

# GOLF CART SAFETY

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The use of golf carts continues to grow. Worldwide, in 2022, the golf cart market surpassed \$1.5 billion and is expected to grow 6% per year, reaching \$2.55 billion by 2028. Golf carts are found in more and more places – from airports to hotels, resorts, theme parks and residential communities – not just golf courses. There are serious safety considerations for their use – both on and off the course. Helping clients understand the safety considerations for ownership, use, and maintenance of golf carts is another value-added service of the professional insurance agent.

There are many safety concerns with golf cart operations: 15,000 people per year are injured in golf cart accidents, including 6,500 youth and teens. Of these, 10% involve rollovers, and 11% include head injuries. Children are much more likely than adults to suffer serious brain trauma after a golf cart accident. Between 2007-2017, golf cart incidents resulted in over 156,000 emergency room visits. Most of these are preventable (golfworkoutprogram.com). In April 2023, an elderly man died as a result of injuries sustained when a hospital golf cart without a driver drove into him. Unattended carts should be in neutral with the key removed.

The majority of golf carts are electric-powered. Their batteries release hydrogen, which is highly flammable. Care should be taken in charging the batteries, as fires or explosions can ensue. Destruction of a \$1.9 million mansion in Palm Beach was traced to a golf cart battery fire.

Charging should never be done in a closed room, or near flammable

materials. It is a good idea to set a timer and to unplug when charged. Smoke and carbon monoxide detectors are essential. Maintain adequate water level in the battery and use distilled water. Regularly inspect cords for damage. Plug the charger directly into the wall and not an extension cord.

Safety procedures should always be followed when using a golf cart. If available, seat belts should be used at all times. Passengers should remain seated. Use caution when riding over wet, hilly, or uneven terrain. Never put the cart in reverse when going downhill, as this can lead to overturn. Businesses that utilize golf carts should have posted safety procedures and standardized training.

Golf courses pose special hazards for carts and drivers. Drivers must be on alert for the presence of other golfers, carts, or maintenance workers on the course. Wet weather can make courses slippery – it may be easy to lose control if proper speed is not maintained.

Use of golf carts on public roads is allowed in some areas. New York State prohibits registration of golf carts and therefore they cannot be used on public roads. Low Speed Vehicles (LSVs) – capable of speeds over 20 mph – can be registered and used on public roads in the state.

From an insurance perspective, a homeowners or dwelling liability policy may extend coverage for legal operation of a golf cart while inside the golf club or residential community. It is essential to read the policy to



understand limitations of the coverage. Physical damage coverage for the golf cart usually must be purchased separately. Insurance requirements vary by municipality and state. For example, Arizona requires all golf cart owners to carry liability insurance. Golf carts used on public roads must be registered and operated by a licensed driver. Insurance for these carts is similar to that purchased by automobile owners.

Golf carts can be a convenient mode of transportation for a multitude of purposes. Helping clients understand potential pitfalls of their use is another sign of the true insurance professional.

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