

YOU AND THE LAW

Golf Cart Liability

Thomas H. Sawyer

Introduction

A famous quote by Mark Twain, “golf is a good walk,” inspired John Feinstein to write the highly acclaimed best-seller, *A Good Walk Spoiled*. What would Mr. Twain say today? The golf cart has eliminated most of the walking on golf courses and dramatically increased the revenue side of the ledger. The majority of golfers today now ride golf carts rather than walk the course.

Golf cart users, be “FORE!”-warned: The zippy means of transportation—no longer limited to golf courses—carries “considerable risk of injury and morbidity” to drivers and passengers of all ages, especially kids and older adults.

Golf carts have transcended their original purpose and become a ubiquitous sight in various settings beyond the golf course. From navigating residential communities to shuttling visitors around resorts, tourist destinations, and university campuses, these versatile vehicles have found their way into everyday life for many people.

Additionally, the increasing popularity of golf carts outside traditional golfing environments has highlighted the need for a better understanding of the laws and regulations governing their use. Whether you are a homeowner in a gated community, a vacationer exploring a resort, or simply someone intrigued by the phenomenon of golf carts on the road, it’s crucial to grasp the legal framework surrounding these vehicles to ensure safe and compliant operation.

Thomas H. Sawyer, Ed.D., Emeritus Professor, Kinesiology, Recreation and Sport, Indiana State University. Please send correspondence to: thomas.sawyer@live.com

How are Golf Carts Classified legally?

With the legal framework surrounding golf carts, it is essential to understand how these vehicles are defined and classified within the law. Unlike traditional automobiles, golf carts occupy a unique niche that varies in classification depending on the jurisdiction and specific use. At the federal level, golf carts are typically classified as low-speed vehicles (LSVs) or neighborhood electric vehicles (NEVs), based on criteria such as maximum speed, weight, and safety features. LSVs and NEVs are subject to federal regulations established by agencies like the National Highway Traffic Safety Administration (NHTSA), which sets safety standards and requirements for these vehicles.

LSVs are designed for use on public roads with speed limits typically not exceeding 25 miles per hour. They must meet specific safety standards, including features such as headlights, turn signals, mirrors, and seatbelts. NEVs, on the other hand, are similar to LSVs but are limited to a maximum speed of 25 miles per hour and are intended for use in residential neighborhoods and other low-speed environments.

However, it's important to note that while federal regulations provide a baseline for LSVs and NEVs, the specific classification and regulation of golf carts can vary significantly at the state and local levels. Some states may have additional requirements or restrictions on the operation of golf carts, such as mandatory registration, insurance, or age restrictions for drivers. Furthermore, the classification of golf carts may differ based on their intended use and features. For example, golf carts used exclusively on golf courses may be subject to different regulations compared to those used for transportation in residential communities or commercial settings. Ultimately, understanding the legal definition and classification of golf carts is crucial for ensuring compliance with relevant laws and regulations.

Golf Cart Laws and Regulations at the Federal Level

While golf cart laws and regulations primarily fall under the purview of state and local governments, there are important federal regulations that set standards for certain types of golf carts, particularly those classified as low-speed vehicles (LSVs) and neighborhood electric vehicles (NEVs).

The National Highway Traffic Safety Administration (NHTSA), a federal agency responsible for setting safety standards for motor vehicles, oversees regulations pertaining to LSVs and NEVs. These regulations are designed to ensure the safety of both occupants and other road users when operating these types of vehicles on public roads.

One of the key regulations enforced by the NHTSA is the Federal Motor Vehicle Safety Standard (FMVSS) for low-speed vehicles (FMVSS 500). This standard establishes safety requirements for LSVs, including specifications for lighting, mirrors, seatbelts, brakes, and other essential features. LSVs must meet these standards to be considered roadworthy and legal for operation on public roads, with speed limits typically not exceeding 25 miles per hour. Additionally, the NHTSA provides guidance on the classification and operation of NEVs, which are similar to LSVs but are limited to a maximum speed of 25 miles per hour and are intended for use in residential neighborhoods and other low-speed environments.

While federal regulations set baseline safety standards for LSVs and NEVs, it's important to note that compliance with these regulations does not necessarily guarantee legal operation of golf carts in all jurisdictions. State and local governments may have additional requirements or restrictions on the use of golf carts, including registration, insurance, and age restrictions for drivers. In essence, by understanding the federal regulations governing LSVs and NEVs, golf cart owners and operators can ensure that their vehicles meet minimum safety standards for operation on public roads. However, it's equally important to familiarize oneself with state and local laws to ensure full compliance with all applicable regulations. In the following sections, we'll explore how golf cart laws vary at the state and local levels and discuss best practices for navigating these regulations effectively.

