



THE GREATER
Sun City Center's
GOLF CART HANDBOOK

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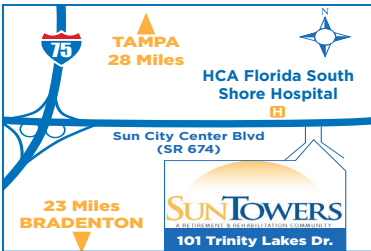
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February 24, 2022

Dear Friends:

One of the great privileges we have as Floridians is not only the year-round sunshine, but also saying goodbye to our cars and living life in the seat of a golf cart in many of our communities. Just as the privilege of driving any motorized vehicle, operating a golf cart comes with great responsibility.

Florida state law and local ordinances set guidelines for the operation of golf carts in order to protect the drivers, passengers and pedestrians. The Greater Sun City Center provides an excellent resource to educate golf cart drivers, ensuring that they stay safe and knowledgeable about the rules of the road. I encourage you to carefully review *the Greater Sun City Center Golf Cart Drivers Handbook* to find useful resources and simple guidelines for enjoying your vehicle, including when and where a golf cart can be operated.

We hope you will share this valuable information with your neighbors, friends and fellow golf cart enthusiasts. By learning the correct way to drive, or ride, together we can better educate our community, and keep all those who live in and visit Sun City Center safe.

Sincerely,

A handwritten signature in blue ink, appearing to read "C. Chronister", is positioned above the printed name.

Chad Chronister
Sheriff

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Sun City Center is a wonderful community in which to live, work and play. Even so, at times it is very frustrating to navigate. There are an estimated 15,000 cars, 11,000 golf carts, and 2,000 bicycles within our community. This does not include the surrounding areas of Wimauma and Ruskin, whose residents come to the area for commerce. With that in mind, we all need and want voluntary compliance with traffic laws to reduce incidents, accidents and injury.

MOTOR VEHICLES AND GOLF CARTS

The most common traffic complaint is the excessive speed of cars. Most roadways within Sun City Center are posted 35 mph, and the roads in Kings Point are 25 mph. Fines for speeding begin at \$153.00. The next most common issues with vehicle drivers is their failure to come to a complete stop at stop signs and failure to signal. When

approaching a stop sign, the car or golf cart must cease all motion; slowing down does not count as a stop. Another issue is the improper left turn where Rickenbacker Drive intersects with Valley Forge. Beginning to turn right, then making a U-turn is a failure to obey a traffic control device and a \$153.00 fine.

GOLF CARTS

Golf Carts are motor vehicles and therefore must adhere to all traffic laws, including stopping at stop signs and signaling their turns. They even have other additional restrictions. They are not allowed on State Highways, including 301 and 674. There are designated crossings for these highways. They are not allowed on the roadways after dusk or before dawn. No motor vehicle, including a golf cart, is allowed on any sidewalk. Violations of these laws could incur fines beginning at \$153.00.

DISCLAIMER

The Greater Sun City Center Golf Cart Handbook covers many condensed and paraphrased points of the Florida State Laws and provides safety advice not covered in the laws. This handbook is not a legal authority to cite and should not be used in court.



CYCLISTS

Bicycles have the same right to the roadways. Vehicles must give bicycles a 3 foot buffer. Bicycles must travel the same direction as traffic. Bicycles can be ridden on sidewalks, but they must yield to pedestrians. They can be ridden after dark with headlamps and taillights.

GENERAL PARKING

Cars should not park in golf cart spaces because the spaces are narrower and shallower. In addition, it may impede emergency vehicles if a car is in a golf cart spot. Because a handicap placard is issued to the individual, not the vehicle, a golf-cart driver may park in a handicap spot and display the placard on the golf cart. County Ordinance makes it illegal to park motor vehicles and golf carts on or obstructing sidewalks. Cars may park on the side of the road so long as they are parked with the direction of travel

and within 18 inches of the curb.

WALKING

Pedestrians are allowed to walk on county roadways. They must walk against the flow of traffic, on the left side of the road, and close to the curb. Walkers are encouraged to wear reflective clothing so drivers can see them more easily. If a sidewalk is available, that is the preferred area for pedestrians.

The best policy is education and voluntary compliance; however, the Hillsborough County Sheriff's Office can and does write traffic citations for those in violation of these and other Florida State Statutes. Most of these traffic laws are covered in the Sun City Center Golf Cart Handbook, which is reprinted with updates every few years.

