

BEST'S HAZARD INDEX

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RELATED CLASSIFICATIONS

[Bars, Taverns, Cocktail Lounges and Nightclubs](#)

[Golf Driving Ranges and Miniature Golf Courses](#)
[Landscape Contractors](#)
[Lawn Care Services](#)
[Personal Trainers](#)
[Racquet and Fitness Clubs](#)
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[Swim Clubs and Swimming Pools](#)
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RISK DESCRIPTION

Although the Scots have been credited with devising the first rules of golf as we know the game today, no one is sure of where the game of golf originated. And unlike the popular legend that the word "golf" is an acronym for "gentlemen only ladies forbidden," the term actually comes from the Dutch word "kolf" or "kolve" meaning "club." It is believed that the Scots turned the word into "golfe" and by the 16th century, the term "golf" had emerged.

Contemporary golf and country clubs (commonly referred to simply as golf clubs) strive to correctly blend a traditional golf experience with the marvels of modern technology. It is now common to find golf clubs advertising the classical atmosphere of their clubhouse facilities and services, together with such innovations as the Pro Shot digital caddy, a computerized score-keeping system that is installed on golf carts, and Accushot, a golf practice system, which consists of a device similar to the electronic coaching studios that have become very popular at golf driving ranges. Another computer innovation is the Golf Tracker software that allows players to track their handicap and scores, assess the difficulty of a particular hole, and even improve their putting.

There are three types of golf courses and clubs. Public courses are open to anyone who wishes to play a round of golf. A semi-private golf club has members but also permits nonmembers to play. A semi-private club sometimes has certain tee times (i.e., when golfers may begin their games) for members only. On the other hand, a private golf club, also known as a country club, is a members-only organization. Nonmembers may play or use the facilities (e.g., use locker rooms, dine in the onsite restaurant, etc.) only if they are accompanied by a member.

Regardless of the type of club, an average golf course can occupy 80 or more acres, although some courses will encompass more than 200 acres of land. A typical golf course will be set in a country-like environment with trees lining the fairways. Ponds or small lakes as well as sand traps (i.e., bunkers filled with sand) will be interspersed throughout the course and act as obstacles for players. Most golf courses will consist of 18 holes, with one or more separate putting greens for golfers to practice their shots. Small clubs will have 9 holes on the course, while the largest golf courses will be expansive enough to accommodate 27 or even 36 holes on the premises. A private golf club's main facilities will generally include a clubhouse, a half-way house (i.e., a small building located by the ninth hole that has a snack bar or kitchen so that golfers may rest and enjoy a beverage or light lunch), as well as storage sheds for groundskeeping and pool equipment. The adjoining outdoor facilities may include tennis and/or squash courts, a swimming pool with an outside bar, and cabanas where members can change into their swim suits. Inside the clubhouse, the facilities will usually include a pro shop (where golf shirts, golf clubs, and other equipment are sold); a room for storing members' golf bags; locker rooms; men's and women's lounges (where tables are set up for card games); a dining room; several banquet or meeting rooms; a fully equipped kitchen; a pub or grill room for members only; saunas; showers; restrooms; and administrative offices. Some large clubs have also incorporated a fitness room in the clubhouse where members can use such equipment as treadmills, weights, and stationary bicycles. Semi-private clubs will have an 18- or 27-hole golf course, plus a smaller clubhouse with a pro shop, and a smaller dining room where only snacks and sandwiches are served. Some will have a swimming pool and tennis courts. Public golf courses will have a 9- or 18-hole course and will offer a limited number of clubhouse services, such as a pro shop, a video game room, and a snack bar or cafeteria. Country clubs that host major tournaments may also have permanent stands built around the putting greens, but most clubs prefer to erect temporary structures to accommodate spectators during a competition. Some golf and country clubs allow temporary kiosks to be erected on their grounds for serving refreshments and/or selling merchandise while tournaments are taking place.

Private and semi-private clubs may employ more than 100 workers, depending on the number of services offered. Public clubs will have 20 to 50 employees, depending on its location and the range of services provided. (Resort-type golf and country clubs will not be covered in this report. While they share similar exposures to private golf courses, the Hotels, Motels, and Conference Centers classification can provide further information on resorts.)

Most clubs are open 10 to 12 months of the year, depending on their location. Many golf and country club courses will open at 6 a.m. every day in the busy golfing months (e.g., April to October) for the first tee time. Typically, the pro shop and food service will open 15 minutes before the first tee time. The other activities and services (e.g., tennis courts, pool, fitness center, etc.) will usually open around 7 or 8 a.m. every day and close around 7 p.m. in the summer. While the golf course will close at sunset, the clubhouse and restaurant will stay open late into the night, sometimes as late as 1 a.m., if there is some special event taking place on the premises (e.g., wedding, awards banquet, etc.). Most golf and country clubs will have limited hours during the winter months (e.g., November through March). Owners will usually reduce their golf rates between December and March in cold-

weather climates to entice more golfers to come out and play during the winter season.

