



Community Civic Association  
of Laguna Woods Village Town Forum  
Thursday , August 24, 2006

# Special Transportation Program

Overview of Special Transportation

Denise Welch

Special Car Adaptations &

Dan Monahan



Adapting Vans and The Quovis

Car Ramps & Scooter Carriers

Wayne Iba



Aids for cars and golf carts to ease  
your driving “challenges”.

Leslie Gibola

Golf Carts and how they can help  
you in your “non golf” activities.

Phil Bellafaire

New Insurance for Golf Carts and  
Golf Cars.

Maribeth LaBarbera

DMV view on Adaptations How  
will they affect your drivers license?

Robert Sammartino



**The Community Civic Association of Laguna Woods Village** is a residents educational and service organization whose prime purpose is to explore issues of concern to the Community.

CCA is dedicated to providing information on topics of interest to our residents through Town Hall Forums. These forums explain your options by presenting knowledgeable speakers and providing literature (including specially-written booklets).

**The 2006 Town Forums have included:**

- Rumors - The Presidents of the 3 Mutual's dispelled the rumors about their Mutual's
- Emergency Preparedness - How to be prepared in Laguna Woods Village
- City of Laguna Woods - 7th Birthday: Re-cap of the last 7 years
- Hoarding - How to stop hoarding and give to charities
- Fraud Fest - How to protect yourself against ID theft and fraud
- Manor Insurance - What are the the insurance needs of manors in each Mutual
- Special Transportation - A look at golf carts, ways to adapt your automobile for special needs, and insurance issues
- Veterans Awareness Day - Do you have all the benefits that you are entitled to?

**CCA has also donated the following to the community**

- Fraud Resource Center racks in the Laguna Woods Globe office
- Radar Speed signs to the GRF Security Force
- Checks to the Laguna Woods Foundation and the Laguna Woods Historical Society

**Membership**

Membership is only \$10.00 per year. Please send your check to us so we can continue to bring your these informative Town Forums. Community Civic Association, PO Box 2613, Laguna Hills, CA 92654

Thank you for your support,  
Denise Welch, 2006 President

# Differences in “Golf Carts and Golf Cars”

## What is a Golf Cart? per [M\\_Wunabridged.com](http://M_Wunabridged.com) and [Britanica.com](http://Britanica.com)

1 : a small cart for wheeling a golf bag around a golf course

2 : a motorized cart for carrying golfers and their equipment over a golf course -- called also *golf car*, For many years, golf cart-style vehicles have provided transportation for elderly people. In retirement communities, carts can be an everyday part of the landscape, being used even on the roads of gated communities. As the population ages and decreased physical mobility affects more people, the popularity of electric carts may well grow.

## DMV rules: Golf Cart

345. A "golf cart" is a motor vehicle having not less than three wheels in contact with the ground, having an unladen weight less than 1,300 pounds, which is designed to be and is operated at not more than 15 miles per hour and designed to carry golf equipment and not more than two persons, including the driver. Effective November 13, 1968.

## What is a Golf Car?

Golf Cars are also known as Low Speed Vehicles or Neighborhood Electric Vehicles (NEV's)

## DMV rules: Low Speed Vehicle (Golf Car)

385.5. A "low-speed vehicle" is a motor vehicle, other than a motor truck, having four wheels on the ground and an unladen weight of 1,800 pounds or less, that is capable of propelling itself at a minimum speed of 20 miles per hour and a maximum speed of 25 miles per hour, on a paved level surface. For the purposes of this section, a "low-speed vehicle" is not a golf cart, except when operated pursuant to Section 21115 or 21115.1. A "low-speed vehicle" is also known as a "neighborhood electric vehicle." Effective January 1, 2005

# **Insurance Needs for Golf CarTs & Golf Cars:**

## **Liability:**

If you are legally responsible for property damage or injury to others (3<sup>rd</sup> party) while you were driving the vehicle.

## **Physical Damage:**

If the CarT or Car were; stolen, vandalized, damaged in an accident you can recover the cost to repair, or replace at ACV (actual cash value).

## **Within the Community of Laguna Woods Village:**

Please check with your Insurance Agent to verify if you have liability coverage within the boundaries of Laguna Woods Village under the policy provisions of your Homeowner's Insurance Policy.

Many insurance companies exclude the liability, many endorse for an extra charge, and some companies have the coverage provided automatically.

## **Outside the Community of Laguna Woods Village:**

Please check with your Insurance Agent to verify if you have liability coverage outside the boundaries of Laguna Woods Village under the policy provisions of your Homeowner's Insurance Policy. MANY insurance companies exclude liability coverage. IF you do not have liability, please ask your Agent if they have a Golf CarT or Golf Car policy that will offer you the liability and physical damage protection you need.