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The State of Florida considers the operation of a motor vehicle, any motor vehicle, a privilege — not a right. It is a right that one must earn by proving that he or she is a proper and responsible driver. One must not abuse the privilege or risk losing it.

Sun City Center was granted an exemption by the state legislators in Tallahassee to operate residents' golf carts away from the golf course and on the county roadways within Sun City Center. This exemption is, likewise, a privilege, and golf cart users of Sun City Center are challenged to show state legislators that the privilege is deserved.

This awareness has become more important as exemptions can be and have been revoked when safety overrides freedom. The freedoms allowed under this law are ones we have commonly exercised. But as our population grows, more golf carts appear and hazards increase. Please drive according to the rules and the state laws. THANK YOU.



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211 This is the community resource number for help with food assistance, homeless shelters, counseling for suicide prevention, and all other social issues and is answered 24 hours a day, 365 days a year.

511 Road conditions: Call 511 to connect to Florida's Traveler Information System.

tip411 The Hillsborough County Sheriff's Office has a new tool called tip411. Download it to your smartphone or tablet by searching for HCSOSHERIFF. All tips transmit instantly 24/7, and all tips are anonymous.

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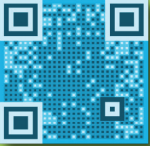


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THE 2023 STATE LAW SUMMARIZED

Caution Violating Florida statutes 316.212, 316.2125 or other provisions of the Florida state statutes may result in being issued a traffic citation.

Remember Driving is a privilege and not a right; protect yourself and others by obeying the laws and driving safely. The life you save may be your own or a loved one's.

Refer to Florida State Statutes 316.003, 316.212, 316.2122 for traffic laws specifically pertaining to Golf Carts. Refer to 316.061, 316.063, 316.065, 316.070, 316.075, 316.156 and all of FSS 316 for other traffic laws.





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DEFINITIONS

1. MOTOR VEHICLE means an automobile, motorcycle, truck, trailer, semitrailer, truck tractor and semitrailer combination, or any other vehicle operated on the roads of this state, used to transport persons or property and propelled by power other than muscular power; the term does



not include traction engines, road rollers, motorized scooters, micromobility devices, personal delivery devices and mobile carriers as defined in s. 316.003; special mobile equipment as defined in s. 316.003; vehicles that run only upon a track, bicycles, electric bicycles, swamp buggies or mopeds.

2. GOLF CART means 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 20 miles per hour.

3. LOW-SPEED VEHICLE means any four-wheeled vehicle whose top speed is greater than 20 miles per hour but not greater than 25 miles per hour, including, but not limited to, neighborhood electric vehicles. Low-speed vehicles must comply with the safety standards in 49 C.F.R. s. 571.500 and s. 316.2122.



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PERTINENT FLORIDA STATE STATUES

316.1995 Driving upon sidewalk or bicycle path

(1) A person may not drive any vehicle other than by human power upon a bicycle path, sidewalk or sidewalk area, except upon a permanent or duly authorized temporary driveway

316.212 Operation of golf carts on certain roadways:

The operation of a golf cart upon the public roads or streets of this state is prohibited except as provided herein:

- (1) A golf cart may be operated only upon a county road that has been designated.
- A golf cart may be operated only during the hours between sunrise and sunset.
- A golf cart must be equipped with
 - o Efficient brakes
 - o Reliable steering apparatus
 - o Safe tires
 - o A rearview mirror
 - o Red, reflectorized warning devices in both the front and rear.
- A golf cart may not be operated on public roads or streets by a any person:
 - (a) Who is under 18 years of age unless he or she possesses a valid learner's driver license or valid driver license.
 - (b) Who is 18 years of age or older unless he or she possesses a valid form of government issued photographic identification.

316.2122 Operation of a low-speed vehicle, mini truck, or low-speed autonomous delivery vehicle on certain roadways

(1) The operation of a low-speed vehicle as defined in s. 320.01 or a mini truck as defined in s. 320.01 on any road is authorized with the following restrictions:

- A low-speed vehicle or mini truck may be operated only on streets where the posted speed limit is 35 miles per hour or less. This

does not prohibit a low-speed vehicle or mini truck from crossing a road or street at an intersection where the road or street has a posted speed limit of more than 35 miles per hour.