State-Level Golf Cart Laws and Regulations

While federal regulations provide a foundation for the safety standards of golf carts classified as low-speed vehicles (LSVs) and neighborhood electric vehicles (NEVs), the specifics of golf cart laws and regulations are largely determined at the state level. Each state has its own set of statutes and regulations governing the registration, operation, and safety requirements for golf carts on public roads.

The variations in state-level golf cart laws can be significant, ranging from differences in registration and insurance requirements to restrictions on where golf carts can be operated. Some states may require golf cart owners to register their vehicles with the Department of Motor Vehicles (DMV) and obtain special license plates or decals, while others may not have such requirements. Additionally, states may impose age restrictions on those who can operate a golf cart on public roads, with some requiring drivers to be at least 16 years old and possess a valid driver's license. Certain states may also mandate the use of safety equipment such as seatbelts and headlights, regardless of whether federal regulations require them for LSVs and NEVs.

Furthermore, state laws may dictate where golf carts are permitted to operate, including restrictions on using them on highways, busy roads, or certain types of terrain. Some states may designate specific lanes or areas for golf cart use, while others may prohibit them altogether in particular locations. Golf cart owners and operators need to familiarize themselves with the particular laws and regulations governing their state to ensure compliance and avoid potential fines or penalties. This may involve consulting state statutes, contacting local law enforcement agencies, or seeking guidance from legal professionals with expertise in transportation law. Undoubtedly, by understanding and adhering to state-level golf cart laws and regulations, owners can ensure the safe and legal operation of their vehicles while navigating public roads and communities.

Local Ordinances and Municipal Regulations

In addition to federal and state laws, local governments play a significant role in shaping the regulations surrounding the use of golf carts within their jurisdictions. Local ordinances and municipal regulations often provide further guidance on where and how golf carts can be operated, taking into account the unique characteristics and needs of individual communities. These local regulations can vary widely from one municipality to another, depending on factors such as population density, infrastructure, and regional priorities. For example, a densely populated urban area may have stricter regulations on golf cart usage compared to a rural community with less traffic and congestion.

Common provisions found in local ordinances and municipal regulations pertaining to golf carts include:

- **Designated Routes:** Many municipalities designate specific routes or lanes for golf cart use, particularly within residential communities, parks, and recreational areas. These designated routes help ensure the safety of golf cart operators and other road users by providing clear guidelines on where golf carts are permitted to travel.
- **Speed Limits:** Local regulations may impose speed limits on golf carts to maintain safety and minimize the risk of accidents. Speed limits for golf carts are typically lower than those for traditional motor vehicles, reflecting their lower maximum speeds and reduced braking capabilities.
- **Prohibited Areas:** Some municipalities may prohibit golf carts from certain areas or roadways where they pose a safety hazard or disrupt traffic flow. These prohibited areas may include highways, busy intersections, and pedestrian-only zones.
- **Licensing and Registration:** Local governments may require golf cart owners to obtain permits, licenses, or decals for their vehicles, in addition to any state-level registration requirements. These permits may be subject to annual renewal and help local authorities track and regulate golf cart usage within their jurisdiction.
- **Safety Requirements:** Municipal regulations may mandate the use of safety equipment, such as seatbelts, headlights, and turn signals, on golf carts, regardless of whether they are required by state or federal law. These safety requirements are designed to protect both golf cart occupants and other road users.

Essentially, golf cart owners and operators need to familiarize themselves with the specific local ordinances and municipal regulations governing their area to ensure compliance and avoid potential fines or penalties. Local law enforcement agencies and city or county government offices can provide guidance and clarification on these regulations, helping golf cart users navigate the legal landscape effectively. By adhering to local ordinances and municipal regulations, golf cart operators can contribute to the safe and responsible integration of these vehicles into their communities.

Safety Considerations and Best Practices

Operating a golf cart, whether on the golf course or public roads, requires a commitment to safety for both the driver and passengers. While golf carts may seem innocuous compared to traditional vehicles, they still pose risks if not operated responsibly. Here are some key safety considerations and best practices to keep in mind.

- **Wear Seatbelts:** Just like in a car, wearing seatbelts can significantly reduce the risk of injury in the event of a collision or sudden stop. Ensure that all passengers in the golf cart are buckled up before setting off.
- **Obey Speed Limits:** Pay attention to posted speed limits and adhere to them at all times. Golf carts are designed for low-speed operation, and exceeding speed limits can lead to loss of control and accidents.
- **Use Signals and Lights:** Signal your intentions by using turn signals when turning or changing lanes. If driving at night or in low-visibility conditions, ensure that your headlights and taillights are switched on to increase visibility to other road users.
- **Be Mindful of Terrain:** Golf carts are not designed for rugged terrain or steep inclines. Avoid driving on uneven surfaces, hills, or slopes that may pose a risk of tipping over or losing control of the vehicle.
- **Yield to Pedestrians:** Always yield the right of way to pedestrians, cyclists, and other non-motorized users of the road. Exercise caution when approaching crosswalks and intersections to ensure the safety of vulnerable road users.
- **Avoid Overloading:** Golf carts have weight limits that should not be exceeded. To ensure stability and maneuverability, avoid overloading the vehicle with passengers or cargo.
- **Stay Alert and Sober:** Avoid distractions while driving, such as using a mobile phone or engaging in conversation that takes your focus away from the road. Additionally, never operate a golf cart under the influence of alcohol or drugs, as impaired driving can have serious consequences.
- **Maintain Proper Maintenance:** Regularly inspect your golf cart for any signs of wear or mechanical issues. Ensure that

