

Fleet Risk Mitigation Guide for ATV, UTV & Snowmobile Operators



Operating an ATV, UTV, or snowmobile fleet comes with inherent risk — from terrain hazards and weather exposure to rider inexperience and equipment failure. This guide is designed to help operators proactively reduce claims, protect participants, and preserve long-term profitability.

By implementing structured fleet risk mitigation practices, you not only strengthen safety outcomes but also position your operation as a professional, well-managed adventure provider that insurance carriers and customers trust.

Pre-Season Operational Review:

- Conduct full mechanical inspections of every ATV, UTV, and snowmobile before season launch.
- Document VIN numbers, maintenance logs, and inspection checklists.
- Replace worn tires, tracks, belts, brakes, and steering components.
- Confirm all safety features (kill switches, lights, throttles) function properly.



Rider Screening & Orientation

- Implement age, license, and experience requirements.
- Provide mandatory safety orientation before every tour or rental.
- Demonstrate throttle control, braking, turning, and terrain navigation.
- Require helmet use and appropriate protective gear at all times.

Route & Terrain Risk Controls:

- Map and document approved routes with hazard identification.
- Adjust route access based on weather and seasonal trail conditions.
- Post visible signage for speed limits and hazard zones.
- Use staggered departures to reduce rider congestion.



Guide & Staff Training

- Train guides on group spacing, hand signals, and emergency procedures.
- Conduct mock incident drills at least twice annually.
- Document staff certifications (CPR, First Aid, Wilderness First Aid).

Ongoing Documentation & Compliance

- Maintain maintenance logs for every unit in the fleet.
- Track incident reports and near-miss events for trend analysis.
- Review insurance requirements annually to ensure compliance.



Strengthen Your Operation with Granite Insurance

Granite Insurance specializes in insurance and risk management solutions for adventure operators, including ATV, UTV, and snowmobile fleets. Our Adventure & Entertainment program helps reduce claims, improve safety, and protect your operation's long-term success. **Connect with our team to learn how we can support your operation.**