

DRIVE SAFE ON ATVS

ALLIANZ RISK CONSULTING



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Driving all-terrain vehicles (ATVs) at fast speeds over high dunes or through thick mud certainly has its thrill. But with that thrill comes real danger.

By December 31, 2018, CPSC staff had received reports of 15,744 ATV related deaths that occurred between 1982 and 2018. ER treated injuries between 2017 to 2018 decreased from 93,800 to 81,800. Assessing a 10 year period from 2009 to 2018 finds a statistically significant decreasing linear trend.*

Driving an ATV is very different from driving a car or motorcycle. Therefore, you should follow safety precautions before you get on an ATV. These include inspecting the vehicle, wearing proper protection gear, and knowing how to operate the specific vehicle you're driving.

Allianz wants you and your family to enjoy your ATVs. So we offer these tips and resources to help you ride safely.

PRE-RIDE CHECKLIST

Before mounting an ATV we recommend taking the following safety precautions:

- Get hands-on training — Check out ATV training classes in your area or register online at the [ATV Safety Institute \(atvsafety.org\)](http://ATVSafetyInstitute.com)
- Read the owner's manual — Make sure you understand how to operate the ATV you're riding, as they're not all the same
- Use an approved helmet — Purchase a helmet that fits you and is approved by the Department of Transportation, American National Standards Institute or the smf.org



- Wear protective clothing — This includes gloves, boots, long pants, a long-sleeved shirt and goggles (not just sunglasses)
- Inspect your vehicle — Examine the following parts of your ATV each time you ride to make sure they are undamaged, secure and working properly
 - Tires
 - Wheels
 - Brakes
 - Throttle
 - Nuts and bolts
 - Foot shifter
 - Lights and switches
 - Oil and fuel
 - Chain or drive shaft
 - Tool kit

RIDE SAFELY CHECKLIST

Now that you're ready to go, you should follow these general safety rules:

- Ride a vehicle appropriate for your age
- Supervise young riders
- Don't ride on paved roads except to briefly cross into the proper terrain
- Watch for changing terrain or unexpected obstacles
- Do not carry a passenger unless the vehicle is designed to carry two people
- Do not drive under the influence of drugs or alcohol
- Carry supplies on sufficient rack space, not in your arms or hands
- Transport guns unloaded, on a properly mounted scabbard, and pointing to the ground

For more detailed information on how to safely ride ATVs, visit:

[ATVSafety.gov](https://www.safercar.gov) – U.S. Consumer Product Safety Commission

[ATV Safety Institute](https://www.atvsafetyinstitute.com) – Special Vehicle Institute of America



FOR ALL OFF ROAD RIDERS

If you own a commercial business that requires a good deal of overland travel, you can face additional challenges in ensuring that those who work for you ride ATVs safely.

Employees are often required to use ATVs to accomplish their daily tasks. Avoiding ATV injuries on the job can be challenging for many reasons, but perhaps one of the most common problems is the lack of helmet use. You may receive resistance from the personnel who ride the ATVs.

Employees may not think about getting hurt on the job while riding ATVs. They may give you multiple reasons why helmets are not worn and why other safety precautions are being overlooked. The reasons can include:

- The gear I was given does not fit properly
- Most of our work is done at a very low rate of speed
- We are in the heat all day in temperatures that can exceed 90 degrees — protective gear, including helmets, are hot and uncomfortable
- Helmets and goggles restrict our field of vision
- We have to “do what it takes” to get the job done out there

ESTABLISH AN ATV SAFETY POLICY

The first step in changing this mindset is to establish an ATV safety policy. Then, find a supervisor or other authority figure who can assist you in your efforts to avoid losses. This person should understand the specific reasons why employees resist using protective gear and, therefore, be most persuasive in enforcing your safety policy.

When creating and implementing an ATV Safety Policy, include the following topics:

- **Operating Policy** – The policy should include protocol to protect your workers, but at the same time be reasonable and not impose ultra-restrictive requirements. In this section, thoroughly describe requirements relating to protective gear, maximum speeds, turning, braking, riding tandem vehicles, etc.
 - **Rider Training** – Include all aspects of ATV safety including pre-ride inspections, common terminology, safe operating techniques to avoid accidents, and reporting unsafe riding. Have each employee formally acknowledge the receipt and confirm their understanding of the operating policy and rider training
 - **Accident Investigation Procedures** – The best way to avoid future losses is by studying what has happened in the past. The investigation should involve all stakeholders and be in an open and stress-free environment. Focus on the root causes and describe a course of action that addresses each common cause of loss
 - **Safety Violation Policy** – There has to be a top-down commitment to promote and maintain company policy, including consequences for violating the rules. Clearly articulate the policy to every employee. The violation of policy can be used as a coaching tool, warning system, and means of employee discipline
- * 2018 Annual Report of ATV-Related Deaths and Injuries posted February 2020

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