

GOLF CART LIABILITY INSURANCE

As you probably know we had a very serious golf cart incident during the 4th of July golf cart parade. A member of our association fell off a cart during the parade and had to be flown by helicopter to Maine Medical Hospital in Portland.

Most of us maintain a homeowners policy for our property at Ski & Beach which may or may not cover us for bodily injury and property damage by use of our golf carts. Below there are two forms of liability insurance in the homeowners policy.

Insurance Service Office Form HO 00 03 04 91

Does not cover golf carts while on private community roads.

Insurance Service Office Form HO 00 03 05 11

Does cover golf carts while used on private community roads.

You should check with your insurance professional to make sure that you have golf cart liability insurance.

This exclusion does not apply to:

- (1) A trailer not towed by or carried on a motorized land conveyance.
- (2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - (a) Not owned by an "insured"; or
 - (b) Owned by an "insured" and on an "insured location";
- (3) A motorized golf cart when used to play golf on a golf course;
- (4) A vehicle or conveyance not subject to motor vehicle registration which is:
 - (a) Used to service an "insured's" residence;
 - (b) Designed for assisting the handicapped; or
 - (c) In dead storage on an "insured location";

3. A motorized golf cart that is owned by an insured, designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an **occurrence**, is within the legal boundaries of:

- (1) A golfing facility and is parked or stored there, or being used by an insured to:

- (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
- (b) Travel to or from an area where motor vehicles or golf carts are parked or stored; or
- (c) Cross public roads at designated points to access other parts of the golfing facility; or

- (2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an insured's residence

HO 00 03 04 91

HO 00 03 05 11