

**AVE MARIA STEWARDSHIP COMMUNITY DISTRICT**  
**GOLF CART DRIVERS**  
**HANDBOOK**



**Ave Maria Stewardship Community District**  
**Collier County, Florida**

**October 2, 2016**

***Note: Final Booklet to be printed at 5.5"X 8.5"***

# **PURPOSE OF THE HANDBOOK**

The purpose of this handbook is to promote the safe operation of residents' golf carts in the Ave Maria Stewardship Community District (the "District" or "AMSCD"). The District shall: (A) Organize and conduct periodic inspections; (B) Develop and distribute appropriate literature advising safe operation of the carts; and (C) Provide coordinating effort and encouragement to members of interested groups in the Ave Maria community, including representatives of various groups (AMSCD, The Ave Maria Master Association, Ave Maria University, Ave Maria Development, LLP, Pulte Homes, Inc. and others involved in the development, or operation to the Ave Maria community.

## **DISCLAIMER**

The District's Golf Cart Drivers Handbook (Handbook) covers many condensed and paraphrased points of the Florida State Laws, County Ordinance 2016-14, AMSCD Resolution 2016-06, and provides Safety Advice not covered in the Laws. The Handbook is not a legal authority to cite, and should not be used in a Court of Law. The Handbook is printed in volume, and copies already issued will not reflect any changes made by the AMSCD regarding Laws passed after the Publication Date.

## **DRIVING IS A PRIVILEGE**

The State of Florida considers the operation of a motor vehicle a privilege – not a right – which one must earn by proving that he or she is a good driver. One must not abuse the privilege or else risk losing it.

The extension by the State to the operation of golf carts away from the golf course is likewise a privilege.

The District and Ave Maria Master Association require the execution of a Golf Cart Use Agreement, [\*which is attached hereto as Exhibit B.\*](#)

The District presents this booklet in the hope that everyone will become aware of the need for golf cart drivers to exercise safety and common sense as they go about traveling the AMSCD streets. As you would drive your automobile, drive your golf cart defensively, so as to not cause an accident to happen.

Please drive according to the rules and the law.

THANK YOU.

# **SUMMARIZATION OF COLLIER COUNTY ORDINANCE 2016-14**

Ordinance 2016-14, and as amended, which pertains specifically to allowing the use of golf carts on designated roads and streets within the District, was passed and duly adopted by the Collier County Board of County Commissioners on May 10, 2016.

## **USE OF GOLF CARTS ON DESIGNATED PUBLIC ROADS AND STREETS IN AVE MARIA, COLLIER COUNTY, FLORIDA**

1. The term “golf cart” is defined as stated in Florida Statutes, subsection 320.01(22), as a motor vehicle that is designed and manufactured for operation on a golf course for sporting or recreational purposes, and that is not capable of exceeding speeds of twenty (20) miles per hour.
2. The term “public roads and streets” shall mean those roadways and streets that are open and available for public use and as such are part of the county road system, as defined by section 334.03, Florida Statutes.
3. Golf carts may be operated on the roads and streets in Ave Maria, Florida, with the exception of designated portions of Ave Maria Boulevard, Anthem Parkway and Pope John Paul II Boulevard, where they are to be operated on sidewalk/pathway at least eight (8) feet wide, as depicted in the attached Exhibit A. Golf carts shall not be operated on sidewalks/pathways in Ave Maria, Florida, with the exception of designated portions along Ave Maria Boulevard, Anthem Parkway and Pope John Paul II Boulevard as depicted in the attached Exhibit A. This designation is in accordance with Florida Statute, Section 316.212.
4. In addition to the requirements of Florida Statute Section 316.212, which are applicable to the operation of golf carts on the aforementioned designated roads, streets and

sidewalks/pathways, the following restrictions outlined in Ordinance 2016-14 shall also apply:

- a. All persons operating golf carts subject to this Ordinance must be a minimum of fifteen (15) years of age, and hold a valid driver's license or a restricted license issued within the United States (or equivalent foreign driver's license). All persons operating golf carts pursuant to a restricted license (hereinafter "unlicensed driver"), must be in possession of a valid restricted license at all times while operating a golf cart on the designated public roads.
- b. The number of occupants in any golf cart operated by an unlicensed driver on the designated streets and roads shall be restricted to the number of seats on the golf cart. No occupants of a golf cart operated by an unlicensed driver shall stand at any time while the golf cart is in motion.
- c. Prior to operation of golf carts under Ordinance 2016-14 (and as amended), all golf carts may be registered with the Ave Maria Stewardship Community District (the "District"). With help and cooperation of the Collier County Sheriff's Office, the District shall develop and distribute appropriate literature advising safe operation of golf carts, and organize and conduct voluntary periodic inspections.
- d. All golf carts operated under Ordinance 2016-14 shall be restricted to a maximum attainable speed of twenty (20) miles per hour. All golf carts operating on sidewalks/pathways shall be restricted to a maximum speed of fifteen (15) miles per hour.
- e. All golf carts operating subject to this Ordinance must be equipped with efficient brakes, reliable steering, safe tires, a rearview mirror, and red reflectorized warning devices in both the front and rear at all times while operated on the designated roads and streets in Ave Maria, Florida.

- f. All golf carts may be operated on the designated roadways and sidewalks/pathways during the hours between sunrise and sunset, and, in accordance with Ordinance 2016-14, the District has authorized that golf carts may safely be operated beyond the hours from sunrise to sunset for golf carts equipped with functioning headlights, brake lights, turn signals, and a windshield, pursuant to District Resolution 2016-06.
  - g. Before golf carts may be operated by unlicensed drivers under this section, the owners thereof must purchase and maintain liability insurance insuring against personal injury and damage to property of any nature relative to the operation of golf carts on the designated roadways and sidewalks/pathways.
- 5. Violations of Ordinance 2016-14 shall constitute a non-criminal infraction enforceable pursuant to the provisions of Florida Statutes, Section 316.212(9).
  - 6. Signs posted by the District along the designated District roads, streets and sidewalks/pathways where golf cart operation is allowed advising motorists of the possible presence of golf cart traffic, and alerting the public that the operation of golf carts is subject to the various requirements of this Ordinance. All signing and marking shall be installed and maintained by the District in accordance with the County approved signing and marking plan. Any future revisions or changes shall be approved by Collier County Traffic Operations prior to implementation.

## **AUTOMOBILE VERSUS GOLF CART**

A golf cart is very much like an automobile (“auto”). It is built something like an auto, rolls on air-inflated tires and has auto-like parts such as leaf springs, axles, brakes and gear boxes. New golf carts steer like autos, and passengers ride sitting down on cushioned seats. They attain good speed and carry useful loads.

But, as compared with automobiles, safety is sacrificed in many ways. The ratio of their maximum turning angle to their normal speed is much higher, rendering them easy to roll over on a sharp turn. Their braking systems are limited due to reduced mechanical leverage in the brake system and the relatively low pressure of treads on the road surface.

Of passenger protection on a golf cart, there is practically nothing. No seat belts, no restraining sides or doors, no impact-absorption features of any kind. Awareness of this difference should make the golf cart operator more careful as he wheels around our streets.

Never move your golf cart until you have looked in front, behind and to the side for pedestrians and oncoming traffic. Then, signal and pull into traffic when safe.

## **DEFENSIVE DRIVING**

Defensive driving means doing all you can to prevent crashes. As a defensive driver, you will "give" a little. You will change your driving to fit the weather conditions, the way you feel, and the actions of other drivers, bicyclists and pedestrians.

Follow these steps to avoid accidents.

1. Look for possible danger. Think about what might happen. If there are children playing by the road, plan what you will do if one runs or rides into the street.
2. Understand what can be done to prevent a crash. See the defensive driving tips which follow.

3. Act in time. Once you have seen a dangerous situation, act right away to prevent a crash.

Use these defensive driving tips if you see that you are about to be involved in a crash:

- It is better to swerve right instead of toward oncoming traffic to prevent a crash.
- Hitting a row of bushes is better than hitting a tree, post or solid object.
- Hitting a vehicle moving in the same direction as you are is better than hitting a vehicle head-on.
- It is better to drive off the road than skid off when avoiding a crash
- It is better to hit something that is not moving instead of a vehicle moving toward you.

## **CHILDREN DRIVERS**

Children younger than fifteen (15) years of age are not allowed to drive golf carts on District streets, even when accompanied by an adult with a valid driver's license. Only children who are a minimum of fifteen (15) years of age and hold a valid driver's license or a restricted license (considered an unlicensed driver) may drive a golf cart on the designated public roads. These drivers must be in possession of said valid driver's license or restricted license at all times while operating a golf cart.

In a critical situation, the adult may not be able to take over the controls quickly enough to avoid an accident.