Because of the wide range of services offered and the high cost of maintaining and operating a golf club, such facilities are rarely owned by an individual. Private golf clubs are usually operated by a corporation, while public courses may be operated by a local municipality and governed by a local golf association.

Employees of golf clubs will include: a general manager, who oversees the entire operation of the golf course; a groundskeeping crew and manager; a golf car fleet manager and mechanics; a golf professional who manages the pro shop and its employees, organizes the club's golf tournaments, manages/schedules the caddies, and gives lessons to club members in the form of golf clinics; assistant golf pros, who register and schedule golfers for tee times, collect greens fees, assist in operating the pro shop (e.g., ordering, pricing, and displaying merchandise), as well as maintain adequate first aid and CPR training; starters, who keep track of golfers' starting times and ensure that golfers tee off in a timely manner; rangers, who travel around the golf course, monitoring the pace of play and assisting golfers when needed; locker room attendants; an equipment mechanic that keeps all groundskeeping tools in good working condition; a food and beverage manager and staff; possibly a banquet manager; chefs, assistant chefs, and kitchen workers; and an administrative staff that includes clerks, marketing and accounting personnel. If the insured operates a fitness center and/or swimming pool, then appropriate personnel (e.g., lifeguards, trainers, etc.) will staff those facilities as well.

MATERIALS AND EQUIPMENT

Golf shop merchandise and equipment: golf clubs; athletic apparel; golf balls; mugs; T-shirts with the club's logo emblazoned on them; caps; sun glasses; gloves.

Food preparation equipment and kitchen appliances; food stuffs; cooking utensils; dishware, glassware, and flatware; table linens; and alcoholic beverages (for most insureds).

Supplies and equipment for grounds keeping and general maintenance: landscaping supplies (e.g., fertilizer, grass seed, weed killer, pesticides, etc.); mowing equipment for fairways, roughs, greens, and trim; utility tractors; bunker rakes; mulching machines and blowers; chainsaws; hedge trimmers; cleaning solvents.

Golf carts.

Chemicals and equipment for swimming pool maintenance.

Electronic equipment and software for golf course irrigation; global positioning system (GPS) for keeping track of golf carts and for estimating distances from tees to the cup; computer software and hardware, such as Pro Shot and Accushot.

Standard office equipment and supplies, including: facsimile machines; photocopiers; telephones; desktop and laptop computers.

NARRATIVE LINES OF LIABILITY

Automobile Liability

The Automobile Liability exposure for golf and country clubs will be slight. Most clubs will own or lease one or more vehicles, usually no larger than a pickup truck, for running local errands and transporting groundskeeping equipment. If groundskeeping operations are extensive, the insured may also own and operate dump trucks. The exposure will be higher for clubs that are part of a chain; these insureds may transport stock and equipment between different locations to accommodate the needs of their customers and may use light trucks for such operations. This section covers bodily injury and/or property damage caused by a covered vehicle for which the insured is legally liable. Damage to the customer's vehicle, which is in the insured's care, custody, and control, (e.g., valet-parked cars) will be covered under Garage Keepers' Legal Liability. See that section for more information.

What are the number, age, type, and condition of the insured's vehicles? Insureds that transport stock from its pro shops between locations will use large pickup trucks or vans. Dump trucks and pickup trucks will be used by those organizations that have their own groundskeepers. Otherwise, golf courses and country clubs will have one or two pickup trucks or vans for business use. Are the insured's vehicles owned or leased? Are contract carriers ever used for transporting supplies and equipment between multiple locations? If the insured brings equipment to other locations, how is cargo secured inside vehicles to prevent shifting during transport?

It is not unusual for employees to use their own cars to run business-related errands. Do employees ever use their own personal vehicles for business purposes? If so, a nonowned vehicle exposure will exist. The underwriter should determine the existence of underlying personal insurance at an acceptable limit.

What are the frequency of travel and the radius of operations? For most insureds, travel will consist of running local errands. Does the insured operate more than one club, or is the operation part of a regional chain? Insureds with more than one golf course may travel between sites, which may increase the distance and frequency of travel. Determine the location of other clubs and how often this is done. Most golf

and country clubs are located away from major population zones. However, some clubs, particularly public golf courses, may be found in heavily populated urban and suburban neighborhoods.

What are the hazards of typical routes? Drivers in heavily populated areas will face such exposures as congested traffic and road construction. Poor road conditions may be found in more rural areas. Regardless of the location, inclement weather will pose an additional hazard. Are drivers instructed to turn on their vehicle's headlights and use caution when driving in stormy weather? Does the insured ever require drivers to travel during hours of darkness? Aside from lowered visibility, driving at such times can lead to fatigue. Headlights should be on at dawn and dusk. What is the insured's practice?

