓ Never allow passengers to stand on the rear of the golf cart.
- ✓ Golf carts do not provide protection from lightning. Seek appropriate shelter if lightning is present.
- ✓ When the golf cart is not in use, place the golf cart in "Neutral" and remove the key.
- ✓ Only golf carts with headlights, tail lights, turn signals and windshields should be used after dark.
- ✓ When the golf cart is not in use, secure it with a cable and lock or other secure locking mechanism.
- ✓ No joyriding! Drive Friendly and remember golf cart safety is number one.

We hope that these tips and the awareness of the hazards posed by golf carts will help minimize the potential for claims among members of US Lacrosse. For additional safety and risk management information, or to see previous "Insurance 101" columns, please visit our web site at www.BollingerLax.com.

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