All-Terrain Vehicle (ATV) Safety

Whether intended for work, home use, or recreation, ATVs are cost-effective, multi-function tools that continue to grow in popularity. Unfortunately, reported cases of serious injuries and deaths have increased as they become more common. The Consumer Protection and Safety Commission (CPSC) reports that 650 deaths and 100,000 injuries happen each year.

Regardless of the purpose or type, safety should be your top concern when operating an ATV. Here are a few things you should know before you start the engine.

**Types of ATVS**

**Youth Models** – Youth ATVs are designed for beginning riders and are smaller and less powerful than the adult counterparts. They range from 50cc and 110cc. Children should be supervised at all times. Never allow anyone under the age of 16 to ride an adult ATV.

**Utility Quads** – These ATVs are heavy-duty machines intended for working on farms and commercial worksites. Engines typically range from 250cc to 700cc.

**Sport Quads** – These ATVs are designed for off-road recreational use. They’re designed to be faster and have better suspensions. Engines range from 200cc to 400cc.

**Three-Wheelers** – Sales of three-wheeled ATVs were banned in 1988 because of safety concerns. They are still in use, but it’s best to avoid them. SECURA’s insurance does not cover three-wheel ATVs.

There are many other types of off-road vehicles other than an ATV, such as recreational off-highway vehicles (ROVs), golf carts, dune buggies, and utility vehicles. Make sure you understand the differences and the safety concerns for each type. Double check that your insurance coverage applies to the type of vehicle you operate.

**ATV Safety Training**

Training is highly recommended. You can find ATV safety courses offered in person or online. Check with your state’s Department of Natural Resources or your local ATV dealers for more information.

**Regular Maintenance**

Riding rough terrain tends to loosen parts. Always inspect your ATV before and after use. Maintain the recommended tire pressure, top off...
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oil and gas as needed while the engine is off, and check your controls and brakes.

**Protective Gear**

Regardless of the use, always wear a helmet when operating an ATV. Eye protection, boots, gloves, long pants, and long-sleeve shirts can help prevent additional injuries, especially when riding for long-periods or recreationally.

**Number of Riders**

ATVs typically note how many riders it is designed for. Never allow more riders than the ATV was designed to carry.

**Riding Terrain and Surfaces**

In most states, riding ATVs on the road is illegal. That’s because ATVs are designed for off-road terrain, not paved surfaces. They are more difficult to control on pavement, making them prone to overturn or collide with other vehicles. According to the CPSC, nearly one-third of reported deaths occurred while ATVs were being ridden on paved surfaces.

*The information and recommendations contained in this material have been obtained from sources believed to be reliable. However, SECURA accepts no legal responsibility for the accuracy, sufficiency, or completeness of such information. Additional safety and health procedures may be required under particular circumstances.*