- A low-speed vehicle must be equipped with headlamps, stop lamps, turn signal lamps, tail lamps, reflex reflectors, parking brakes, rearview mirrors, windshields, seat belts and vehicle identification numbers.
- A low-speed vehicle or mini truck must be registered and insured in accordance with s. 320.02 and titled pursuant to chapter 319.
- Any person operating a low-speed vehicle or mini truck must have in his or her possession a valid driver license.





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SUN CITY CENTER GOLF CART HANDBOOK

The Florida DHSMV Driver's Handbook should be in every home where there is a car or a golf cart. Even licensed, experienced drivers have momentary lapses. The person who is taught to be cautious with their 250-horsepower sedan gets into their three-to-ten-horsepower open golf cart and lets their guard down. The most experienced drivers ignore stop signs, fail to signal at turns, drive in the wrong lane and back up without looking. There is a suspension of operator awareness because the speed is low and, therefore, the perceived injury risk is lower. Golf cart owners without automobile experience are at extra risk. They have not learned the rules of the road for autos; they have not developed an involuntary signal response when they plan to turn or stop; they have not

had experience with crisis situations.

To focus attention where most danger lurks, consultations have been held with experts from the Florida Highway Patrol, the Hillsborough County Sheriff's Office, golf cart industry experts, along with various insurers. It was through this research and collaboration that the Sun City Center Golf Cart Handbook was created.

THE HONOR SYSTEM

Golf cart drivers in this community operate on what may be called the "honor system." Whereas auto drivers must take a four-part examination to determine whether they are fit to drive (road signs, vision, road rules and driving), golf cart drivers need no official certification or tests. Moreover, golf



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cart operators are not required to have proof of financial responsibility, as do automobile drivers.

Thus, we should feel honor bound to know about and comply with driving laws and all rules of common sense.

Although the right of the individual golf cart driver cannot be suspended, one can be cited and fined for violation of Florida State Statutes. In addition, the legislature and the county can revisit the exemption and revoke it if safety is at risk. Golf cart accidents and citations are reviewed to ensure the exemption does not interfere with the well-being and safety of our residents.

GOLF CART RULES EXEMPT ROADWAYS

Some of the roadways within Sun City Center are “designated” for golf carts and thus exempt from FSS 316.212 and are designated as legal for golf cart operation within certain parameters, see FSS 316.212. The roadways exempt can be summarized as those roads north of Sun City Center Blvd., from Haverford Ave. (the hospital) to E. Del Webb Blvd., and as those roads south of Sun City Center Blvd., from Kings Point to U.S. Hwy 301. Cypress Village Blvd from Upper Creek to 19th Ave in the designated Golf Cart Lane. Of note, U.S. Hwy. 301 and Sun City Center Blvd. are not exempt and, therefore, do not allow golf cart travel. The legal crossings of these two state routes are detailed later.

NIGHT DRIVING

Florida state law does not authorize the use of public roadways by golf carts at night, even if the golf cart is equipped with both headlights and taillights. Operation of golf carts in Sun City Center between sunset and sunrise is a violation of Florida Statute 316.212. Violators can be given a citation for all violations by a law enforcement officer, this may result in having to appear in court and paying a fine. Again, golf carts are not





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allowed on the streets of Sun City Center at night. Operation at night is a violation of Florida state law.

WHERE TO CROSS SUN CITY CENTER BOULEVARD (STATE ROUTE 674)

In Sun City Center, the crossing of Sun City Center Blvd. (SR 674) is permitted only at the following four locations:

1. Kings Boulevard / Valley Forge Drive
2. Trinity Lakes Drive / Sun City Center Plaza

3. Pebble Beach Boulevard
4. El Rancho Drive

At the four State Road 674 crossings, golf carts are permitted to go straight across. Golf carts are not, under any circumstances, permitted to make a right or left turn onto Sun City Center Blvd. (SR 674).

WHERE TO CROSS U.S. Hwy 301

In Sun City Center, the crossing of U.S. Hwy 301 is permitted only at one location: the path from E Del Webb Blvd. to the red light at Cape Stone Drive.

At this crossing, golf carts are permitted to go straight across. Golf carts are not, under any circumstances, permitted to make a right or left turn on to US Hwy 301.