brakes, tires, and steering components are in good working condition to prevent accidents due to equipment failure.

By following these safety considerations and best practices, golf cart operators can significantly minimize the risk of accidents and ensure a safe and enjoyable experience for themselves and others on the road. Remember that safety is everyone's responsibility, and taking proactive measures can help prevent injuries and protect lives.

Golf Cart-Related Injuries

Watson et al. (2008) reviewed 1990-2006 data from the National Electronic Injury Surveillance System (CPSC, 2025). Findings show that an estimated 150,987 people received emergency room treatment for golf cart-related injuries, and the annual total number and rate of such injuries remained relatively unchanged throughout the study period. The average rate of traumatic brain injuries among kids who sustained golf cart-related injuries was 1.6 per 100,000—more than three times the rate incurred by adults (0.5 per 100,000) and around 46% greater than that of older adults (1.1 per 100,000). The overall injury rate among older adults climbed to nearly 8.1 per 100,000 in 2006 from approximately 4.8 per 100,000 in 2023—a 67.6% increase.

Golf carts traditionally lack safety features such as safety belts, doors, mirrors, and lights. The author noted that golf cart-related injuries can range from lacerations and strains to fractures and traumatic brain injuries. Some injuries have even been fatal. Despite the high rate of injuries there have been no meaningful changes in golf cart design or legislation to reduce the overall burden of these injuries.

Common Golf Cart Accident Injuries

Golf cart accidents typically cause soft tissue injuries; however, severe accidents can be fatal. Between 2001 and 2014, the Bureau of Labor Statistics and the Consumer Products Safety Commission (CPSC) reported 33 fatalities involving carts on golf courses alone. Other injuries associated with golf cart accidents include:

- Cuts, lacerations, and bruises
- Fractured/broken bones
- Brain injuries
- Concussions

- Subdural hemorrhage

The most common type of golf cart injury is soft tissue damage (bruising). Since there is no side protection, bone breaks and fractures can easily occur. Also, this lack of protection can lead to severe brain damage if a person is thrown from a golf cart at high speed. Concussions and even fatalities are a possibility in golf cart accidents. Rollovers are the single most significant risk of serious injury. Golf courses are often characterized by hills.

Golf is such a challenging sport that mere negligence in hitting the ball often does not give rise to liability. However, negligence in driving a golf cart will sustain a complaint. Golf course managers/owners need to be aware of the liability attached to golf carts and develop policies and procedures for the use and maintenance of golf carts.

What is the Problem?

Golf carts bring all the fun of driving a car without any of the rules of the road. While this combination usually makes for a care-free day on the links or a quick cruise through a retirement community, golf cart accidents can lead to serious injury. Golf carts were meant for just that: golf. However, their expanded use has led to an increase in injuries across the United States.

Although golf carts are often used as a substitute for cars in certain settings and can reach speeds of up to 40 MPH, they are not intended for use on roads and are not required to meet the same rigorous safety standards as other vehicles. The Federal Motor Vehicle Safety Standards (FMVSS) do not even require golf carts to have seat belts. These lax requirements have resulted in many golf carts being built with low safety standards.

How do Golf Cart Accidents Occur?

In cases where the vehicle's design or maintenance may be to blame, golf cart accidents can be caused by:

- Tip-overs: Due to their lightweight design and small tires, golf carts can easily tip over. Additionally, they are often used off-road or on uneven terrain, which can cause them to become unbalanced.
- No restraints: Most golf carts do not come equipped with seatbelts or restraints. This increases the risk that the driver

or passengers may fall out, the most common cause of injury and death in golf cart accidents.

- Open sides: Golf carts are designed without doors, making them easy to get in and out of. However, this feature also allows occupants to be thrown from the vehicle.
- Lack of maintenance: Many companies that own and operate golf carts do not have a vehicle maintenance system in place. As a result, crucial parts such as brakes, seats, and engines may become worn out and contribute to accidents.

