

## Wilson Insurance Management

Since 2003, there have been many accidents and even deaths resulting from ATV usage:

- Indiana: an 11-year-old girl died in an ATV crash. She was **riding on the vehicle with two friends**.
- Pennsylvania: two teenaged boys died when their ATVs **hit head-on**.
- 2005- A Nashville teenager is dead after a crash during an **ATV race** at the Brown County Fair.
- 2005- boy age 6, died of injuries he received two days previously when the **adult-size ATV** he was operating turned over and pinned him at his home. The kindergartner was **unaccompanied** by an adult while riding.
- five-year-old girl killed as she drove an all-terrain vehicle. The girl died after being **pinned under** the ATV she was driving outside her home. She was **alone** in the vehicle.
- June 4, 2006- A 15-year old boy was driving with a 14 yr old girl when he lost control taveling into a wooded area and crashing into several trees. The boy was ejected and died instantly, while the girl was also ejected and flown to the hospital.
- Indiana- two young children are placed on **sled tied to an ATV** by babysitting couple. Driver swings ATV around so sled follows, but sled swings into road in front of van killing both children.
- June 15, 2006 - The highway patrol says two people were on the ATV when the **driver didn't stop for a stop sign** and the SUV slammed into it. Passenger age 11, was pronounced dead at the scene. Authorities say **neither was wearing a helmet**.
- June 9, 2006: Noble Co- A 12 year old girl was critically injured after a **pickup struck the ATV** she was riding. The girl suffered blunt force trauma to head. Driver and another passenger were also thrown from the ATV but had minor injuries. **None of the girls were wearing head or eye protection**. Police indicate driver of pickup not at fault. June 18, 2006- 12 year old upgraded to serious.

Additional information to be aware of specifically regarding ATV's includes:

1. More than 5 million youth and adults across the US ride ATV's each year. According to the Consumer Product Safety Commission, more than a half million youth under age 16 have been injured since 1985, and 32% of the people killed while operating ATV's between 1982 and 2002 were younger than 16.
2. Indiana Code 14-16-1-20-c states that an individual may not operate a vehicle on a public highway without a valid motor vehicle driver's license.
3. Indiana Code 14-16-1-24 states that the operator of a vehicle involved in an accident resulting in bodily injury or death to an individual or property damage of at least \$750 shall immediately notify authorities to complete an accident report.
4. Indiana law 14-16-1 states that all ORV's purchased after Dec 31, 2003 must be registered.
5. Snowmobiles and ORV's must be registered to be ridden on state trails or other public property in Indiana.
6. For more information about regulations and the safe operation of ORV's, go to
7. [www.offroad-edu.com/in/handbook](http://www.offroad-edu.com/in/handbook)
8. Nearly 90% of all youth ATV related injury incidents are the result of a youth riding an adult-sized ATV, meaning an ATV with an engine size great than 90 cc. No child under the age of 16 should be permitted to ride an adult sized ATV.
9. Even if your family does not own an ATV, there is a chance that your child has friends or acquaintances that do. It is important to address this by setting rules and discussing them with your child.
10. Even though a child is of the recommended age to ride a particular size ATV, not all children have the strength, skill or judgment needed to operate an ATV.

It is important to read and follow the instructions and warnings in the owner's manual and on labels. ATV's handle differently from other vehicles such as motorcycles and cars. Proper instruction and practice are important. Atv's can be hazardous to operate. Always follow the ATV Safety Institute's Golden Rules:

1. Always wear a helmet and other protective gear
2. Never ride on public roads- another vehicle could hit you
3. Never ride under the influence of alcohol or other drugs
4. Never carry a passenger on a single-rider vehicle
5. Ride an ATV that's right for your age. The guidelines are:
  - Age 6-12: under 70 cc
  - Age 12-16: 70 cc- 90 cc
  - Age 16 and older: over 90 cc

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6. Supervise riders younger than 16: ATV's are not toys
7. Ride only on designated trails and at a safe speed
8. Take an ATV Rider Course. The ATV RiderCourse, a half-day hands-on training program is available nationwide. If you purchased a new ATV, you may be eligible for free training. Once training is completed, you may also be eligible to receive an incentive. To find out if you are eligible for free training and to register for classes, contact the ATV Enrollment Express 800-887-2887 or go to [www.atvsafety.org](http://www.atvsafety.org) for more information. Those not eligible for free training, are encouraged to take the class for a nominal fee.

Also be sure to inspect the ORV:

1. Are tires and wheels in good condition?
2. Are controls and cables operational?
3. Does the chain have proper slack and is it lubricated?
4. Is riding gear (including a helmet) in good condition available?