

# Establish a cart and course safety program

Golf carts can make your course more accessible and enjoyable, but inadequate safety practices can lead to costly losses. To help protect your visitors, you need to properly maintain both your fleet and the course itself. The hypothetical example below illustrates these risks, along with strategies you can implement to help reduce your liability exposures.

## THE LOSS

A cart operated by a golfer overturned when the front wheels hit an area recently trenched for irrigation work. A 50-yard stretch along the fairway hadn't been leveled, and also wasn't marked or roped off. Additionally, the cart's speed governor wasn't working correctly, allowing the cart to exceed the manufacturer's speed specifications. The golfer sustained serious facial lacerations and injuries to her neck and lower back. The course settled the subsequent lawsuit for \$1.9 million.

## THE LESSON

During the investigation, course management admitted that—due to low cart inventory—they sometimes kept carts in poor condition in circulation. Additionally, they hadn't established procedures for marking potential hazards on the course so visitors could avoid them.

## PREVENTIVE STRATEGIES

Consider implementing the following course and cart safety strategies:

- Inspect every cart daily to help ensure safe operating condition. Promptly remove any cart that needs maintenance from the active fleet until maintenance is complete.
- Establish a system for users to report potentially unsafe conditions. If a cart is damaged, document the issue and perform repairs before returning it to the active fleet.

- Develop cart operation cards with clear user instructions and place one in every cart. Replace the cards whenever they're damaged or missing.
- Ensure every cart is equipped with a functioning governor to restrict speed to the manufacturer's specifications.
- Document seasonal or long-term cart rentals with a signed contract including a hold-harmless statement protecting the club.
- Develop written guidelines to help ensure only qualified drivers are allowed to operate carts. Discuss with your legal counsel to determine specifications based on user age, sobriety, and other factors.
- Require your grounds crew to eliminate—or, when removal isn't possible, clearly mark—areas or obstacles that could create hazards for golfers driving a cart or walking the course.

## WE'RE HERE TO HELP

We're committed to helping you protect your business and your employees by providing resources that can help you manage loss-producing situations.

**You can find additional safety resources by visiting [sentry.com](https://www.sentry.com). You can also reach our Safety Services team at 800-443-9655.**

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