Some drivers will use cell phones or other communication devices to keep in contact with the office when making deliveries of equipment to other owned locations. What is the insured's cell phone policy? Insureds could be held liable for damages that occur as a result of drivers using their cellular phones while driving. Therefore, it is highly recommended that the insured provide hands-free headsets and cell phone safety rules, such as pre-programming frequently dialed numbers, to all its employees. Are driver safety courses offered that include cell phone tips for workers who do a lot of driving, particularly covering situations where they may be receiving messages at any time? While federal legislators and certain states are still considering it, some states have already issued bans on the use of handheld cell phones while driving. Are any of the drivers' phones voice-activated? Some insureds may choose to prohibit the use of handheld cell phones while driving altogether, and encourage workers to pull over if they need to make a call. What is the insured's practice?

Determine the number, age, training, and experience of the insured's drivers. Are any of the insured's drivers under the age of 25? If so, then a youthful driver exposure will exist. Request MVRs from all drivers. Since the Fair Credit Reporting Act requires written permission from the driver to obtain MVRs, the insured should make obtaining this permission a part of the hiring process.

Are the insured's vehicles kept in good repair and properly maintained? All maintenance should be performed by a qualified professional mechanic. Determine if any of the insured's mechanics are automotive service excellence (ASE) certified. Employees should not be permitted to perform any repairs themselves. Where does the insured store vehicles when not in use? Vehicles should be kept in a well-lit, fenced parking lot or a locked garage.

General Liability: Premises and Operations

For golf and country clubs, the General Liability: Premises and Operations exposure will be moderate. The variety of facilities and the unique characteristics of each club will demand a careful investigation of each potential insured to properly underwrite this line. The list of possible injuries from which claims will arise includes a wide array of potential problems, from more frequent and less severe injuries, such as slips, trips and falls, and impacts from flying golf balls, to those that are more severe and even fatal, such as those stemming from improper use of golf cars, drowning, and heat stroke.

Many clubs will require the customer to sign a waiver that releases the club from responsibility for such injuries before their equipment and facilities may be used. This reduces the exposure, but only slightly because, as a matter of public policy, courts will not permit any business to require customers to sign away all their rights to recover for negligence.

What is the layout of the insured's facilities? The main part of a typical golf and country club will be the golf course, which can cover 80 or more acres and will include an 18-hole course. A large number of clubs have as many as 27 holes, although it is more common to find the traditional 18 holes. The clubhouse will generally consist of a pro shop, a restaurant with a fully equipped kitchen, banquet and meeting rooms, a fitness center, saunas, offices, restrooms, locker rooms, and showers. The facilities adjacent to the clubhouse may include a pool, tennis courts, and a bar. Structures on the golf course may include spectator stands and refreshment kiosks, but at most clubs, these structures will be temporary and used only during tournaments. Usually in the vicinity of the ninth hole, there will be a small building with a snack bar and restrooms where golfers may take a break.

What are the insured's hours of operation? Most golf and country club courses will open at 6 a.m. every day in the busy summer months (e.g., April to September) for the first "tee time" (i.e., when golfers may begin their game by teeing off). Typically, the pro shop and food service will open 15 minutes before the first tee time. The other activities and services (e.g., tennis courts, pool, fitness center, etc.) will usually open around 7 or 8 a.m. every day and close around 7 p.m. in the summer. While the golf course will close at sunset, the clubhouse will stay open late into the night, sometimes as late as 1 a.m., if there is some special event taking place on the premises. Most golf and country clubs will have limited hours during the winter months (e.g., November through March).

What are the average and maximum daily numbers of visitors to the insured's premises? Daily visitors to the golf and country club will include golfers, delivery personnel, lawn and equipment maintenance contractors, turf and equipment inspectors from the U.S. Golf Association or a local golf association, as well as friends and family members of the insured's workers. During tournaments, contestants, fans, and members of the media will add to the number of visitors. An average country club will have anywhere from 50 to 500 visitors any day of the week. The weekend crowds will typically be larger than those on weekdays, but a steady number of visitors will always be present. Are there any parts of the facility, such as storage areas, from which visitors are restricted? If so, "Authorized Personnel Only" or "Employees Only" signs should be placed at all entrances to these and other areas, where the general public would not be allowed. For clubs that host organized golf competitions, both professional and amateur, the exposure will be much higher during tournaments because as many as 30 thousand visitors or more may arrive each day. What is the nature and frequency of such events?

The greatest number of injuries usually originates on the golf course. To avoid such common hazards as slips, trips, and falls, outdoor areas, including fairways, putting greens, walkways, and golf cart paths, should be free of clutter and debris, (e.g., tree branches, stones, etc.). While on the course, golfers may be struck by falling tree limbs. Are trees and shrubs pruned regularly? What steps are taken to keep the area clear? Trash should be removed periodically throughout the day from outdoor trash containers.