TRAFFIC LANES

Always drive on the right side of a two-lane highway except when passing. The center lane of a three-lane highway is used only for turning left. If the road has four or more lanes with two-way traffic, drive in the right lane except when overtaking and passing, when preparing to turn left or when directed to do otherwise by an officer, deputy or posted signs. If red reflectors are facing you on a lane line, you are on the wrong side of the road. Get into the proper lane immediately to avoid a head-on collision. If you see red



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reflectors facing you on pavement edge lines, you are going the wrong way on a one-way ramp. Pull off the pavement immediately to avoid a head-on collision. The streets of Sun City Center seldom bear lane markings, and it is incumbent upon drivers of golf carts and autos to visualize street divisions that provide safe widths for passing. Always drive on the right side of the street 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. In Sun City Center, golf carts are allowed to utilize the entire lane and have the same right to the lane as automobiles.

GOLF CART PATHS

There are four (4) main golf cart paths within Sun City Center. These paths were created for use by golf carts, and two of these paths are restricted for golf cart use only, while the one along Sun City Center Blvd. and Cypress Creek Drive can be utilized by pedestrians and cyclists. These paths are

1. Along the south side of Sun City Center Blvd., from Kings Blvd. to U.S. Hwy 301
2. Along the north side of Upper Creek Drive, from Sun City Blvd. to Cypress Village Blvd.*
3. Along the west side of Cortaro Drive, from Upper Creek Drive to the Plaza*
4. Along the east side of Cypress Creek Drive, from Upper Creek Drive to 19th Ave. NE.




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The multi-use recreational path along the east of U.S. Hwy 301 is not authorized for motor vehicle travel; thus golf carts are prohibited.

*Restricted to golf carts only

SIDEWALKS

No motor vehicle, golf carts included, may be driven onto a sidewalk.

CHILDREN DRIVERS

Children are not allowed to drive golf carts on our streets, even when accompanied by an adult. Even though your grandchildren beg to drive your golf cart, give a firm “NO” unless they are of driving age and are educated and experienced drivers. In a critical situation, the adult would not be able to take over the controls quickly enough to avoid an accident.

Under 18 only with a valid leaners permit or driver’s license.

PRIVATE ROADWAYS

Motor vehicle travel on non-county maintained and private roadways is dictated by the owner/operator of those various roadways. Refer to those bylaws, policies, rules and regulations. Some of the surrounding areas with private roadways include Kings Point, Valencia Lakes and Valencia del Sol.

SUPREME COURT DECISION

The Florida Supreme Court held December 20, 1984, 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



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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 owner, whether the owner or grandchildren or another person with permission is operating the golf cart. The deci-

sion applies to golf course operation, and it also applies with equal or greater force to operation of a golf cart on a public or private right-of-way.



OTHER GOLF CART PERTINENT TRAFFIC RULES

STOP SIGNS

At boulevard 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.

WHERE YOU MUST STOP

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any other place. You should exercise extreme caution when approaching any cross street or road. Those entering a roadway from a private drive or parking lot right of way must yield to all other traffic before proceeding.

TRAFFIC CONTROL SIGNALS

Traffic signals are placed at intersections to keep traffic moving and to avoid accidents. Drivers, pedestrians and bicycle riders must obey these signals except when an officer or

deputy is directing traffic. Stop on the stop line if your golf cart is nearest the signal. Some signals change only when a car 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 possible. When the red light appears, it is prohibited to enter the intersection. Don't try to beat a traffic light with a golf cart, which usually has inadequate acceleration and is unable to speed out of harm's way.

The GREEN light means you may proceed if it is safe to do so. Right-of-way is given to pedestrians and vehicles that are still within the intersection.

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A flashing yellow arrow means left turns are permitted, but you must first yield to oncoming traffic and pedestrians and then proceed with caution. The flashing yellow arrow does not replace the solid yellow arrow and its meaning. Drivers should always remember a flashing yellow = turn with caution.

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.

DRIVEWAYS

Driveways form an intersection with sidewalks. All motorists must yield to bicyclists and pedestrians utilizing the sidewalk.

OPEN INTERSECTIONS

An open intersection is one without traffic control signs or signals. When entered, right-of-way must be yielded if

- A vehicle is already in the intersection
- Entering or crossing a state highway from a secondary road
- Entering a paved road from an unpaved road
- Making a left turn and a vehicle is approaching from the opposite direction.

