

POWER CARTS ARE THE LEADING SOURCE OF INJURY ON GOLF COURSES AND THE SECOND LEADING CAUSE OF DEATH (AFTER HEART ATTACKS) LARGELY BECAUSE THEY ARE “UNDERESTIMATED” AND USED WITH A “LACK OF RESPECT”.

**REMEMBER:**

**POWER CARTS ARE NOT TOYS. THEY ARE EXPENSIVE PIECES OF MOBILE EQUIPMENT THAT ARE CAPABLE OF CAUSING SERIOUS DAMAGE; CRITICAL INJURY; OR DEATH, IF NOT HANDLED PROPERLY.**

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## GOLF CART RISK MANAGEMENT ARTICLE & TIPS – MAINTAINING YOUR GAME

**WE ARE OFTEN ASKED BY GOLF OWNERS AND MANAGERS IF THERE ARE INSURANCE INDUSTRY “REQUIREMENTS” FOR THE OPERATION OF POWER CARTS. THERE ARE NO “INDUSTRY STANDARDS” BUT THERE CERTAINLY ARE MANY GOOD LOSS CONTROL PRACTICES THAT HAVE BEEN DEVELOPED AT GOLF CLUBS ACROSS THE COUNTRY.**

The following are some comments on the most significant issues that we see from the “claims” side and some recommended practices that would go a long way towards protecting clubs from losses or lawsuits.

The major problem with power carts is that they are “Motorized Vehicles” and their rental and usage should be treated virtually the same as a Car Rental, but golfers and golf clubs tend to treat them like harmless toys. There is also a mistaken assumption by club staff that “everyone” knows how to drive / handle a power cart. (Something about familiarity leading to contempt.)

If you rent a car or a motorcycle, the agency demands a driver’s license. If you rent a power boat the renter gives you a quick operational lesson and/or checks you out. If you rent a charter boat in the Virgin Islands the charterer requires an experience history and a half-day competency test. If you rent a chainsaw, the rental company asks if you are familiar with their operation, and yet I (not a golfer) have never been asked a single question when being given the use of a golf cart at events that we sponsor.

[A few years ago at an event, one our own staff who had never golfed in her life; never driven a golf cart; and in fact did not even have a driver’s license, was given a golf cart at a reputable course with absolutely no questions asked. She immediately ran it down a slope and into a fence. (Luckily no injuries and no damage, other than to the fence).]

Even worse, over 50% of the “power cart incidents” that lead to damage or injury, involve staff.

A recent incident at Deerhurst Resort in Ontario highlights this fact. One of their volunteer staff who (when returning to the clubhouse) fell off a cart while riding “shotgun” as the third person, on the bag rack. He suffered an apparent minor concussion that led to death within a couple of days. Aside from the tragic loss, this type of incident could easily lead to a major civil lawsuit by the family, and/or fines (\$25,000. to \$100,000.) under the Occupational Health & Safety Act against the club, and against the manager, the directors, and supervisors personally.

*As they say in the boxing ring “protect yourself at all times”.*