

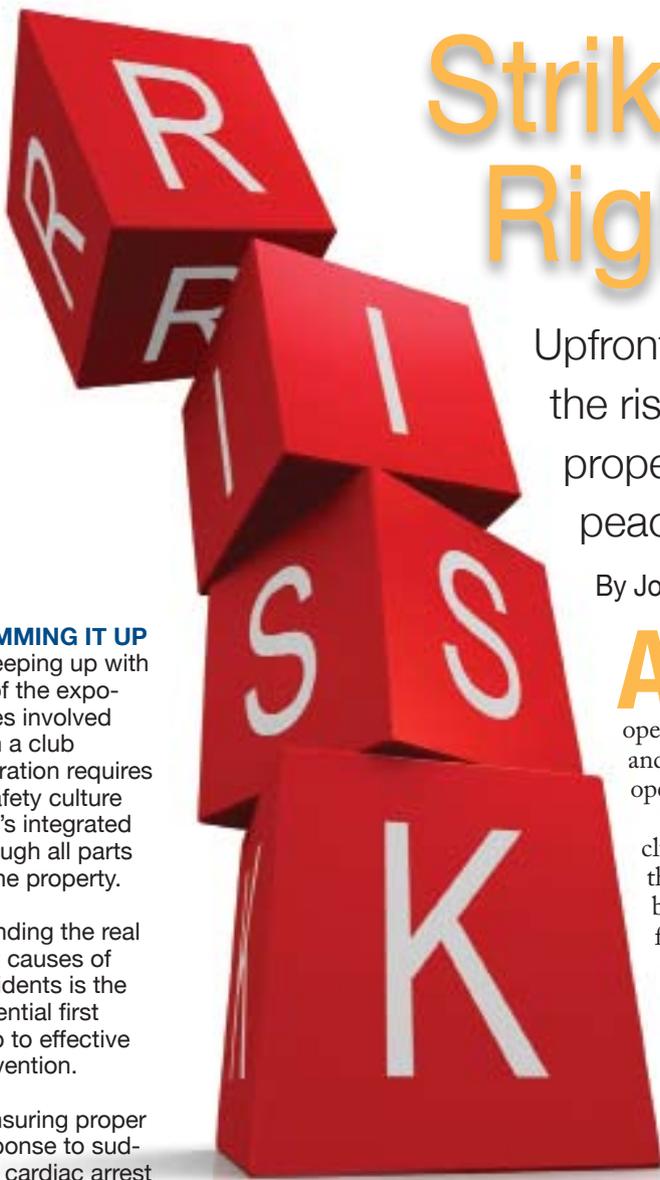
Striking the Right Balance

Upfront, ongoing efforts to control all of the risks present at a club and resort property can pay off with protection, peace of mind—and lower premiums.

By Joe Barks, Editor

SUMMING IT UP

- Keeping up with all of the exposures involved with a club operation requires a safety culture that's integrated through all parts of the property.
- Finding the real root causes of accidents is the essential first step to effective prevention.
- Ensuring proper response to sudden cardiac arrest has emerged as a special concern.



As a customer training specialist for the risk control department of a major insurance carrier was conducting an on-site inspection of a private club's property and facilities, he opened the door of the clubhouse's main electrical control room, and found banquet tables jammed into every available inch of open space around the electrical equipment.

"It's the perfect spot for staging [the tables]," enthused the club manager who was taking the risk expert around the building. "It's right across from the ballroom, so we don't have to worry about staff members getting hurt carrying the tables to and from the basement."

The manager's enthusiasm was quickly dampened, though, as the risk control specialist reminded him there's an important reason why electrical closets

are built to include a lot of air space—and that

the risk of a fire caused by his storage "solution" stood to be much more catastrophic to the club than a staffer's bruised shin or banged elbow.

For the small cost of a little shame and embarrassment, this club manager benefitted from a proactive approach to risk control, by taking advantage of the free assessment services that all insurers are happy to provide. And the manager even got compensated for his loss of pride, in the form of an insurance premium reduction, once the electrical area was made safe again.

Surprisingly, though, insurance carriers specializing in club, resort and golf course coverage say they still have difficulty giving away the immense



Properties with golf courses must be diligent about the risks of outdoor play and aware of special AED needs, because so many golfers "fit the profile."

Recognizing the Risks

Case Study 1

A guest was walking from the clubhouse to the driving range when he fell on a wet area of the sidewalk and hit his head on the concrete. The fall caused the man to fracture his vertebrae and resulted in permanent paralysis. It was determined that a leaky irrigation sprinkler kept the sidewalk constantly wet, allowing slippery algae residue to grow on the concrete. At the time of the incident, the golf facility did not have a system in place to determine safety hazards. After the accident, the facility implemented a routine inspection program to ensure that all potential hazards were identified and corrected.

Source: The Travelers Companies

PHOTOS BY ISTOCK INTERNATIONAL

Recognizing the Risks

Case Study 2

A golf facility continued to experience a high number of slip-and-fall accidents in the foodservice area. The cause: Spills were not cleaned up in a timely manner. To prevent slips and falls, management implemented a “spill drill” that required employees to clean spills as soon as they occurred or were noticed. Buckets were placed near areas with a high volume of spills, so employees had cleaning supplies readily available. This resulted in a remarkable decrease in the amount of falls caused by food and beverage spills.