Players or bystanders may be struck by a stray ball. The insured should take measures to protect customers from such hazards by instituting strict rules of course conduct. For example, the traditional way to alert players to an oncoming ball is to shout, "Fore!" Does the

insured insist on strict adherence to golf rules of conduct? Rules of acceptable conduct should be prominently posted in highly visible locations in the clubhouse. Are golfers reminded of them, either verbally or in writing, before teeing off? Do rangers patrol the golf course to ensure that these rules are followed and to render help should a golfer become ill or be seriously hurt by an errant ball or flying head from a golf club?

Third-party property damage could result from golf balls that accidentally fly into nearby houses (especially those situated along the perimeter of the course). Is the insured located in an area where a stray golf ball may hit a passing vehicle or break the window of a residential or commercial building that is situated near the course? While some states have determined that the insured is not liable for property damage sustained from errant balls, other states will hold the golf course owners responsible. Does the state in which the insured does business have laws regarding damage to property due to errant golf balls? What is the insured's liability regarding such incidents?

Are golf carts offered for customers' convenience? What are the number, age, type, and condition of the insured's golf cars? According to The Center for Injury Research and Policy (CIRP), golf cart accidents have been on the rise since the early 1990s, with approximately 70% taking place at sports or recreational facilities. Since many golf cars can reach speeds of 25 m.p.h., motorized carts can skid out of control on wet grass or roll over on a steep incline. Are the insured's golf carts equipped with seat belts? Are patrons warned to drive slowly and avoid sharp turns? There is also a possibility of carts becoming stuck in a ditch or running off the side of a bridge into a stream, pond, or lake. Confining golf cars to cart paths will keep them off the grass and away from steep inclines and ditches. Adequate side rails both on and approaching bridges will help prevent accidents there. Are signs with directions posted along the cart paths? Are warning decals attached to the carts' dashboards to remind golfers not to take carts off the designated paths? Signs should also warn passengers to wait until the cart comes to a complete stop before getting on or off the cart. Do the golf carts meet safety requirements established by the American National Standards Institute regarding the design and operation of carts (ANSI Z130.1-1979)? Does the insured have a written safety policy posted in clear view of patrons regarding the safe operation of golf carts? Are speed limit signs posted in areas where golf carts are driven? Other safety precautions that CIRP suggests include offering driver safety training programs and requiring drivers' licenses of those who will be operating the carts. Does the insured offer driver safety programs for patrons who use golf carts? Determine whether patrons are required to present a current driver's license before being provided with a golf cart. Are golfers who are accompanied by children warned not to leave them unattended near a golf cart?

Inside the clubhouse and adjacent facilities, slips, trips, and falls may occur. What is the level of housekeeping in these areas? Trash should be removed and disposed of daily. All walkways and aisles should be clean and free of clutter. Telephone and electrical cords should not cross walkways or doorways. If this is not possible, are cords taped down and covered with mats to avoid tripping incidents? What is the condition of the floors and floor coverings in the clubhouse? Worn, torn, or loose floor coverings should be repaired or preferably replaced. Spills should be cleaned up immediately, with "Caution — Wet Floor" signs displayed in those affected areas. Stairs should be well lit, in good condition, and equipped with nonskid treads and sturdy handrails. If the insured has an elevator, who is responsible for inspecting it and what are that person's qualifications? Large expanses of plate glass (i.e., sliding glass doors) must be etched or otherwise marked to prevent visitors from walking into them.

What is the condition of the furnishings in the insured's clubhouse? Visitors may be injured by furniture that is unsteady or that has sharp or pointed edges. All furniture should be sturdy and free from protruding nails, splinters, and screws. The insured's furniture should be inspected periodically and repaired or replaced as necessary. Who is responsible for the maintenance and repair of the insured's furniture? Determine their reputation and qualifications.

Some pro shops are located in extremely large, state-of-the-art facilities, but most of them will not exceed the size of an average retail store. What is the layout of the insured's pro shop? Typically, pro shops will include a showroom, a checkout counter, a stockroom, and dressing rooms. Some will also have an office and a room for storing members' golf bags. Slips, trips, and falls will be the most common exposures in pro shops, due to limited space in which to display merchandise. Organizing the store in a neat, departmentalized fashion can help minimize this exposure since it will enable customers to locate the types of items they are looking for more quickly and easily. Is there adequate room for customers to move about freely? Apparel and other goods should be evenly distributed on display racks. Customers may also be injured by toppling merchandise. Are shelves and wall-mounted display units solidly constructed and is merchandise neatly organized on shelves? Customers could sustain cuts or lacerations from poorly maintained glass display cases. Are glass cases free of cracks or chips? For more information, see the General Liability section of the [Sporting Goods Stores](#) classification.

If the premises include a swimming pool, additional hazards will exist. Patrons could slip and fall on slick pavement. What kind of ground cover is used in the swimming pool area? Tiles or cement around the pool may become slick with water and cause accidents from slips and falls. Are surrounding tile or concrete surfaces equipped with nonslip flooring?

