

Side by Side All Terrain Vehicles - (RTV's) / UTV's)

Side by side all terrain vehicles, also known as Rough Terrain Vehicles (RTV's) and Utility Vehicles (UTV's) are often used as work vehicles in a variety of industries such as agriculture, horticulture and forestry and are typically used for off road working, including steep slopes. Inappropriate use and using outside of the vehicles safe operating parameter can cause serious injuries and fatalities.

Side by Side All Terrain Vehicles - (RTV's) / (UTV's)

Introduction

A Side by side ATV is a small utility vehicle with seats where the driver and passenger can sit beside each other. Vehicles will have a seat for the driver and passenger and may have a second row for additional passengers. Some vehicles have a bench style seat allowing up to three people to be seated per row.



Vehicles will have 4 or 6 wheels and some are built with full or partial tracks to aid use over rough terrain. Vehicles are fitted with a steering wheel and pedals for control.

Behind the fitted seats there will be a load space or cargo space for carrying goods – this should never be used to carry passengers. A tow hitch may be fitted for towing trailers and other trailed appliances and attachments.

Side by side ATV's are fitted with lap belts or seat restraints and roll over protection (ROPS) to provide a protective structure around the seating area. The load space is generally open although some may be fitted with a canopy. Vehicles will generally have a windscreen and may also have side doors but vehicles with no doors are also common.

Legislation

The following regulations apply:

- Health and Safety at Work etc Act 1974
- Management of Health and Safety at Work Regulations
- The Provision and Use of Work Equipment Regulations

Hazards

The main causes of fatal or serious injury involving side by side ATV's are from:

- Being thrown out of the vehicle if it overturns - or from losing control of the vehicle. Not wearing a lap belt or seat restraint will increase this risk.
- Being trapped, crushed or asphyxiated under an overturned vehicle.
- People in the vicinity being struck by or run over by the vehicle.
- Colliding with objects such as trees, walls, buildings, other vehicles etc.
- Carrying passengers in the load space of the vehicle or in towed vehicles e.g. trailers. Carrying passengers in a trailer being towed behind can cause the ATV to become unstable.

Before using a side by side ATV, a number of questions should be considered, including:

- Has the operator had formal training? Details of suitable training courses are available from franchised ATV dealers, ATV manufacturers, Lantra, the Forestry Commission, EASI (European ATV Safety Institution), the British Off Road Driving Association (BORDA), agricultural colleges and rural training providers.
- Is the driver old enough? The driver must be at least 16 years old and have received formal training. The minimum recommended age may be displayed on the ATV or detailed in the operator's manual and should be adhered to. Children under the age of 13 are prohibited from being passengers in a side by side ATV for work purposes.
- Has the route the ATV will be driven on been checked for suitability and hazards including hidden obstructions, unstable ground conditions e.g. excessively wet, muddy, loose surfaces?
- Has the ATV been maintained and checked before use, in particular are tyres in good condition and the tyres inflated to the correct tyre pressure, wheel nuts are tightly fastened, the controls operate smoothly, brakes work and lights work?
- If being used at night or in poor light conditions are the vehicles lights suitable for the activity and do the lights work and function correctly?
- Does the vehicle have sufficient fuel or battery charge?
- If the ATV will be used to tow a trailer, is a suitable trailer used with the towing capacity, maximum weight on the tow hitch and drawbar loading limit known and complied with? Is the trailer, including the tow hitch, in good mechanical condition and safe to use? It is good practice to use a break-away cable when hitched to a trailer.
- Are loads (either in the load space or a trailer) distributed evenly and secured against movement e.g. with ratchet straps or a net? Loads carried on the cargo bed should not exceed the manufacturers recommended weight limit.

Assessing the Risks

Several factors need to be considered when using a side by side ATV.