# **Can I adapt my Car to me special Needs?**

## **How do I know what adaptations to get?**

The type of adaptations needed depend upon the disability. Adaptations range from prescription item such as turning knobs and pedal extenders to over the counter items such as cushions, key turners and gas cap wrenches.

## **How do I have it installed?**

If installations are necessary , these can be completed by an authorized dealer of the part or item that is needed.

## **Where can I get these adaptations?**

These adaptations are available from your local Medical Supply Stores or Adaptive Driving Center.

## **Is this OK for taking my DMV Drivers Test?**

Take your driving test in the adapted vehicle that you will be driving.

## **Insurance Needs for adaptations to vehicles:**

To correctly rate and insure your vehicle, let your insurance agent know the value of your car and the cost of the additional equipment.

## **Do I Need Extra Insurance for Special Equipment to carry my scooter?**

Verify the liability limits on your automobile policy. If your scooter should fall off the carrier, hitch, etc. and does property damage &/or injury to others, and you are found to be legally responsible, this coverage will protect you.

Verify that you have enough Personal Property coverage on your Homeowner's Insurance Policy to cover the carrier and your scooter in the event they should be stolen.

# **Scooters**

## **Where can I use my scooter in LWV?**

Scooters and power wheelchairs are legal for use anywhere a pedestrian can walk meaning sidewalks and crosswalks. This also means that you should never drive them in the street.

## **How do I carry my scooter in a car?**

Some of the newer small size scooters can be easily disassembled, and the components put in the trunk of a car. Other scooters may require the installation of either inside the vehicle lifts or outside lifts that attach to a trailer hitch. The lifts are not covered by Medicare.

## **Vehicle Ramps for SUV's or Vans**

Ramps for vehicle use is a low cost alternative to an inside or outside lift for transporting your scooter or Powerchair. These are most commonly used when a caregiver is available to assist and are used in sport utility vehicles or in vans.

## **How do I tie down my scooter in the bus?**

It is the responsibility of the community bus drivers to know how to properly tie down a scooter or wheelchair. They should be tied down from all 4 corners of the scooter.

## **How long can I use my scooter on one charge?**

The range of your mobility device will depend on the power requirements of your scooter and the size of the batteries. Essentially the bigger the batteries, the greater the range

## **Can I use Medicare to buy a scooter?**

Medicare covers a mobility device if required for use inside your home. Powerchairs, as opposed to scooters, are always going to be more appropriate for indoor use because the turning radius is tighter than that possible with a scooter.

## **I am a Veteran; do I get a special discount?**

The Veterans Administration can provide mobility devices to those with documented medical need. Contact your VA for additional information and requirements

## **Do I need Insurance for riding a Scooter?**

Yes, your Homeowner's Insurance Policy should cover your liability in the event that you should cause property damage or injury to others

## Special Vans

### Why would I need a special Van?

These are called wheelchair accessible vans. Somebody in a wheelchair who needs to stay in their chair while being transported will need a wheelchair van. They are also very popular for people in scooters and chairs that want to transfer in the vehicle's seats, but if you can transfer, there are many other options using special seats and lifting equipment than can accommodate all types of vehicles.

### Where do I get them?

These vans are sold only through mobility dealers who are trained and certified to sale and service this specialized equipment.

### How can they be adapted to my needs?

The trained mobility dealer will evaluate each individuals wants and needs and customize the vehicle for them.

### What is a Quovis?

The Quovis is a personal vehicle imported from Spain. It is designed to accommodate one wheelchair driver. It is street legal on roads with speeds posted at 35mph or less. Its top speed is 25mph and its 2 cylinder engine gets 90mpg.

### Do I need special Insurance for Special Vans?

No, all you need is to make sure your insurance covers the replacement value of the car including the after market equipment. Let your Insurance Agent know the type and cost of the equipment so the insurance company can adequately assess the value at the time of a loss.

### Acknowledgments:

CCA would like to thank the following people for helping write this booklet:

☺ Leslie Gibola

☺ Maribeth LaBarbera

☺ Wayne Iba

☺ Dan Monahan

# Sponsors Voucher

Take this page to the participating sponsors for special offers.  
This is valid from August 24 through September 23, 2006

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 <p>Saddleback Golf Cars</p> <p>AUTHORIZED EZGO DISTRIBUTOR REPAIRS • SALES • RENTALS</p> <p>"We Service All Makes"</p>	<p>\$100 off any new Golf Cart. Special Servicing rates for LWV residents.</p>	<p>23261 Del Lago Drive Laguna Hills, CA <b>949-837-1274</b></p>
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<p><b>Cass &amp; Johansing Insurance Brokers</b></p>	 <p>Cass &amp; Johansing INSURANCE BROKERS SINCE 1915</p>	<p>24351 Ave. De La Carlota #N Laguna Woods, CA <b>949-837-2800</b></p>