



PREFERRED CLUB[®]
AMERICA'S LEADING CLUB INSURANCE™

HURRICANE PREPAREDNESS & RESPONSE FOR CLUBS

Will your golf course be blown away by damages? Key considerations before and after storms strike.

Hurricane season runs from June 1 through November 30, coinciding with some of the most popular months for golfing and making it a critical time for owners and operators of golf courses located on the coasts and several hundred miles inland. Floods and flying debris from the excessive winds are often the deadly and destructive results of these weather events. Slow moving hurricanes traveling into mountainous regions tend to produce especially heavy rain, which can trigger landslides, mudslides and flash floods.

There are many things you can do to prepare for a storm. Some should be done long before a storm threatens an area and other things should be done when a hurricane watch is issued.

✓ PREPARE A DISASTER PLAN

A disaster can be localized, affecting just your facility or it can affect an entire street, town, county or portion of a state. Either way, determining how a storm's potential and local emergency services response will affect your operation is as critical as having a disaster preparedness plan in place to minimize the loss of life, assets and revenue. The three basic steps to an effective plan are preparedness, response and recovery.

Preparedness – Preparedness occurs well in advance of an approaching storm. A formal program should help assure that the facility, business records, customers and employees are protected. Careful planning by an operations-designated emergency preparedness team will reduce the overall losses associated with the storm. Key elements of the pre-planning phase include:

- Assign designated individuals specific responsibilities such as tracking the storm, protecting important papers/valuable records, communicating with emergency services in the area and watching over the facilities.
- Allow a few employees who have access to the alarm system to download a weather/lightning application, such as "Spark" by WeatherBug or another application to their cell phone.
- Discuss possible arrangements with vendors to reduce business interruption. For example, determine the most likely obstacles in resuming business (tree/debris) removal, flooding, loss of power, etc.) and arrange with contractors prior to a storm
- Clean storm gutters and downspouts.
- Evaluate your insurance coverage to determine adequacy.
- Review tips for worker safety prior to recovery operations.

Response – Response is the activation of life-saving protection and property preservation procedures. The response to an approaching storm will vary from a slowly developing storm to a fast developing tornado. In many cases, evacuation of the buildings is in order for hurricanes and large tropical storms. Typically, someone is assigned to stay at the club or facility, but this should only be permitted with the approval of the local authority having jurisdiction. These simple precautions can save lost time and income.

- Assign responsibilities to designated teams.
- Remove outdoor fixtures (e.g. patio furniture, golf flag sticks, signage, etc.) subject to damage from high winds.
- Shut down non-essential utilities and mechanical equipment.
- Remove landscaping that will not withstand strong winds such as dead trees, dead limbs, coconuts on trees, etc.
- Secure or remove rooftop fixtures such as antennas or satellite dishes.
- Don't drain your pools completely – high ground water can cause structural damage to an empty pool. It's not even necessary to lower the water level, but if you do, be sure to close your skimmer valve to prevent damage to the pump when the power is turned back on.
- Additionally, turn off all electricity to the pool and add extra chlorine to prevent contamination.
- Whenever possible, board windows and sandbag entryways.
- If flooding is possible, place items off the ground and secure pesticides to reduce the risk of accidental discharge.
- Take down removable canopies for safe storage.
- Shut down non-essential utilities such as gas.

A tornado or violent windstorm can strike with little warning, but most golf operations have enhanced weather systems and experienced personnel to predict bad weather. When a storm is approaching, make sure play is stopped and everyone on the course seeks shelter. Since most shelters are not adequate to protect players from tornado-like weather, courses located in "tornado alley" states should consider constructing shelters that meet FEMA 361 Standard (Design and Construction Guidance for Shelters).

☐ **Recovery** – Recovery includes activities that will help control the disaster’s impact on a business or community regarding safety and health, the media, public pressure, liability, insurance and governmental regulation. Recovery steps include:

- After assuring life safety is in order, the recovery phase starts with an assessment of damages. Videotaping, or at least photographing, damaged property and spoiled food product will ease the insurance claim process. Approach the loss as if everything is covered, including tees and greens, and let others determine what coverage is, in fact, in place. If possible, consider renting a portable refrigerated unit to store perishable food.
- All electrical systems, natural gas lines, fluid transfer operations, maintenance equipment and building structures should be examined by qualified individuals before returning to service.
- Damaged fire protection systems should be quickly repaired and put back into service as soon as possible. Local authorities and the club’s insurance agent should be notified if a sprinkler system for a building has to be shut down.
- Track all expenses associated with the loss with back up. Include employee hours, cost associated with debris removal, remediation and extra expenses as this can be calculated as part of the loss.

✓ POST-STORM SAFETY TIPS

- Keep everyone away from downed power lines.
- Restore fire and life safety devices as soon as possible.
- Shore up falling trees, holes, electrical lines, gas leaks, sewer/water damage.
- If necessary, have buildings inspected for possible structural damage.
- Discard food items that may have been spoiled.
- Photograph or video record damage.

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