In cases where the driver is at fault, golf cart accidents may result from:

- Reckless driving/joyriding
- Underestimating the cart's power/abilities
- Inattentiveness, distraction, or negligence
- Uneven ground (potholes, hills, or rocks)
- Drinking and driving

Golf Cart Safety Fundamentals

The Golf Course Managers Association (GCOA), Golf Course Superintendent Association of America (GCSAA), National Golf Course Owners Association (NGCOA), United States Golf Association (USGA), and United States Consumer Product and Safety Commission and others have suggested that drivers of golf carts would benefit by brushing up on the following safety fundamentals:

- Never drive recklessly or joyride. Drive courteously.
- Obey all vehicle traffic laws and rules of the road.
- Never drive intoxicated or under the influence of any drug or narcotic.
- Avoid distractions while operating the golf cart, just as you would in an automobile.
- Be safe and attentive—avoid talking, texting, or reading while driving, reaching for objects, applying makeup, or eating.
- Golf carts should be equipped with seatbelts for the driver and all passengers.
- The driver and all occupants should always use the available seatbelts when the vehicle is in use.
- Only carry the number of passengers for whom there are seats.

- Drivers and all passengers should keep all body parts (arms, legs, and feet) inside the cart while the vehicle is in motion, except when signaling a turn.
- Do not allow anyone to ride standing in the vehicle or on the back platform of the vehicle. Do not put the vehicle in motion until all passengers are safely seated inside the vehicle.
- Operate the vehicle from the driver's side only.
- Always use hand signals to indicate your intention to turn, as the small size and limited visibility of the turn signals on a golf cart can make them difficult to see.
- Check blind spots before turning. When making a left-hand turn, yield to the through traffic lane and merge into that lane before turning left.
- Never make a left-hand turn from the golf cart lane.
- Carefully turn and look behind the golf cart before backing up.
- Avoid sharp turns at maximum speed, and drive straight up and down slopes to reduce the risk of passenger ejections and/or rollover.
- Avoid excessive speed, sudden starts, stops, and fast turns.
- Reduce speed due to driving conditions, especially hills or other inclines or declines, blind corners, intersections, pedestrians, and inclement weather.
- Do not leave keys in the golf cart unattended, and make sure the parking brake is set.
- Always yield to pedestrians and be cognizant of motor vehicles.
- Use extreme caution in inclement weather. Although a golf cart may shield you from the rain, it may not protect you from a lightning strike.

Conclusion

Compliance with relevant golf cart laws and regulations is crucial for ensuring the safety of both golf cart occupants and other road users. By familiarizing yourself with the specific requirements and restrictions governing golf cart operation in your area, you can navigate the legal landscape with confidence and peace of mind.

In addition, understanding the legal framework surrounding golf carts is essential for ensuring safe and compliant operation. This

article has explored federal regulations governing low-speed vehicles (LSVs) and neighborhood electric vehicles (NEVs), as well as the nuances of state-level laws and local ordinances that shape the use of golf carts in different regions.

So, as the popularity of golf carts continues to grow, it is essential to stay informed about changes in laws and regulations that may impact their use. Whether you are a homeowner in a gated community, a resort guest exploring new surroundings, or simply someone intrigued by the sight of golf carts on the road, knowledge of golf cart laws empowers you to make informed decisions and enjoy a smooth ride.

Lastly, hopefully, this article has provided valuable insights into the world of golf cart laws and regulations. Remember to prioritize safety, respect the rules of the road, and enjoy the convenience and freedom that golf carts offer responsibly.

The Last Word

Golf carts were designed for golf. They are recreational vehicles to be driven at a slow speed, away from traffic, along grassy paths. With poor brake assembly, no seatbelts, and a lack of other safety features, they do not include the normal crash protection that an automobile employs. The open-air design makes it very easy for a passenger to fall out, as was the case recently when a young child tragically lost her life from such a fall. Some vehicles are being upfitted these days to make them “road legal,” but those often-seen cruising through the neighborhood are not typically so equipped. And most have not been maintained in the way people would normally attend to an automobile.

Finally, the majority of successful golf cart injury cases involve golf cart passengers. Which means suing the driver who is typically a good enough friend to be out on the golf course with you playing a round of golf, right? This often means suing that friend. Does this mean your friend is going to have to pay you out of his pocket? Generally, the kind of cases like this that lawyers take involve defendants with insurance, so you are suing your friend in name only. But will your friend still be your friend once you sue him/her?

References

- U.S. Consumer Product Safety Commission. (n.d.). *National Electronic Injury Surveillance System (NEISS) data*. <https://www.cpsc.gov/research-statistics/neiss/data>
- Watson, D. D., Mehan, T. J., Smith, G. A., & McKenzie, L. B. (2008). Golf cart-related injuries in the U.S. *American Journal of Preventive Medicine*, 35(1), 55–59. <https://doi.org/10.1016/j.amepre.2008.03.029>