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Hurricanes May Really Turn Up the Heat

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Risk-management expert outlines preparedness steps for preventing real disaster this fall.

While the brutal heat that has already plagued clubs throughout the country for much of the summer may not subside for another month or two, the real challenge for properties in many areas may come from the 2011 hurricane season in the Atlantic Basin. That season actually got its official start on June 1, with forecasters predicting a season of 16 named storms, 9 hurricanes and 5 major hurricanes.

And if the destructive tornadoes seen in May are any indication of how weather patterns continue to trend to the extreme, this year's hurricane season could bring especially catastrophic results, notes an executive who oversees risk management services for a major insurance provider that specializes in coverage and services designed specifically for the club and golf markets.

"With the official start of the 2011 hurricane season already upon us, business continuity planning is the most prudent and reliable practice that a club can implement in the disaster recovery planning process," the risk-management expert says.

"Statistics show that more than one in four businesses will suffer a significant crisis in any given year," she adds. "And clubs are not immune to the effects of a major loss to their business or surrounding area. These types of disasters can not only cause death or significant injury, but also the disruption or shut-down of business operations, physical, financial or environmental damage, and even threaten the public image of a business.

The expert urges club managers to "don't wait until it's too late" and instead take steps ahead of time, if they haven't already, to check all risk factors and reassess their properties' preparedness for problems that this year's hurricane season may bring—even to "out of range" clubs and courses that could still get affected by storm-related winds, rains and flooding as hurricanes break up, move inland and disrupt normal weather patterns.

As part of a comprehensive disaster recovery plan outlined in a white paper being made available to clubs (see link at the end of this article), the risk-management expert advises managers to take time to conduct pre-loss vulnerability analyses that would include a checklist for a business continuity plan to help ensure minimal interruption of operations should any disaster occur. Key steps in this plan would include:

- Identify business operations critical to your course survival
- Keep emergency numbers in a safe place and/or off-site so that you can reach the right people when you need them most:
 - Insurance agent/broker
 - Claims reporting information for your insurance carriers
 - Utility companies
 - Contractors
 - Communications/public relations experts
 - Local authorities

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- Consider emergency cash/credit for expedited financial decisions
- Ensure your computer data is backed up securely
- Identify your supplier chain
- Identify alternative facility options
- Identify team responsibilities and procedures
- Consider working with other businesses in the area
- Create a communications plan that encompasses how you will communicate directly with members, as well as with the media
- Communicate and update the plan regularly to all team members
- Monitor and test the plan

“Those clubs with the best plans in place bounce back quickest from losses when they occur—but being prepared is only part of their success,” the expert notes. “Managing the loss in a timely, efficient and aggressive manner is the more challenging half of the equation. There are many critical steps to ensure that your club mitigates the loss for the business and its stakeholders.”

Should losses occur, she advises, after authorities determine that your premises are safe for your return, you will need to protect the property by:

• **Securing the building**—Make sure you’ve reported the loss to your insurance carrier, take photos to document the damage, and set aside damaged contents for appraisal. Next, contact your utility companies to verify if electrical and gas have been shut down. Minimize water damage wherever possible and complete temporary repairs.

• **Inspecting damaged structures**—Inspect both the interior and exterior, including the following systems that may need repair:

- Fixed Equipment
- Mechanical Systems
- Hot Water Heating
- HVAC
- Means of Egress
- Fire Control
- Fire and Security Alarm Systems
- Emergency Lighting
- Fire Resistance

• **Managing the media**— As mentioned previously, it is important to have a pre-loss communications plan in place for handling any media inquiries about the effect of a storm on a club and its staff, members or property. The best way for a club to manage the media after a loss is to have one designated spokesperson who will deliver clear and factual messages about the incident. Every staff member should know that only this spokesperson can speak to the media, and know the procedure for how to pass media inquiries on this person.

Also, consider what you will do if the media come on to your property. If you have a private club, you can establish a protocol for media to be turned away politely, while taking names and numbers that you can call back. In all cases, however, you should plan to set aside time for communicating with the media—and if your spokesperson is unavailable when they call, to make sure they know that they will receive an answer. Show humanitarian concern in your messages *and* in how those messages are delivered, and keep everyone abreast of the situation using press releases and other public relations tools.

• **Keeping up with expenses**—Although this step is often overlooked in an emergency, it is important to stay on track with bills and routine maintenance so that the club will be ready when it’s time to open the doors again.

“Getting started [with disaster recovery planning] is always the hardest part,” the risk-management expert acknowledges, “but your club does not have to go through this process on its own. After you have spent the time needed focusing on the exposures your club faces and outlined what your response to the loss would look like, you should share that document with your insurance agent/broker and insurance carrier, for further input. While these partners cannot write your disaster recovery plan for you, as only you know the inner workings of your operation, they can share best practices to fortify the plan and enable your club to have the best chance of surviving a large-scale loss event, should it occur. You should also discuss your planning with the local authorities that are



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involved in emergency response.

"If you do not properly prepare for the unexpected," she adds, "the only thing left to do is learn from it. Few can afford such a costly lesson."

(For the complete white paper being made available to club managers, go [here](#).)

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Get Inside the Congressional Country Club Expansion

Club & Resort Business, in conjunction with the CMAA National Capital Chapter, is presenting a one-day CMI Workshop, on Monday, October 24.



Where: Congressional CC, Bethesda, Md.
When: Monday, October 24, 2011 (Registration begins at 8:00 AM and the day concludes with a cocktail reception from 4:30 to 6 PM.)
What: The Congressional management team and others involved with the project will provide a complete tour and full details behind the club's addition of its new Founders Pub, exercise facility, library, "history hall" and three new swimming pools.

Registration is \$100; attendance will qualify for CMAA CMI Workshop credits.

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