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

TURN SIGNALS AND EMERGENCY FLASHERS

Hand signals or directional signals must be utilized to indicate any turn or lane movement. It is against the law to use directional signals to alert drivers behind 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 the highway. Four-way emergency flashers should not be used when raining.

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 right edge of the roadway right away and stop until the emergency vehicle has passed. Do not block intersections.

SPEEDING

Golf carts are not known for their racing qualities. Electric golf carts, with their fixed battery and electric motor combination, seldom can reach more than about 18 miles per hour. 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 carts to go faster.

The results have been the achievement of speeds over 25 miles per hour.

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

- 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.

All of the above put golf cart riders at significant risk, especially at brisk speeds. At 24 miles per hour, the momentum of the human body is four times the force experienced at 12 miles per hour. Even at 6 miles per hour, the cart passenger has difficulty staying in the cart in an abrupt left turn. A collision at 24 miles per hour would be like dropping from a second-story window.

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 have been reported from unexpectedly catching on the ground or a stationary object.

PEDESTRIANS AND BICYCLISTS

It is the driver's responsibility to do everything possible to avoid colliding with any pedestrians, bicyclist, or other person. At any non-signalized intersection, marked mid-block crossing or driveway, motorists must yield to pedestrians wishing to cross the street or driveway. At signalized intersections, before making any turn, motorists must yield to pedestrians and bicyclists.

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. Decide about the turn before the turning point. Never make "last minute" turns.

2. Look behind and to both sides to see where other vehicles are; if a lane change is necessary, change lanes prior to the turn. Utilize the turn signal before changing lanes.

3. Move into the correct lane 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 the turn. Let other drivers



know your intentions.

5. Slow down to a safe turning speed.

6. Look over each shoulder for other vehicles, bicyclists and pedestrians. Yield to those bicyclists and pedestrians.

7. When turning left, there may be a pedestrian or bicyclist crossing. Always look 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 the 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.

AUTO VS. GOLF CART

A golf cart is very much like an automobile. It is built something like an automobile, rolls on air-inflated tires and has au-

tomobile-like parts, such as leaf springs, axles, brakes and gear boxes. Newer golf carts steer like automobiles, 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. As to 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. Very little separates the passengers from the road and other vehicles. Awareness of this difference should make the golf cart operator more careful as they drive around the streets.



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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. If the crash involves a charge of driving under the influence (DUI) or results in death, injury or property damage to the extent a wrecker must tow a vehicle away, the officer will fill out a report. If the crash is investigated by an officer, you, the driver, need not make a written report. The officer will provide you with a copy of the form for your records. If property damage appears to be over \$500 and no report is written by an officer, you must make a written report of the crash to the Department of Highway Safety and Motor Vehicles within five days.

3. **MOVE YOUR CAR IF IT IS BLOCKING TRAFFIC.** If your car 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. Anyone who is charged will have a chance to explain to the court what happened. The court will then decide what the penalty will be. Anyone who is not charged with violating the law may have to come to court as a witness. A driver convicted of leaving the scene of a

crash involving death or personal injury will have his or her license revoked. The driver is also subject to criminal penalties.

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 tag number in person or in a note attached to the object that was hit. Report the crash immediately to the proper law enforcement agency.

ACCIDENT CAUSES

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

1. Failure to yield right-of-way
2. Failure to obey traffic control device
3. Making turns without looking and signaling
4. Backing up without waiting and warning
5. Entering traffic lanes without stopping
6. Driving in a manner dangerous to passengers
7. Traveling in an improper traffic lane — stay to the right
8. Driving after dark without headlights or taillights
9. Operating an improperly maintained cart
10. Speeding beyond the ability to maintain control.

This is based on the crash data obtained from the Florida State Patrol and the Hillsborough County Sheriff's Office.

INSURANCE OPTIONS

Many golf cart owners mistakenly believe

their homeowner’s insurance covers them in the event of any accidental occurrence with their golf cart. NOT TRUE! This coverage is only in force for “a golf cart owned by insured when using for golfing purposes.” This is an insurance quote from a homeowner’s policy. “The use of a golf cart for any other purposes — shopping, doctor’s appointments, banking and such — will require a separate golf cart insurance policy for coverage. The absence of such coverage exposes drivers 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 most will not, which will make it necessary to purchase a separate policy for this needed protection. This should provide coverage for liability, property damage and comprehensive coverage for damage to your own golf cart. The approximate cost for this protection is minimal.