Accidental drowning is another potential exposure faced by those who own and operate commercial swimming pools. Although more drownings occur in residential pools than in larger, public swimming facilities, drowning is still the third leading cause of accidental death in the United States, according to the U.S. Lifesaving Association (USLA). The American Red Cross reports that one of the biggest reasons for failed rescue opportunities is that lifeguards can become easily distracted by engaging in conversation with swimmers or co-workers. Are lifeguards warned to refrain from conversation with patrons or other workers and to vigilantly scope the swimming pool for possible hazards when on duty? What are the qualifications of the insured's lifeguards? Have they been certified by a reputable training program, such as those provided by the American Red Cross or the USLA? Because of the requirements of their job, lifeguards should be experienced swimmers who are in peak physical condition. Certified lifeguards should always be present when the pool is in use.

Serious injuries can also result from "entrapment" accidents in which swimmers' hair becomes entangled in drain covers, or their bodies become suctioned up against an open outlet in pools or hot tubs. Victims have had their fingers become caught in the open grates of a drain cover, or they have had their hair get sucked into a drain filter or intake valve. In such situations, the victim can become trapped under water and drown, even though their face may be mere inches from the surface. Yet some of the most devastating injuries by far have occurred as a result of suction entrapment situations where the victims, frequently children, have had their entire body suddenly get sucked down on top of an open drain or grated drain cover. Due to the powerful suction that takes place as water is being siphoned down through the drain opening and pulled into the filtration system, a victim's body can suddenly and forcefully adhere to the opening, creating a vacuum effect of as much as 1,000 pounds per square inch. When such incidents have occurred, rescue efforts have often failed to release the victim from the

entrapment situation in time to save them from being at least partially eviscerated.

One such incident happened on June 15, 2002, when Virginia Graeme Baker, the 7-year-old granddaughter of former Secretary of State James Baker, died shortly after being suctioned down on top of a hot tub's drain cover while at a neighborhood pool party. As a result of this tragedy, the victim's mother, Nancy Baker, began a lobbying campaign to have federal legislation enacted that would require all public pools and spas to install certain safety features – namely, safety drain covers and safety vacuum release systems (SVRSs) – either of which could have easily prevented this tragic accident. Safety drain covers are designed in such a way that it is virtually impossible for a swimmer's hair or fingers to get stuck inside them, and SVRSs can sense the precise moment when a drain cover or intake valve is being blocked and will automatically shut off the suction. The Virginia Graeme Baker Pool & Spa Safety Act was signed into federal law on December 19, 2007, and all swimming pool facilities must be compliant with the new safety regulations by December 20, 2008 or face fines of up to \$1.3 million. The new law requires operators of all indoor or outdoor public pools or spas, including hot tubs and wading pools (i.e., "kiddie pools"), to install safety drain covers and SVRSs in each pool or spa on their premises. Compliance will be enforced at the state level by designated agencies, and any facilities that fail to meet the new safety regulations will not be permitted to open. Are all of the insured's pools, spas, and/or hot tubs equipped with the required safety features that are designed to help prevent suction entrapment incidents?

Pools that are closed can be considered an attractive nuisance during the evening or off season. A high fence is needed around an outdoor pool to prevent any thrill seekers from jumping in when the pool is closed. What measures does the insured use to prevent the use of the pool when it is closed? Are signs indicating pool operating hours clearly displayed in and around the pool area? Clubs located in cold climate zones will close their pool(s) during cold months. However, even an empty pool could present a significant hazard. Is a sturdy water- and fireproof canvas used to cover the pool(s) in the winter? Refer to the General Liability: Premises and Operations section of the [Swim Clubs and Swimming Pools](#) report for more information on pool hazards and loss controls.

If the club has a sauna, hot tub, or a steam room, warnings and directions for their use should be prominently posted. What measures are used to restrict clients' access to heating elements and thermostats? An attendant should be present at all times when the equipment is in use. For more information, refer to the General Liability: Premises and Operations section of the [Day Spas](#) report.

Restrooms and locker room showers should also be well maintained and cleaned daily. All restrooms should be in compliance with state and federal regulations governing health, cleanliness, and access. Are the insured's restrooms easily accessible to all patrons, including seniors and persons with disabilities? All faucets and showerheads in the locker rooms should be in good working order. The temperature of the water in showers should be kept at a comfortable level to avoid scalding incidents, particularly since young children (who may use the showers after swimming) can be more sensitive to temperature extremes. Who is responsible for setting and checking the temperature of the water in the insured's showers? What is that person's level of experience at working with heating units?

Does the insured have tennis courts on the premises? The most common injuries on tennis courts will be from slips, trips, and falls. The severity of these injuries will depend upon the court's surface material. Determine what material is used for the construction of the tennis courts' surfaces (e.g., asphalt, artificial turf). Surfaces with poor traction may result in slips and falls, while harder-surfaced courts may cause more serious injuries if a player falls. Are the courts kept in good repair? Are signs posted reminding players to wear proper footwear? For more information, see the General Liability: Premises and Operations section of the [Tennis Clubs](#) classification.