## **SUPREME COURT DECISION**

On December 20, 1984, the Florida Supreme Court held that golf carts should be included within the dangerous instrumentality doctrine previously enunciated by the court. The court stated that a golf cart, when negligently operated on a golf course, has the same ability to cause serious injury as does any motor vehicle operated on a public highway. It held "that the dangerous instrumentality doctrine which imposes liability upon the owner of a dangerous agency, when he entrusts it to someone who negligently operates it, applies to golf carts."

The significance of this decision is that it imposes liability on the vehicle owner, whether the owner or his grandchildren or another person with permission is operating the golf cart.

The decision applied to operation of a golf cart on a golf course, but it would also apply with equal or greater force to operation of a golf cart on a public right-of-way.

## **RULES OF TRAFFIC**

The Florida Driver's Handbook should be at hand in every home where there is a car or a golf cart. Even licensed, experienced auto drivers have lapses. The person who is taught to be cautious with his 250 horsepower sedan slides into his three to ten horsepower open golf cart and lets down his guard. The most experienced drivers ignore stop signs, fail to signal at turns, drive in the wrong lane, and back up without looking. There is suspension of operator awareness because the speed is low and of the golf carts maneuverability.

## **ACCIDENT CAUSES**

Out of all the foregoing, the following are major contributors to serious accidents:

1. Making turns without looking and signaling.
2. Backing without waiting and warning.
3. Entering traffic lanes without stopping.
4. Speeding beyond the ability to maintain control.
5. Driving in a manner dangerous to passengers.
6. Traveling in an improper traffic lane – stay to the right.
7. Driving after dark without head lights or tail lights.
8. Operating an improperly maintained golf cart.

Discussion of these is based on the Florida Driver's Handbook.

## **INSURANCE OPTIONS**

One of the requirements of the Golf Cart Use Agreement, is for golf cart owners to carry liability insurance insuring against personal injury and damage to property with limits of at least \$300,000 and provide a certificate of insurance, which must be renewed annually, with AMSCD, the Ave Maria Master Association, Ave Maria University, Ave Maria Development, LLP and Pulte Homes, Inc. named as additional insureds.

Your use of the golf cart on AMSCD roads and sidewalks/pathways for any purpose: shopping, doctor's appointments, banking, and such will necessitate a separate golf cart insurance policy for coverage. The absence of such coverage exposes you to personal liability for property damage and bodily injury to others.

Some insurance companies will write attachments to your homeowner's policy for an additional fee, but many may not, which will make it necessary that you purchase a separate policy for this needed protection. This should provide coverage for: personal injury and damage to property of any nature relative to the operation of golf carts.

The use of golf carts on the designated roads, streets, and sidewalks/pathways have given all District residents extended access to additional shopping areas and medical facilities; making it even more necessary that golf cart owners have this coverage.

Do not take the chance. See your insurance broker and get this coverage. It may save you some financial problems or a law suit in the future.

Golf cart drivers using AMSCD streets should carry proof of insurance. Golf cart owners will be personally responsible for the conduct of anyone operating their vehicles, and for any damage caused by its operation on community property.

## **THE HONOR SYSTEM**

Drivers should feel honor-bound to know about and comply with driving laws and all rules of common sense.

Always slow down before entering an intersection. Check for traffic by looking first to the left and then right, then again to the left to make sure the way is clear before proceeding. You should have the slowest speed just before entering the intersection so that you will be able to stop, if necessary.

When you enter an open intersection (one without traffic control signs or signals), you must yield the right-of-way to a vehicle which has already entered the intersection.

When you enter an open intersection about the same time as another vehicle, the driver on the left shall yield to the driver on the right.

When entering a street or highway from an alley or driveway, you must stop before crossing the sidewalk and yield to all pedestrians and approaching vehicles.

## **MAKING TURNS**

Turning a corner may seem to be a simple operation, but many traffic crashes are caused by drivers who do not turn correctly.

There are nine steps in making a good turn:

1. Make up your mind about your turn before you get to the turning point. Never make "last minute" turns.
2. Look behind and to both sides to see where other vehicles are if you must change lanes before making your turn. Give your turn signal before changing lanes also.
3. Move into the correct lane as you near the intersection. The correct lane for the right turn is the lane next to the right edge of the roadway. On a two-lane road with traffic in both directions,

an approach for a left turn should be made in the part of the right half of the roadway nearest the center line.

