

## What is an ATV?

All-terrain vehicles (ATVs) are multipurpose vehicles that have rapidly gained popularity among new and longtime owners throughout the United States. They are designed for both work and recreation.

ATVs play an important role on today's farms and ranches. With the high cost of fuel, many individuals are using ATVs for chores that previously had been conducted with other less fuel-efficient vehicles.

ATVs weigh up to 600 pounds and can reach speeds of 75 mph.

## ATV Injuries

Since 1982, more than 5,000 ATV-related deaths have been reported in the United States according to the U.S. Consumer Product Safety Commission (CPSC).

Most ATV-related injuries are preventable. The most common causes are unsafe speed, drinking and driving, driving on paved roads and into regular traffic, driving in unsafe weather conditions, and driving without proper supervision or training.

The under -16 age group has one of the highest rates of injuries.

## ATVs in South Carolina

There is currently no minimum age to operate an ATV in South Carolina, but that does not mean everyone is capable of riding one.

The ATV Safety Act is currently in legislation, and if passed will provide several new laws regarding ATVs in South Carolina in the future.

## Farmwork with an ATV

Can your child do this job? There are several questions that you need to answer before you allow your child to use an ATV around the farm.



### ABILITY

**Can the child reach and operate all controls while comfortably seated?**

Yes - proceed No - STOP

**Is the child strong enough to operate the controls without straining?**

Yes - proceed No - STOP

**Does the child have good peripheral vision?**

Yes - proceed No - STOP

**Can the child use hands and feet at the same time?**

Yes - proceed No - STOP

**Can the child understand and repeat from memory a 5-step process?**

Yes - proceed No - STOP

**Can the child recognize a hazard and solve the problem without getting upset?**

Yes - proceed No - STOP

**Does the child do things that seem dangerous for the thrill of it?**

Yes - STOP No - proceed

**Can the child react quickly?**

Yes - proceed No - STOP

**Is your child responsible? Do you trust your child to do what's expected without anyone checking?**

Yes - proceed No - STOP

**Does the child usually go with his or her "gut" feeling without thinking too much about what could happen next?**

Yes - STOP No - proceed

### TRAINING

**Has an adult demonstrated farmwork with an ATV on site?**

Yes - proceed No - STOP

**Has the child shown he or she can do the job safely 4 to 5 times under close supervision?**

Yes - proceed No - STOP

### SUPERVISION

**Can an adult supervise as recommended?**

Yes - proceed No - STOP

**Do you limit the amount of recreational usage?**

Yes - proceed No - STOP

## ATVs & Children

Experts question whether children should be allowed to operate *any* ATV, even if the appropriate size is available.

According to the Consumer Federation of America (CFA), ATVs are too heavy, unwieldy and require size, strength and coordination to operate safely - all things that children cannot handle.

The American Academy of Pediatrics (AAP) recommends that children under 16 not be allowed to drive ATVs under any circumstance.

## Safety Tips

- Get the proper training. Call the ATV Safety Institute toll-free (800) 887-2887, to find training information in your area. Education is the key to avoiding mishaps on an ATV.
- Do not carry passengers. ATVs are meant for one person.
- Do not show off! Keep your speed under control.
- Restrict the use of ATVs by children.
- Always wear the right safety gear, including a DOT approved helmet, eye protection, gloves, long-sleeved shirt/jacket, riding pants and over-the-ankle boots.
- Ride only on designated trails. Avoid paved surfaces and never ride on public roads.
- See the manufacturers' recommendations for appropriate size and usage, especially if the usage involves a child.

## Cost of ATV Claims

SCFBIC provides coverage for recreational use of an ATV owned by an individual or for service use on a farm owned by the farm corporation.

Losses resulting from an ATV accident are no different than any other claim. Depending on the circumstances of the ATV claim, a policyholder might not see an immediate change in their policy, but could eventually see an increase in rates, deletion of the physical damage and liability endorsements or even non-renewal of the policy.

SCFBIC does not advocate the use of ATVs for anyone under the age of 16 or the use of 3-wheeled ATVs.

## South Carolina Farm Bureau Insurance

Organized on December 19, 1955, South Carolina Farm Bureau Mutual Insurance Company is now the largest domestic property and casualty insurer in South Carolina.

At founding, the company's purposes were to provide South Carolina Farm Bureau Federation members with insurance coverages that were difficult to obtain and to assist members with safety programs and loss control measures.

Since that time, SCFBMIC has continuously enhanced and expanded its insurance products to serve both farm families and non-farming families living in South Carolina's rural communities and in its cities.

We service the insurance needs of our policyholders through agents located in every county, adjusters located throughout the state, six conveniently-located Claim Service Centers, a call center that receives toll-free calls reporting claims (1-877-SCFARMBureau) and an Internet Web site with a variety of information and interesting links at [www.scfbins.com](http://www.scfbins.com). The major insurance products we offer include automobile insurance, homeowners insurance, manufactured housing insurance, farm liability insurance and farm property insurance.

Today, there are over 130,000 South Carolina Farm Bureau Federation member families across our state.



*Helping You Is What We Do Best*

SC Farm Bureau Insurance Companies

724 Knox Abbott Drive

Cayce, SC 29033

803-796-6700

Toll-free: 877-SC-FARMBureau

*Sources: ATV Safety Institute, National Children's Center for Rural and Agricultural Health and Safety, Consumer Federation of America*

# All Terrain Vehicles



## Safety Tips for Riding on Farms