Does the insured have a fitness room on the premises? Supervision of members is a crucial part of avoiding accidents in the fitness area. The insured should instruct all new members on the proper use of equipment and proper exercise techniques. Are members (especially new members) supervised by qualified personnel when using the insured's fitness equipment? There should be enough staff members on duty to actively monitor participants' activities. Employees who are thoroughly trained in proper techniques in using exercise equipment will reduce the chance of injury to members. Are staff members adequately trained in the proper use of equipment and exercise techniques? For more information, refer to the General Liability: Premises and Operations section of the [Racquet and Fitness Clubs](#) report.

Golf or country clubs that host tournaments will have a higher General Liability: Premises and Operations exposure. Participants in and spectators at events held in hot, humid weather will be more prone to heat-related conditions, such as heat stroke. Is an adequate number of stations or facilities available to players and spectators where they can rehydrate themselves? For example, water fountains, vending machines, and snack bars should be available where people can drink water or purchase other beverages. What are the average and maximum numbers of participants in an event? How many spectators typically turn out to watch an event? This may be difficult to determine since the number may be affected by the geographical location and the size of the event. For example, local events typically draw small crowds, whereas international events can attract 30 thousand or more spectators. The insured may have sponsored tournaments in the past, and therefore will be able to provide estimates of the size of crowds attracted to these events.

What emergency procedures are in place for crowd control, first aid, and evacuation? Does the insured have a written plan for dealing with emergencies? All emergency exits in the clubhouse should be clearly marked. Are there adequate and well marked means of egress at the clubhouse? A public address system that is clearly audible in all parts of the golf course is vital to maintain crowd control in the case of an emergency. A person who is fully familiar with providing emergency instructions to the public should operate the system. Using the public address system properly could help prevent panic in a serious situation. There should be a backup source of power and emergency lighting available in the event of a power failure. Is the public address system connected to a backup power system?

During tournaments, security guards are typically used to handle crowds. Does the insured employ and train its own security staff, or are these services contracted out? How experienced are the guards in dealing with large crowds? If the service is contracted out, what is the reputation of the security service used by the insured for major events? Hold-harmless provisions and evidence of insurance should be required for insureds that use an outside service. Do the guards supervise patrons and ask them to refrain from unsafe behavior? What is the procedure for handling unruly patrons? Does the insured have written procedures to be followed when dealing with crowds? All guards should be trained to avoid false arrest or unlawful detainment claims. What is the insured's practice? For more information on this exposure, refer to the General Liability: Premises and Operations section of the [Guard and Patrol Services](#) classification.

Many clubs rent their facilities — either to members or to the general public — for weddings or other events. Does the insured ever host events that may draw larger crowds to its clubhouse, such as parties, banquets, or weddings? If so, are maximum occupancy guidelines for the banquet room(s) followed? Who is responsible for managing crowd control at such events — the insured's employees or an outside

security guard firm? Fire and ensuing panic could produce severe losses. Are the clubhouse's exits well marked, well illuminated, and easily accessible? The clubhouse should have emergency doors with panic hardware to permit easy egress. Power failure may occur during a fire. Is emergency lighting available? All employees should be trained in emergency evacuation procedures.

Does the club provide bartending services for such functions? If so, the insured will face a liquor liability exposure. See the Liquor Liability section of this report for more details. For more information on banquet facilities including the exposures and loss controls for such enterprises, please read the General Liability: Premises and Operations section of the [Restaurants](#) report.

Some golf courses, especially those located in the southern part of the country, are home to local wildlife that may also present a hazard. Although it occurs very rarely, there have been reported incidents of alligator attacks that have resulted in the loss of a limb or even the death of a player. Are there any animals on the insured's golf course that can be considered dangerous? What measures are taken to contain local fauna and prevent golfers from coming into contact with them?

Certain club activities may also create personal liability exposures. While private clubs may legally refuse membership to an applicant, a rejected candidate may file charges of defamation of character, discrimination, or slander. Similar allegations may be made by a member or a guest who is asked to leave the club. What is the club's written policy regarding requirements for membership and grounds for dismissal? Obtain a copy of the club's by-laws.

Personal Injury Liability claims may be filed against an employee of the pro shop. If security guards or other employees (e.g., sales clerks) make ungrounded accusations or detain a suspected shoplifter at the insured's pro shop, a claim charging false arrest, wrongful detention, slander, or invasion of privacy may result. As part of their in-house training, are workers instructed on what procedures are to be followed when dealing with suspected shoplifters at the insured's pro shop?

During special events or holidays, such as Independence Day, some country clubs will sponsor a fireworks display. The management of the facility should comply with the provisions of NFPA Standard 1123, Code for Fireworks Displays, whenever fireworks are used. Most fireworks are provided by an outside firm, and this firm should provide its own insurance coverage, listing the facility as an additional insured on its policy. Determine if the limits of liability are adequate. Are fireworks displays cancelled if bad weather is expected? The experience and qualifications of all fireworks exhibitors is essential. For a more in-depth discussion of the risks and loss controls of sponsoring firework displays, refer to the General Liability: Premises and Operations section of the [Fireworks Manufacturing and Exhibiting](#) report.

