

Do you need insurance on a golf cart, and what do i do if i have an accident in one?

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Insurance on Golf Carts

All golf carts must have third party insurance if they are driven on the roads in San Pedro. If you are involved in an accident which is not your fault, there are one of two two things that should be done immediately.

1. Take the damaged golf cart to the repair shop and make sure that the driver who was at fault will pay for all the damage that has been done. Make sure that the payment is sorted out with the owner of the golf cart repair shop.

2. Call the police and fill in accident report. This will make sure that the offending golf cart is indeed insured and that the insurance company will pay up. If the golf cart is not insured the police will prosecute the driver and the courts will award payment for the legal damage repairs.

It is imprudent not to follow these steps, and it applies to rentals as well as the renter is liable for all damage to the vehicle. The renter should always follow no.2 and always call the police.

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