The use of golf carts on the new paths (installed by the county) have given all Greater Sun City Center residents extended access to additional shopping areas and medical facilities, making it even more necessary to have this coverage. Don’t take the chance. See an insurance agent and get this coverage. It may save you some financial problems or a lawsuit in the future.

TIPS:

DRIVING IS A FULL-TIME JOB

Concentration is one of the most important elements of safe driving. The driver’s seat is no place for texting, talking on the phone, daydreaming, mental napping, window shopping, scenic viewing or distracting conversation. Nor is it a place for a person who is ill, worried, angry or in grief. Driving is a full-time job. There have been too many accidents after which the driver (if they survive) says, “I don’t know what happened.” (From the Florida

Driver’s Handbook.)

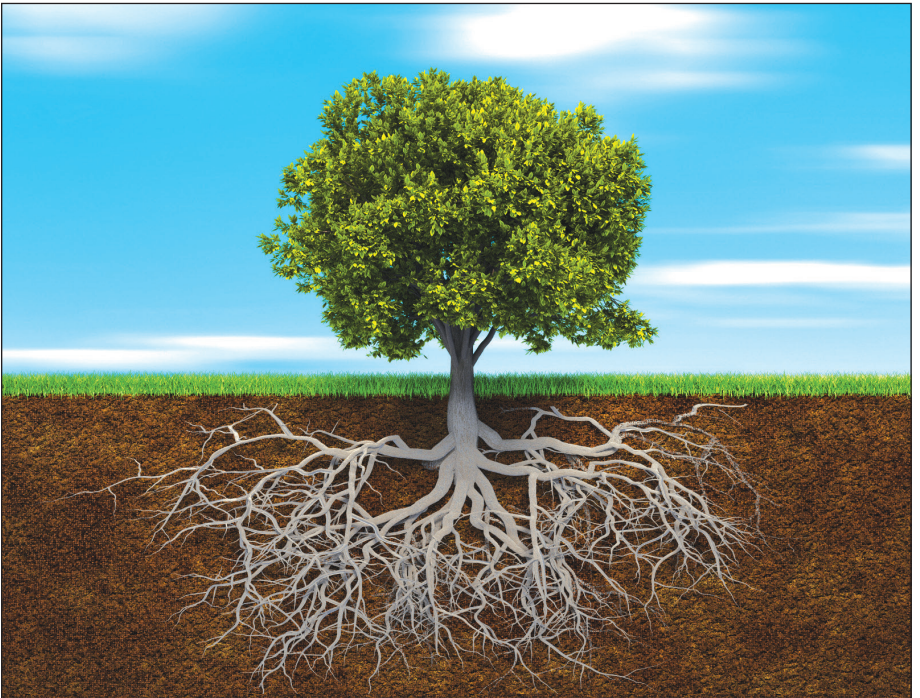
PASSENGER SAFETY TIPS

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 or her 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 straight-aways, the passenger should grasp with his hand the right arm of the seat. Most passenger injuries involving a golf cart crash are due to the passenger’s being ejected from the golf cart.

BACKING

In an automobile, signal lights are provided, which illuminate automatically to





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show that the car is in reverse gear. Few golf carts have this feature, although some are equipped with an audible sound signal that warns that the golf cart has been switched to reverse. However, where the automobile reverse gear provides a low speed, the golf cart is able to proceed at its full speed even in reverse.

IN BACKING UP:

1. Look first to see that the backing will not interfere with traffic flow or endanger pedestrians. Special care should be used when backing out of busy parking areas.
2. Switch to Reverse before depressing the accelerator pedal. This should turn on an audible warning noise in a properly equipped and maintained golf cart.
3. Proceed slowly backward, continuing to be watchful,.
4. Move into a position parallel with the nearest traffic lane before moving forward.

BLIND SPOTS

Blind spots are areas near the left and right rear corners of your vehicle that you cannot see in your rearview mirror. Before moving to change lanes on an expressway or to pass on any road, turn your head to make sure these areas are clear. 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 arm signals. When doing so, the arm should be fully extended, and the driver should check visually to make sure his signal is observed. Enclosing a cart in curtains to protect against inclement weather does not relieve the operator from the responsibility of proper signaling.

AVOIDING REAR-END COLLISIONS

Many crashes happen because one vehi-

cle runs into the back of another one. Here are some things to lower the risk of someone running into the rear of your vehicle.