What is the condition of the outdoor premises? The parking lot should be well-lit, in good repair, and free of debris. Parking spaces should be clearly marked. Exits and entrances should be clearly marked to permit smooth traffic flow. Have arrangements been made for the prompt removal of snow and ice from the parking lot and walkways?

Garage Keeper's Legal Liability

Overall, golf and country clubs will face a moderate Garage Keeper's Legal Liability exposure as a result of customers' vehicles being left in the insured's care, custody, and control. This line typically provides coverage for comprehensive losses, such as theft of vehicles or fire, as well as collision losses.

Valet service is typically provided at country clubs during the evening hours when club members dine at the insured's restaurant or when there is a special indoor event, such as a wedding. Some country clubs will contract with an outside valet service while others will hire their own parking attendants. Does the insured hire its own parking valets, or is this service contracted out? If a valet service handles customer parking, examine contracts to determine the level of liability the insured has assumed.

Claims could result from theft of a vehicle; from vandalism; or from accidents with a customer's vehicle while a valet is driving it or while it is parked.. Vehicles could be damaged in accidents with objects, such as light poles in the parking lot, with other vehicles, or with pedestrians. What is the insured's loss history?

Where are customers' vehicles parked? Most insureds will have a specified lot for valet parking. Determine the average and maximum number of vehicles in the insured's care, custody, and control on weekdays and weekends. What are the types and estimated values of vehicles that are commonly parked at the insured's lot? Can the attendants view the entire lot from where they are stationed? Determine whether any part of the parking lot is obscured from view. Do the valets occasionally patrol the parking lot to detect would-be car thieves and/or vandals?

Does the insured lock parked cars? Most services instruct valets not to lock the cars after they park them, because of the extra time it takes to locate the right key and unlock the door when it is time to retrieve the car for the customer. Some valets will lock vehicle doors upon a customer's request. What is the insured's practice? Leaving doors unlocked opens the insured to possible claims for property stolen from the customer's vehicle.

After the valet parks the customer's vehicle, the keys and a ticket with the same number printed on it as on the customer's half of the ticket will be hung on a board in the valet booth or directly inside the club. How is the keyboard secured to prevent vehicle keys from being lost or stolen? Are valets instructed to ensure that at least one employee is stationed at the board at all times? Claims for stolen or lost keys could lead to larger claims for stolen vehicles. Valets should be instructed to never leave keys in parked vehicles. What is the insured's practice?

What are the ages and experience of the insured's parking attendants? Obtain MVRs on all valet attendants. Are all attendants licensed drivers? The underwriter should note that since the insured's primary hours of operation are at night and on weekends, it is likely that the attendants will be college students, ranging in age from 19 to 22; such drivers may have limited driving experience. Are prospective attendants given driver training and proficiency tests? Are they experienced in driving vehicles with manual transmissions? Drivers unfamiliar with driving such vehicles could cause substantial mechanical or physical damage to the vehicle through improper driving practices.

Vehicles' interiors could be damaged by valets. Are valets instructed not to keep anything in their pants' pockets, such as pens or combs? Pens could break and leak ink onto a vehicle's seats; combs and pens could jut out of a valet's pocket and puncture seats. Valets should be prohibited from eating, drinking, and smoking in customers' cars.

What is the condition of the insured's parking lot? Potholes could cause substantial damage to a vehicle's suspension or cause a tire blowout; rocks or other debris could kick up and break the vehicle's windshield or scratch the vehicle's paint. Are clients' parking lots in good condition and free of potholes, cracks, or buckles that could damage vehicles?

Product Liability and Completed Operations

The Product Liability and Completed Operations exposure for golf and country clubs will be minor. Items sold in the club's "pro shop" could present an exposure. Food poisoning and other sicknesses caused by spoiled or contaminated food will represent another hazard, since most golf courses and country clubs will have a restaurant on site.

Most clubs have pro shops that typically sell golf equipment (e.g., golf clubs, balls, etc.), athletic clothing, and footwear. Even though the manufacturer will be the primary target of a Product Liability suit, the retailer could also be named in any suit against the manufacturer, resulting at least in potentially sizeable legal defense fees. It is a good underwriting practice if the pro shop request that it be protected via a Vendor's Endorsement on the manufacturers' liability policy.

Most semi-private and private country clubs will serve lunch and dinner in their dining room, grill, or pub. Major events, such as weddings, will have specialty dishes prepared by the club's chef(s). The majority of a club's food will be prepared on site. Lunch items will include hamburgers, salads, and sandwiches. Many clubs will offer full-course meals for dinner that will consist of poultry, beef, pork, and fish entrées as well as pasta dishes. Desserts will have such ingredients as eggs, cream, and butter in their recipes. On the other hand, public golf courses may serve a limited number of menu items consisting of sandwiches, salads, and snacks. What are the types and amounts of food items prepared by the insured?

