

# LOSS CONTROL BULLETIN

## *ATV/ROV Safety*

Many people utilize ATVs and ROVs as recreational tools or to tend to daily tasks. Whether riding trails for pleasure or traversing hillsides to check on livestock, an ATV/ROV must be operated with care to avoid injury or death.

From 2004-2008, 3,498 people died from ATV-related accidents. During the same period, approximately 157,400 children younger than sixteen sustained ATV-related injuries requiring emergency room treatment. Of these, approximately 29% were children under age sixteen.

### **What can you do to protect yourself or those using your ATV or ROV?**

1. Complete an ATV or ROV rider course, which is usually offered for free when you purchase a new vehicle.
2. Never let a child under sixteen years old operate an ATV/ROV unsupervised. Assess whether the child is competent to operate the vehicle, even under supervision.
3. Wear protective clothing, including: helmet, gloves, boots, long-sleeve shirt, pants, knee pads, chest protector and face shield or goggles.
4. Wear seatbelts on a ROV.
5. Do not allow passengers on a ROV to ride in the dump bed.
6. Routinely inspect the vehicle prior to riding. Make sure the tires are in good shape and there are no mechanical problems.
7. Do not operate an ATV/ROV under the influence of alcohol or drugs.
8. Do not operate an ATV/ROV while fatigued.
9. Do not allow passengers on a single-person ATV.
10. Do not ride on paved roads.
11. Do not ride in remote areas alone. Always let someone else know where you will be.

Whenever an accident occurs involving an ATV or ROV, we are reminded that these vehicles are not toys. As with any other motorized vehicle, they should be operated with great care and responsibility. Please visit the websites listed below for additional information on how you can protect yourself and others while using these vehicles.

[www.cpsc.gov](http://www.cpsc.gov)  
[www.atvsafety.gov](http://www.atvsafety.gov)

### **Help in Your Time of Need**

No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service<sup>SM</sup>** is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**

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