All-Terrain Vehicles (ATVs) are an increasingly popular way to travel off road for work or pleasure. ATVs are 4 wheeled motorized off road vehicles that are straddled by the driver and steered with handle bars. Although they ride and operate like a motorcycle, the four wheels give them improved stability. Currently, there are more than 10 million in use in the United States. It is important that employers are familiar with the hazards associated with ATVs, and have safety procedures in place to ensure their safe operation.

ATV's in the Workplace:
ATV's have grown in popularity because their light weight and oversized, low pressure tires allow them to maneuver in difficult terrain where larger vehicles cannot. Although first adopted by ranchers and farmers, they are now used extensively in security and law enforcement, construction and land management, outdoor recreation and sporting venues and emergency rescue and firefighting operations.

The same features that make the ATV’s so useful also result in a high center of gravity, which makes the vehicles prone to roll overs. As of December 31, 2011, the Consumer Product Safety Commission (CPSC) received reports of 11,688 ATV-related fatalities occurring between 1982 and 2011. In 2011, there were an estimated 107,500 ATV-related, emergency department-treated injuries in the United States.

Employers need to determine if the benefit of ATV use outweighs the risks. If the use of ATV’s is necessary, employers should study the controls outlined in this alert, along with the information provided by online resources listed below, to develop a safety program for ATV use. The ATV Safety Program should include the following elements:

1) ATV Safety Policy
2) Operator Selection, Authorization & Review
3) Operator Orientation & Training
4) Operator Supervision & Discipline
5) ATV Inspection & Maintenance
6) Accident Reporting, Investigation & Analysis

1 - ATV Safety Policy:
To ensure acceptable safety performance, management must first adopt an ATV Safety Policy. The ATV Safety Policy should be a brief and clearly-worded statement establishing management’s philosophy of safety and the way it expects its managers and ATV operators to perform within the policy. Points usually covered in the policy statement are:

- The company's major concern is for the safety of its employees, clients and the general public.
• Instructions to comply with all ATV operational guidelines, traffic laws and regulations.
• Responsibilities of all management and employees to follow safety rules and actively participate in the ATV Safety Program.
• A description of how all managers and employees will be held accountable for compliance results of the ATV Safety Policy and Program.

The policy should establish the following standards for all ATV use:
• Allow only qualified and authorized operators to operate ATVs.
• Require that operators be familiar with the company’s ATV operator policies and the ATV manufacturer's operating manual.
• Evaluate all operators upon hire and every 3 years.
• Provide DOT-compliant helmets and goggles to all operators.
• Inspect the work environment for any hazards such as guy wires, low branches, evacuations, holes or trenches. Such hazards should be eliminated, if possible, or marked for easy identification and avoidance by operators.
• Train operators on the company rules and policies, including those listed below.
• Ensure that all state guidelines and regulations are being followed.

2 - Operator Selection, Authorization and Review:
Establishing effective and realistic ATV operator qualification criteria is vitally important to a safe and successful ATV operation. Operator qualifications should exist for both the full time and incidental user.

Minimum requirements for ATV operators:
• Experience with operating ATVs.
• At least 18 years of age and hold a valid driver’s license.
• Passed an off-road test on the ATV to be used.
• Completed the ATV Safety Institute (ASI) ATV Rider Course training or equivalent training
• Infrequent users (riding less than 16 hours a year), including volunteers, must complete a check ride with a certified trainer before operating an ATV.

3 - Operator Orientation and Training:
Regular training must supplement the ATV Operator’s selection program. The amount of training needed varies directly with the complexity of the job, as well as the knowledge and experience of the new employee. Proper training reduces operational disruptions and minimizes unnecessary costs due to accidents and equipment abuse.

Your ATV operator training program should be divided into multiple levels:
   1) Initial training - new employee indoctrination.
   2) Refresher training - updates on information, uses, hazards and regulations
   3) Remedial training - used when there is a problem of substandard performance.

Your company's ATV operator training program should include the following areas:
• Company rules and policies
• Equipment familiarization
• Off road routes and hazards
• Safe handling techniques
• Government regulations
• Cargo handling/towing
• Emergency procedures and warning devices
• Specific concerns or loss patterns

4 - Operator Supervision and Discipline:
Rules for safe operation need to be set and enforced. Operating privileges should be suspended for repeat offenders. Operators should be evaluated annually to ensure that they should still be authorized.

Safety Rules should include:
• Always wear a DOT-compliant helmet, goggles, long sleeves, long pants, over-the-ankle boots, and gloves.
• Never ride on paved roads, except to cross safely and as permitted by law - another vehicle could hit you. ATVs are designed to be operated off-highway.
• Follow all posted warnings and be aware of potential hazards like trees, streams, embankments, rocks, gullies and fences.
• Never ride under the influence of alcohol or drugs.
• Ride only on designated trails and at a safe speed.
• Review the hazards identified for the project or trip before beginning operations. Changes in operating conditions require a review of any new hazards.
• Before riding, perform a maintenance check such as the T-CLOC (Tires/Controls/Lights/Oil/Chassis), ASI checklist, or a similar check as specified by the manufacturer. ATV Safety.org
• Never carry unauthorized passengers.
• Be aware of how attachments and trailers will affect the handling and stability of the ATV.
• Never exceed the manufacturer's specific weight limits or towing or hauling capacities.
• Never transport injured persons on an ATV.
• Follow proper procedures when parking:
  ⇒ Engage brake.
  ⇒ Shift transmission into low range/low gear.
  ⇒ Block tires if parking on a hill.
  ⇒ Turn off and remove keys, if appropriate.
  ⇒ Turn the fuel supply line valve to "Off" if parking for longer than 1 to 2 days.
• When carrying equipment, equalize the load to maintain balance, stability, and the center of gravity. Never exceed the manufacturer's maximum carrying capacity of either axle or cargo rack as specified in the owner's manual. Follow the manufacturer's loading instructions.
• When transporting tools or equipment, secure them to the ATV. Observe additional precautions when carrying liquids.
• When securing equipment on an ATV, keep the equipment as close to the rider as possible, making sure that the operator can still dismount from the ATV during an emergency.
• Do not drive recklessly, at excessive speed, or engage in horseplay.
• Do not enter deep or swift-moving water.
• Follow a check-out/check-in procedure. Provide a copy to the supervisor.
5 - ATV Inspection and Maintenance:
Proper inspection and maintenance of equipment are important aspects of an ATV safety program.

