



U.S. Rotary Club & District General Liability Insurance Program (“Program”) **Loss Control Guidelines for Use of Golf Carts and other Mobile Equipment**

The Program provides general liability coverage to active U.S. Rotary clubs and districts for their liability arising out of bodily injury to a third party or damage to a third party's property, subject to policy terms and conditions.

The Program does not cover bodily injury or property damage arising out of (1) transportation of mobile equipment by an auto owned or operated by or rented or loaned to any insured or (2) the use of mobile equipment in, or while in practice for, or while being prepared for, any prearranged racing, speeding, demolition, or stunting activities (go-carts, demolition derbies, coaster races, snowmobile races, monster truck events, lawnmower races, etc).

Mobile equipment is defined in the general liability policy as “vehicles incapable of operation on public roads, vehicles that are designed for use off public roads, but can nevertheless be driven on public roads, and vehicles that would ordinarily be considered "autos" except they are "maintained for use solely on or next to" the named insured's premises.”

Golf carts are used in more ways and places than ever before, which have led to an increase in golf cart accidents resulting in injury and property damage. To ensure the safety of passengers, bystanders, and property, please consider the following guidelines:

- Review all traffic and other laws in your jurisdiction regarding the operation of a golf cart or other mobile equipment. Always obey all traffic rules and regulations.
- Allow only experienced drivers to operate golf carts or any other mobile equipment. ***Minors should not be allowed to operate mobile equipment.***
- Never leave the keys in the golf cart when unattended to prevent operation by minors or other mishaps.
- Passengers should always remain seated and keep their entire body within the golf cart at all times while it is in motion.
- Never exceed the maximum seating capacity of the golf cart.
- Slow down, look both ways, use the safety mirrors to ensure pedestrian safety, and, if necessary, honk the horn before crossing all intersections.
- A golf cart should never be operated faster than 15 mph; **remember to reduce speed:**
 - When approaching pedestrians, who always have the right of way.
 - When turning or passing through all entrances and exits.
 - To compensate for inclines and weather conditions.
- When driving, always maintain a safe distance from other vehicles, property, and/or persons.
- Always look to see what is behind the golf cart before backing up.
- Only allow towing by those golf carts originally designed for towing.
- Avoid operating the golf cart on landscaped lawns.
- Never shift gears when the vehicle is moving, if applicable.

The information provided in this document is intended to help Rotarians manage risks. The information provided does not constitute professional, legal, financial or insurance advice. It is highly recommended that you contact a local legal, financial, or insurance professional for such advice.