Source: *The Travelers Companies*



value of these risk assessment services. “Sometimes we feel like we not only have to bring the horses to the water, we have to put the water on their lips,” is how one insurance company manager describes the challenge.

There for the Taking

It’s puzzling why every club or resort manager wouldn’t jump at any chance to take full and frequent advantage of the no-charge risk management assistance and services that their insurers want to provide, because keeping up with all of the potential problems that can now be spread across a property has become much more than a full-time job.

“There are so many exposures involved with a club operation, it’s not something you can try to catch up on every once in a while,” says one insurance executive. “You have to develop, and maintain, a safety culture that’s integrated into every part of the property, and everything that goes on within it.”

A key to that integration is to not only have full awareness of real-life situations that have occurred in other clubs and resort environments (such as the case study examples presented throughout this report), but to then drill down into

them to unearth the vital lessons that must be learned and acted upon.

“Finding the real root causes is the only way to take the steps that will lead

to effective prevention,” says a risk control specialist. “It’s not what made the steps slippery—it’s the failure to anticipate the need to inspect and clear them

Recognizing the Risks

Case Study 3

A country club guest was convicted of driving while under the influence after he crashed a rental car into a woman and her daughter riding in a golf cart. The girl was killed. The guest had a blood alcohol level three times the legal limit. To prevent any future incidents, the club manager immediately started training his employees in responsible alcohol serving.

Source: *The Travelers Companies*

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TODAY'S MANAGER

A safety culture must be integrated into all aspects of a club or resort operation.



in a timely fashion, or to communicate properly what preventive measures and corrective actions need to be taken.”

New Things to Learn All the Time

In addition to the value of on-site assessments, managers can also access a wealth of valuable resources, such as webinars and white papers, that are readily available on carriers' websites. These can not only alert operators to specific hazards, and effective corrective tactics, for

Recognizing the Risks

Case Study 4

A facility increased its number of electric golf carts, but did not check the capacity of the electrical circuit in the storage area. It was discovered that the circuit was unable to supply the necessary current for the additional carts. The extra carts could have caused the circuit to overload. Also, the circuit breaker was the incorrect size for the storage area. After a risk management inspection, the golf manager corrected the problem and reduced the risk of a fire breaking out in the storage area.

Source: The Travelers Companies



facilities or departments, they can also spotlight emerging areas in need of special attention.

For example, a white paper recently posted by The Preferred Club Program at www.preferredclub.com addresses an area that wasn't on too many properties' risk management radar screens even just a decade ago: the need to have a property fully equipped with automated external defibrillators (AEDs) and to have programs in place to ensure they will be in working order, and that staff members

will know how to use them, if and when they are needed.

The paper, "Making AEDs Work for Golf & Country Clubs," drives home several facts as to why this should now be a special area of risk management concern for club and resort properties:

- With more than 50 percent of golf and club patrons older than 56, and 29 percent over age 66, club members and guests fit the profile of those at highest risk for sudden cardiac arrest (SCA).

- SCA is most likely to occur between



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6 and 11 AM, a prime period for golfing activity.

- Because of their size, and locations that often have limited accessibility, a golf course or club property can be one of the most difficult places to get outside emergency care to someone when their heart stops and time is of the essence. Florida emergency medical technicians reported that in one year, there were four heart attack-related fatalities at one multi-course resort property alone.

- While by 2009 more than 40 states had enacted "Good Samaritan" laws exempting anyone who renders emergency treatment with a defibrillator from liability, 64 percent of Americans had still never seen an AED, let alone been trained in their use.

"Sudden Cardiac Arrest is a significant health risk for golf and country clubs, whose members fall into a higher-risk age demographic," concluded the white paper's author, Michael DeMarco, Executive Vice President of The Preferred Club Program. "When a club member suffers SCA, the chances of survival

Recognizing the Risks

Case Study 5

During construction of an addition to a clubhouse, a contractor started a fire in the attic while using an oxy-acetylene torch. The attic did not have sprinkler protection, and the contractor did not post a fire watch for the 30-minute period following the use of the torch.

The fire spread through the attic, causing the entire clubhouse to burn down and causing total damage estimated at \$2 million. The contractor had inadequate limits of insurance. Lessons to be learned from this incident include:

- It is important for attics to have the same protection as the floors below.
- Fire watches should be posted for at least 30 minutes after any hot work is done.
- Any contractor or subcontractor should carry adequate insurance and limits, to respond to any potential losses.

Source: *The Travelers Companies*



decrease by 7-10 percent every minute that passes without cardiopulmonary resuscitation and defibrillation. The use of [AEDs] can significantly lower that risk and protect the health of club members—as long as they are used properly.

"Knowing these facts," DeMarco said, "every club should now make cardiac emergency readiness a priority, invest in AED technology and training, and take simple steps to protect themselves, their members and guests." **C&RB**

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