1. Check brake lights often to make sure they are clean and working properly, if the golf cart is so equipped.
2. Know what is going on behind you. Use your rearview mirror.
3. Signal well in advance for turns, stops and lane changes.
4. Slow down gradually. Avoid any sudden actions.
5. Drive with the flow of traffic (within the speed limit). Driving too slowly can be as dangerous as driving too fast.
6. Adjust speed to traffic conditions on streets and in parking lots.

DRIVING TIPS AS WE AGE

Most older drivers enjoy the use of their golf carts, and they handle them with skill. There is no reason they should not continue to drive as long as they are in good health and keep up to date with the Florida traffic laws. The passing years, unfortunately, take their toll so gradually that we ourselves are not aware of the change. Deterioration of vision, hearing or reaction develops almost unnoticed until we find ourselves faced with an emergency that we are no longer equipped to handle. The result is an accident that the driver could easily have averted a few years, or even months, earlier. Frequently reported errors



made by older drivers include inattention, failure to drive in the proper lane and failure to signal or to observe STOP signs and signals.

Get your doctor's frank advice about driving. Florida DHSMV allows for the reporting of unsafe drivers who may need medical clearance to continue driving. Contact the Florida DHSMV for more information.

REMEMBER: 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 they are a responsible and safe driver. One must not abuse the privilege or else risk losing it. The extension by the state to operation of golf carts away from the golf course is, likewise, a privilege, and golf cart users of Sun City Center are challenged to show state legislators that the privilege is deserved.

MAINTENANCE AND SECURITY

VEHICLE MAINTENANCE

Regardless of how educated and experienced the driver, it is not necessarily safe unless the golf cart is in good operating condition. Drivers should regularly check for safe operation of brakes, lights (if so equipped), steering, turn signals and tires. Drivers should also make sure batteries are charged to good operating levels. Any faulty symptom, such as a loose-holding brake, wheel wobble or unstable steering, should prompt the immediate attention of a mechanic.

UNIQUE KEY IGNITION

It is known that golf cart manufacturers produce hundreds of thousands of golf carts annually. What is not known is these same manufacturers do not produce a unique key for every cart. Some carts' keys can work

in others. It is recommended that when purchasing a golf cart, that cart be outfitted with a unique key. Most golf cart servicers provide this service for older golf carts, as well. Do not leave your key in your cart, no matter how quick a trip it is inside a store

GOLF CART REGISTRATION

Golf carts are not required to be registered or licensed. However, it is recommended that all golf cart owners register their golf cart with the Sun City Center Security Patrol. This is a joint collaboration with the Hillsborough County Sheriff's Office, wherein, deputies can access the registration to easily locate a golf cart owner. Although incidents of theft are very low, there is mistaken golf cart identity. Look for the biannual registration event, or you can go by the Sun City Center Security Patrol at 1225 N. Pebble Beach Blvd., Sun City Center, Fla., Monday through Friday, 9:00 a.m. to 3:00 p.m.



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Your Hillsborough County Sheriff's Office, composed of almost 4,000 law enforcement deputies, detention deputies and civilian employees, is one of the largest full service law enforcement agencies in the United States. The sheriff's office is one of the largest community resources for people who live, work and play in Hillsborough County. We are committed to serving, defending and protecting the community, while preserving the rights and dignity of all. The sheriff's office is continually reducing the crime rate as well as increasing the total quality of life in Hillsborough County and does so with ongoing cooperation with citizen support groups, neighborhood associations, civic groups and community leaders.

This South Shore Community Resource Guide is the perfect example of the community collaboration and teamwork required to make our area the best place to live.



Although we continue to decrease the Hillsborough County crime rate, we are not immune to crime. Some of the most prevalent crimes occurring in the South Shore area are financial and economic scams. Normally these scammers target the elderly, although the perpetrators are not picky and will elicit money from anyone. These scams include the Government Impersonation Scam, Identity Theft, the Romance Scam, Amazon Scam and the Grandparent Scam.

Most of these scams can be prevented with some training, education and due diligence. The Hillsborough County Sheriff's Office provides education and awareness through various methods, including brochures, seminars and other community outreach to help people avoid being victimized.

Contact Community Resource Deputy Jeffery Merry if you have any concerns (813) 242-5515.



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