4. Give a turn signal for at least the last 100 feet before you make your turn. Let other drivers know what you are going to do.
5. Slow down to a safe turning speed.
6. When you are slowing to make a right turn, a bicyclist you passed may be catching up to you. Search over your shoulder before turning. Yield to bicyclists and pedestrians.
7. When turning left you may be crossing the path of a pedestrian or bicyclist. Always search before starting your turn.
8. Make the turn, staying in the proper lane. Yield the right-of-way to any vehicle coming from the opposite direction.
9. Finish your turn in the proper lane. A right turn should be from the right lane into the right lane of the roadway entered. A left turn may be completed in any lane lawfully available, or safe, for the desired direction of travel.

## **STOP SIGNS**

At designated stops, yield the right of way to all other traffic and pedestrians before proceeding to cross a street, or to turn onto a street. Move forward only when the road is clear.

At a four-way stop intersection, the driver of the first vehicle to stop at the intersection should be the first to proceed. If two or more vehicles reach the four-way stop intersection at the same time, the driver of the vehicle on the left shall yield the right-of-way to the vehicle on the right.

## **RIGHT-OF-WAY**

The law gives the right-of-way to no one. It only says who must yield (give up) the right-of-way. Every individual must do everything possible to avoid an accident.

## **OPEN INTERSECTIONS**

An open intersection is one without traffic control signs or signals. When you enter one, you must yield the right-of-way if:

- A vehicle is already in the intersection.
- You enter a paved road from an unpaved road/pathway.
- You plan to make a left turn and a vehicle is approaching from the opposite direction.

When two motor vehicles enter an open intersection at the same time, the driver on the left must yield to the driver on the right.

## **TRAFFIC CRASHES: WHAT ARE YOUR RESPONSIBILITIES**

1. **Stop.** If you are in a crash while driving, you must stop. If anyone is hurt, you must get help. You must also be ready to give your name, address and vehicle registration number, as well as show your driver license to others involved in the crash.
2. **Report the crash.** If the crash causes injury, death, or property damage, it must be reported. Call the local police, the Florida Highway Patrol, or the County Sheriff's Office.
3. **Move your cart if it is blocking traffic.** If your golf cart is blocking the flow of traffic, you must move it. If you cannot move it yourself, you must get help or call a tow truck. This is true anytime your vehicle is blocking the flow of traffic whether it has been involved in a crash or not.
4. **Appear in court.** If you are charged in a driving crash, you may have to go to court. The officer who comes to the scene of the crash will file charges against any driver who violated a traffic law.

## **CRASH INVOLVING AN UNATTENDED VEHICLE**

If, while driving, you hit a vehicle with no one in it or if you damage any object that belongs to someone else, you must tell the owner. Give the owner your name, address, and golf cart registration number in person or in a note attached to the object that was hit. Report the crash immediately to the proper law enforcement agency.

## **AVOIDING REAR-END COLLISIONS**

Many crashes happen because one vehicle runs into the back of another one. Here are some things you can do to lower the risk of someone running into the rear of your vehicle.

Check your brake lights often to make sure they are clean and working properly, if your golf cart is so equipped.

- Know what is going on behind you. Use your rearview mirrors.
- Signal well in advance for turns, stops and lane changes.
- Slow down gradually. Avoid any sudden actions.
- Drive with the flow of traffic (within the speed limit). Driving too slowly can be as dangerous as driving too fast.
- Drive with the flow of traffic (within the speed limit). Driving too slowly can be as dangerous as driving too fast.
- Adjust your speed to traffic conditions on streets and parking lots.



## TRAFFIC CONTROL SIGNALS

Traffic signals are placed at intersections to keep traffic moving and avoid accidents. Drivers, pedestrians, and bicycle riders must obey these signals except when an officer is directing traffic. Stop on the stop line if your golf cart is nearest the signal. Some signals change only when a vehicle is at the stop line. If traffic signals are out of order, stop as you would for a four-way stop sign.

The **RED** light requires a complete stop at the marked stop line. If there is no marked stop line, stop before entering the crosswalk on the near side of the intersection. Wait until the signal changes to green before you proceed.

The **YELLOW** light warns that the signal is changing from green to red. Stop if you can. When the red light appears, you are prohibited from entering the intersection.

Do not try to beat a traffic light with a golf cart. They usually have inadequate acceleration and are unable to speed out of harm's way.