**Inspection** — Vehicle inspection is the first line of defense in assuring that any motor vehicle is in safe operating condition. In addition to safety, inspection affords many other benefits to a fleet operator. Finding and repairing a defect or deficiency reduces the risk of a mechanical condition contributing to an accident or vehicle breakdown, as well as reduced productivity, job delays, client dissatisfaction, and increased repair problems. Before riding, operators should perform a maintenance check such as the T-CLOC (Tires/Controls/Lights/Oil/Chassis), ASI checklist, or a similar check as specified by the manufacturer. Operators should be held responsible for these inspections, as the operator spends the greatest amount of time with a vehicle. Establish a procedure to report any problems that the operator discovers.

**Maintenance** — Vehicle maintenance can take two forms: preventive maintenance and demand maintenance. While both have their role, the most cost effective is preventive maintenance.

Preventive maintenance (PM) is performed on a mileage or time basis. Ensure that the manufacturer’s guidelines for preventative maintenance are being followed as a minimum. Demand maintenance is performed only when the need arises. Some vehicle parts are replaced only when they actually fail. These include light bulbs, window glass, gauges, wiring, airlines, etc. Other maintenance items demanding action involve worn vehicle components, based on information from the vehicle condition report. These items could include tires, engines, transmissions, universal joints, bushings, batteries, etc. Since these situations are identified via periodic vehicle inspection, they can be classified within the PM program.

Every good maintenance program includes a thorough and up-to-date recordkeeping program. Management needs accurate information on maintenance costs and past performance of vehicles or accessories.

6 - Accident Reporting, Investigation and Analysis:
Accidents can result in bodily injury, property damage and lost time or money. Any company should consider the elimination of all accidents as a major goal. In order to achieve this, a system should be established to investigate and analyze all ATV accidents. The results of the accident analysis can be used to improve operator selection and training.

The basic steps which the operator should perform at the accident scene are as follows:
1) Stop immediately (shut off engine and set the brakes).
2) Protect the area by properly placing emergency warning devices.
3) Assist any injured person (the operator should be instructed never to move an injured person unless they are in imminent danger).
4) Notify emergency personnel.
5) Report the accident to their employer.
6) Complete a preliminary accident report.

All accidents should be investigated. Management needs to know exactly what happened and why it happened in order to determine what might be done to prevent a similar occurrence in the future. Key personnel should be trained in accident investigation and the investigation should be started as soon as possible, while people’s memories are fresh and any evidence is still available.
Loss Control Alert

Establishing an effective ATV Safety Program can markedly impact both insured and uninsured costs by reducing accident activity and its related costs.

Online Resources:

**CANADA**
- Transport Canada
- Motor Vehicle Offices and Departments for various Provinces and information about safety, licensing, registration, regulations and insurance for ATVs.
  - ATV Insurance in Canada.com

**UNITED STATES**
- Each state regulates off-highway vehicle use. The rules and regulations may differ from one state to another with regard to vehicle registration and operator license requirements. The following resources offer state specific regulations:
  - Consumer Product Safety Commission - ATV State Information
  - Specialty Vehicle Institute of America (SVIA) ATV State Requirements Chart
  - National Conference of State Legislatures (NCSL) - ATV Safety Laws by State

ATV Industry Groups for Standards and Safety Guidelines:

**CANADA**
- Canadian Safety Council (CSC)
- Canadian All-Terrain Vehicle Distributors Council (CATV) launched the ATV SafetyWatch in January 2005, which includes the ATV RiderCourse. Instructors are certified by the CSC.
- Worksafe BC—ATV/UTV Checklist

**UNITED STATES**
- OSHA – Hazards Associated with All-Terrain Vehicles (ATVs) in the Workplace
- ATV Safety Institute
- Consumer Product Safety Commission
- Center for Disease Control

Loss Control is a daily responsibility of your individual management. This publication is not a substitute for your own loss control program. The information that is provided in this Alert should not be considered as all encompassing, or suitable for all situations, conditions, or environments. Each organization is responsible for implementing their safety/injury/illness prevention program and should consult with legal, medical, technical, or other advisors as to the suitability of using the information contained in this Alert. The information contained in this publication is intended for general informational purposes only and is not intended to constitute legal advice or opinions. You should contact an attorney if you need legal advice and/or you have any questions concerning your obligations under any law, statute and/or code identified in this publication. ©Everest National Insurance Company 2014

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