



Did you know 52% of claims dollars come from ATV/UTV or Vehicle accidents? This includes participant injuries and employee injuries. As an Adventure Operator, you spend time dedicated to increasing safety and risk management on your activities (zipline, aerial park, rafting, etc.) However sometimes we overlook the areas surrounding the activity that may carry substantial risk...passenger transportation!

The below procedures should be implemented whether you are using these ATVs/UTVs or vehicles as passenger transportation, or whether they are only used by your employees for maintenance.

Approved Driver List

Nobody should be authorized to use any ATV, UTV, or Vehicle without being on the Approved Driver List. In order to become a part of the Approved Driver List, the employee must complete all of the below items. We recommend all drivers be a minimum of 18 years of age.

Motor Vehicle Report (MVR)

A MVR should be pulled on each employee that is seeking to be on the Approved Driver List. Qualification should be set of what makes the employee ineligible, such as 2 minor violations (speeding, seatbelt, etc.) or 1 major violation (DUI, suspended license, etc.). MVRs should be pulled annually on each employee on the Approved Driver List.

A valuable resource to pull MVRs is https://www.intellicorp.net/clientregistration

Driving Rules and Procedures

Each organization should have a list of Driving Rules and Procedures that overviews the key components of what to do vs. what not to do when driving the vehicle. The employee seeking to become approved should review this list of rules and procedures. Some items you may want to consider are:

- An overview of the route.
- ➤ Vehicles are **ONLY** allowed to turn around in **designated areas**. Do not turn around in the middle of the road or middle of the trail (inadequate space).
- ▶ When on an ATV or UTV, make sure all passengers have fastened their seatbelt.
- If your employee is driving (or if a guest is driving) an ATV/UTV the drivers phones should be placed in a pelican-style box, out of sight/out of mind while driving.
- ▶ Please make sure that passengers have **weighted the vehicle evenly** (don't have all adults on one side and all kids on the other, leading to a high chance of turnover).
- ▶ When going downhill, employees will **ONLY** use the **low gear** on the ATV/UTV.
- No carrying water jugs or any other item in the front row. This can lead to the item rolling over and getting stuck under the brake or on top of the gas.
- Max speed at any time on the ATV/UTV is 10 MPH.



Vehicle Training

Each employee should go through a training session that reviews the following information with a manager:

- Overview of the vehicle and the functions of each of the components (low vs high gear).
- ➤ With the trainer driving the vehicle, drive the route with the employee being trained. **Point out items** that you think of or pay attention to when you are driving the route (blind spots, rough spots in the road, crossing areas, etc.).
- Review the *Drivers Rules and Procedures* (above) document with the employee.
- **Review their expectations as a driver.** If they are transporting passengers, focus on the responsibility they have for the many participants they transport.



ATV, UTV & Vehicle Safety



Daily Vehicle Checklist

The first employee to use the vehicle for the day should complete the daily checklist that reviews all critical components of the vehicle (tires, gas, brakes). This should be documented and kept in the vehicle maintenance file.

Testing

After completing all of the above, the driver should be required to complete a written and practical test demonstrating their knowledge of these important areas. The employee must pass both, written and practical, in order to be added to the Approved Driver List.

Documentation

Documentation of the above MVRs, training, and testing should be documented in the employee file of the respective team member.

Frequency

All drivers should be re-approved annually, including training and MVRs.

Granite Insurance specializes in providing insurance solutions, risk management advice and educational training to a variety of operations within the Adventure & Entertainment arena. You can see more about Granite Insurance at www.graniteinsurance.com or contact the Adventure & Entertainment Team directly at info@graniteinsurance.com or 828-396-3342