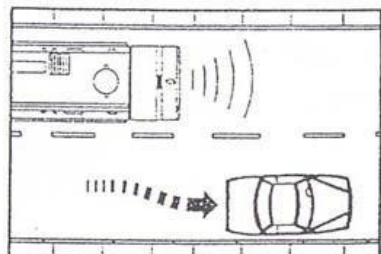
The **GREEN** light means you may proceed if it is safe to do so. You must first, however, yield the right-of-way to pedestrians and vehicles that are still within the intersection.

## DRIVEWAYS

Driveways may form an intersection with sidewalks/pathways. All drivers must yield to bicyclists and pedestrians utilizing the sidewalk/pathway.

## EMERGENCY VEHICLES

Pedestrians and drivers must yield the right-of-way to law enforcement cars, fire engines, and other emergency vehicles using sirens and/or flashing lights. Pull over to the closest edge of the roadway right away and stop until the emergency vehicle has passed. Do not block



intersections.

## **TURN SIGNALS AND EMERGENCY SIGNALS**

You must use hand signals or directional signals to show that you are about to turn. Required signals may be given by hand and arm or by signal lamps or devices. Most golf carts are not equipped with electric turn indicators, hence drivers must use hand and arm signals. When doing so the arm should be fully extended; and the driver should check visually to make sure his signal is observed.



Pursuant to section 316.155, Florida Statutes, it is against the law to use your directional signals to tell drivers behind you that they can pass.

Four-way emergency flashers should only be used while your vehicle is legally stopped or disabled on the highway or shoulder of highway.

## **BLIND SPOTS**

Blind spots are areas near the left and right rear corners of your vehicle that you cannot see in your rearview mirrors. Before you move sideways to change lanes on an expressway or to pass on any road, turn your head to make sure these areas are clear.

Enclosing a golf cart in curtains against inclement weather does not relieve the operator from the responsibility of proper signaling.

## **SPEEDING**

Golf carts are not known for their racing qualities. Over smooth and level roadways, progress at this speed can seem agonizingly slow. So a contest develops to boost speed with lower gear ratios, altered motor field strength, and higher horsepower ratings to get the golf cars to go faster.

The result has been the achievement of speeds over twenty (20) miles per hour. Note, as stated above, pursuant to section 320.01(22), Florida Statutes, Ordinance No. 2016-14 a golf cart, by definition, is a motor vehicle that is not capable of exceeding speeds of twenty miles per hour. The ordinance additionally restricts operation of golf carts on roadways to maximum speeds of 20 miles per hours and golf carts operating on sidewalks/pathways must be restricted to maximum speeds of 15 miles per hour.

Such speeds are well below the limits set for automobile operation. The danger for golf cart users is due to the less safe features of golf cart design:

- No restraint system for passengers. No seat belts, no metal shell surrounding the passenger and little to hold on to.
- High turn angle.
- Lower braking friction.
- Higher center of gravity relative to golf cart width.

Golf carts going fast are also at the mercy of uneven pavements and could be thrown against a parked or passing car.

Adding to occupant danger at any speed is the tendency to leave a leg or foot outside of the cart while it is in motion. Many serious injuries are reported from unexpectedly catching on the ground or a stationary object.

## **PASSENGER SAFETY TIPS**

- Passengers and drivers should always keep their feet inside the golf cart while it is in motion.
- Moreover, passengers should have both feet planted firmly on the floor while the golf cart is moving.
- For extra stability, a passenger should sit with his right hip against the right arm of the seat.
- A passenger should be aware of traffic conditions. A sharp, unexpected turn can throw a rider from the golf cart with serious consequences.
- On turns and fast straightaways, the passenger should grasp with his hand the right arm of the seat.

## **TRAFFIC LANES**

Always drive on the right side of the street, or pathway except in those rare cases when you might be passing a bicyclist or a parked car. A golf cart, being a slow vehicle, must stay in the right lane unless passing or turning left.

## **VEHICLE MAINTENANCE**

Regardless of how well you drive, you are not safe unless your golf cart is in good operating condition. You should regularly check for safe operation of brakes, lights (if so equipped), steering, turn signals, and tires.

You should also make sure your golf cart's batteries are charged to good operating levels.

A faulty symptom such as a loose holding brake, wheel wobble or unstable steering should prompt the immediate attention of a mechanic.

## **GOLF CART SAFETY INSPECTION**

Periodic golf cart safety inspections are held by the District and Ave Maria Master Association.

