



P.O. Box 2338
Fort Wayne, Indiana 46801
(800) 440-5580 Fax (260) 459-5821
www.kandkinsurance.com
CA #0334819

UTILITY TASK VEHICLE UNDERWRITING GUIDELINES

**for those Operated by your
Staff Members in Public Areas**

Utility Task Vehicles:

- Golf Carts
- Utility Vehicles
- 4-Wheelers
- All-Terrain Vehicles
- Gators
- Quad Bikes

The following guidelines have been established as minimum requirements for the operation of your Utility Task Vehicles while operated by your employees or volunteers where members of the public are present:

1. Operator Procedural Standards:

- A. Only authorized personnel who have completed training are permitted operators.
- B. Operators must hold a valid driver's license.
- C. Operators must be at least 18 years old.
- D. Operators must complete annual refresher training on vehicle safety.

2. Pre-Operation Inspection Procedural Standards:

Operators must conduct a pre-operation inspection, checking the following items. Defects should be reported immediately, and the vehicle should not be used until repairs are completed.

- A. Brakes, tires, and steering functionality.
- B. Battery charge/fuel level.
- C. Lights, horn, and mirrors (if equipped).
- D. Proper seating and secure cargo.

3. Staff training to include the following procedural elements:

A. Safe Operation Standards:

- Obey posted speed limits (recommended: 10-15 mph).
- Reduce speed in congested areas, sharp turns, and uneven terrain.
- Yield to pedestrians and other vehicles.
- Do not operate a vehicle under the influence of alcohol, drugs, or medications that impair ability.
- Hands and feet should remain inside the vehicle at all times.
- Avoid reckless driving
- Avoid sharp turns when possible (Sharp left turns have been the cause of numerous passenger ejections)
- Consider using only vehicles with front-facing seats (those with rear-facing seats pose a higher risk of falls).
- Do not park vehicles where they will block emergency vehicles/equipment.
- Only vehicles with headlights should be used after dark.
- Do not back up without looking to see what is behind the vehicle.
- Avoid texting while operating the vehicle. Pull over and stop if cell phone use is necessary.
- Remove keys when not in use.

B. Passenger & Load Safety:

- Do not exceed the manufacturer's recommended capacity.
- All passengers should be seated prior to the vehicle being in motion and while it is in motion.
- Do not overload the vehicle; distribute weight evenly.
- Secure cargo to prevent shifting during operation.

C. Designated Pathways & Parking:

- Use designated paths whenever possible.
- Do not drive on sidewalks or pedestrian walkways unless authorized.
- Park only in designated areas and engage the parking brake when stopped.
- Do not leave the key in an unattended vehicle.

D. Weather Conditions:

- Avoid operation in heavy rain, strong winds, or icy conditions.
- Reduce speed on wet or slippery surfaces.
- If lightning is present, discontinue use and seek shelter.

E. Accident & Emergency Procedures:

- Immediately report any accident, injury, or equipment malfunction to management.
- In case of an accident, do not move the vehicle unless necessary for safety.
- Contact emergency services (911) for serious injuries.

F. Maintenance & Storage:

- Vehicles must be regularly maintained according to manufacturer guidelines.
- Report any mechanical issues to maintenance.
- Store vehicles in designated locations, ensuring they are secured to prevent unauthorized use.

NOTE: Any deviation from these guidelines must be documented and submitted to K&K along with the application for consideration and receive approval for the exception from K&K.

I understand that the insurance company in determining whether to provide a quotation for insurance coverage will rely on the information contained in the application and all other information being submitted. I hereby warrant, represent and confirm that, to the best of my knowledge, all information provided is complete, true & correct.

Applicant's Signature

Producer's Signature (if applicable)

Applicant's Name (print)

Producer's Name (print)

(MM/DD/YY)

(MM/DD/YY)