- The person
- The vehicle
- The route

The Person

Anyone driving the side by side ATV should be:

- Trained
- Above the legal age limit
- Mentally and physically capable
- Not driving under the influence of drink or drugs
- Informing someone of where they are going and what time they are expected back
- Equipped with a fully charged mobile phone

The ATV

The ATV should:

- Be inspected before use – see check sheet in Appendix 1
- Be fitted with lap belts / seat restraints and roll over protection structure (ROPS)***
- Have the correct tyre pressures
- Have sufficient fuel or battery charge
- Have a first aid kit
- Not be used to carry any passengers in the load space or trailer

The Route

The route should be:

- Planned
- Walked before using the ATV to check for hidden obstructions, hollows or other hazards

*** If the vehicle is amphibious and used in deep water the use of a lap belt / seat restraint may trap a person should the vehicle become immersed in water or sink. A roll over protective structure may also cause someone to become trapped if the vehicle sinks. A risk assessment should be undertaken for using the vehicle on or in water.

Road use - Highway code Rule 158

Certain models of ATV's, are suitable only for off-road use and do not meet legal standards for use on roads. Vehicles that do not meet these standards MUST NOT be used on roads. They MUST NOT be used on pavements, footpaths, cycle paths or bridleways either. You MUST make sure that the ATV meets legal standards and is properly registered, taxed and insured before using it on the roads. Even when registered, taxed and insured for the road, vehicles MUST NOT be used on pavements.

Reference: [Highway code Rule 158 - The Highway Code](#)

Checklist

A generic Side by Side All Terrain Vehicle (ATV) Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners. For more information please visit:

[Aviva Risk Management Solutions - Specialist Partners](#)

Sources and Useful Links

- European ATV Safety Institute (EASI) - [Quad Safety](#)
- Health and Safety Executive - [ATV's](#) **
- The Highway Code - [The Highway Code](#)

** Contains public sector information published by the Health and Safety Executive and licensed under the Open Government Licence.

Additional Information

Relevant Loss Prevention Standards include:

- Lone Working
- Driving in Adverse Weather
- Sit astride ATV's (Quad bikes)

To find out more, please visit [Aviva Risk Management Solutions](#) or **speaK to one of our advisors.**

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Appendix 1 - Side by Side All Terrain Vehicles - Rough Terrain Vehicles (RTV's) / Utility Terrain Vehicles (UTV's) Checklist



Location	
Date	
Completed by (name and signature)	

	Rough Terrain Vehicle - Side by side ATV Checklist	Y/N	Comments
1.	Have you carried out adequate risk assessments and developed safe systems of work?		
2.	Have all operators received formal training in the use of the ATV?		
3.	Has the route been planned and checked?		
4.	Is the ATV in a good, safe overall condition? <ul style="list-style-type: none"> • clean and dry • free from oil • free from mud • free from damage • no visible leaks etc 		
5.	Is a Roll Over Protective Structure (ROPS) fitted?		
6.	Are lap belts / seat restraints fitted and used?		
7.	Does the foot brake work effectively?		
8.	Does the handbrake work effectively?		
9.	Are the tyres in good condition?		
10.	Are the tyre pressures at the correct inflation?		
11.	Are the wheel nuts secure?		
12.	Does the steering operate smoothly?		
13.	Does the throttle / accelerator operate smoothly?		
14.	Are seats secure and in good condition?		
15.	Are loads distributed evenly and secured during transit?		

	Rough Terrain Vehicle - Side by side ATV Checklist	Y/N	Comments
16.	Do all lights work and function correctly?		
17.	Does the clutch (if manual) work smoothly?		
18.	Are there sufficient fluid levels? <ul style="list-style-type: none"> • oil • transmission • brake • battery 		
19.	Is there enough fuel or sufficient battery charge?		
20.	Has the ATV been correctly maintained to ensure its safe operation?		
21.	Additional comments:		

Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise, and Aviva recommend that you obtain specific advice relevant to the circumstances.

2nd April 2026

Version 1.0

ARMSGI4052026

Aviva Insurance Limited, Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.