Most claims will arise from food poisoning due to spoiled or contaminated food or uncooked/undercooked food. Foreign objects (e.g., insects, rodent hair) in food may also lead to claims. Due to the increased outbreaks of foodborne illnesses, such as *Escherichia coli* (E.coli) and salmonella, the insured's restaurant must take specific precautions when preparing meat and poultry products.

Food is subject to spoilage or deterioration due to age, contamination, improper storage, or incorrect temperature controls. All foods must be checked thoroughly before being cleaned and prepared; storage containers must be properly marked and covered. Who is responsible for inspecting and approving incoming shipments of raw food ingredients? Before being served to patrons, are fresh fruits and vegetables inspected for signs of mold or rot and discarded if they are deemed unacceptable? Has the insured ever been cited for a violation of local Board of Health regulations? The insured should be in compliance with all state and local health codes.

Good housekeeping in the kitchen is the best method of defense against food poisoning and foreign object claims. What is management's attitude toward cleanliness? Are all employees assigned specific cleaning duties? Floors should be swept and mopped at the end of every shift. Garbage should be emptied daily and containers washed and sanitized at the end of each work shift. Are handwashing sinks easily located and separate from food preparation sinks? Tables should be washed down immediately after patrons vacate them. Kitchen counters and walls should be wiped or washed down at the end of the night. Is proper ventilation provided in hot food preparation areas, utensil washing areas, and restrooms?

What methods does the restaurant use to track food's shelf life? FDA Code 3-602.12 requires that manufacturers place expiration dates in a visible place on all products and that food establishments record the date the food was delivered on the products. These dates may not be altered in any way. Many restaurants use a color-coded date labeling system to ensure the proper rotation of food. New products that are received that week are usually marked with a green sticker; products that must be used within 24 hours are usually marked with a yellow sticker; and products that should be checked and used immediately that day are usually marked with a red sticker. Any products that have passed the expiration date should be discarded immediately. Stickers are rotated depending on the type of food product. For example, beef will be labeled with a green sticker for three days; on the fourth day, it will be changed to yellow; and on the fifth day, it will be labeled with a red sticker. On the other hand, fish will receive a green sticker on the date of receipt and a red sticker on the second day. Does the insured use a color-coding food system?

The Centers for Disease Control (CDC) reports that every year in the United States, foodborne illnesses cause millions to become ill and thousands to die; most of these infections go undiagnosed and unreported. Proper food controls are important to prevent such foodborne illnesses as E.coli or salmonella. These diseases are caused when bacteria that live in the intestinal tracts of animals pass into meat and poultry when the animal is slaughtered; both cause severe diarrhea, fever, and abdominal cramps. The CDC, along with the U.S. Food and Drug Administration (FDA), has published strict guidelines for the restaurant industry regarding the storage and handling of poultry, meat, and shellfish products. According to these government agencies, all fresh shellfish must be tagged with an FDA National Shellfish Safety Program tag, showing that it had been harvested from approved waters. All meat, poultry, and fish should be delivered and stored at 40° F or below. Raw foods should be separated from other food items and stored on a clean shelf space in the refrigerator. The CDC also advises thorough cooking of all beef, poultry, and shellfish. Employees who handle raw foods should wash their hands and utensils immediately afterward to prevent contaminating any other foods in the kitchen; persons who are ill should not prepare food for others. Does the insured enforce these guidelines?

Proper room temperatures must be maintained in all food preparation areas. The FDA requires that all vapors or fumes be vented outside. Suitable ventilation must be provided in hot food preparation areas, utensil washing areas, garbage areas, and restroom areas. Is the insured in compliance with OSHA standard 1910.94, Ventilation? All kitchen hoods should be approved by the National Fire Protection Association (NFPA) and should provide the proper amount of exhaust recycling in cubic feet per minute (cfm).

Dirty cutting boards or counters can lead to food poisoning. Raw food preparation must be separated from other preparation areas to

prevent cross-contamination. FDA Code 4-701.10 Food-Contact Surfaces and Utensils requires that food-contact surfaces and utensils be sanitized with an approved chemical sanitizer. Are foods stored in airtight containers to avoid dripping onto other foods? Separate preparation areas should be used for hot and cold foods. Each food preparation area should have its own sanitized equipment and cutting boards. Does the insured use separate cutting boards for meats, vegetables, and dairy preparation? Bacteria is passed into wood when knives cutting through foods nick the cutting board. The bacteria can grow and spread to food. To avoid this hazard, many restaurants have changed from wood cutting boards to metal ones. What is the insured's practice?

How much training and supervision do food service workers receive? Most of the insured's workers will have had previous experience in the food service industry, but some will be younger workers for whom this will be a first job. Close supervision of new employees is highly recommended. Are less experienced employees paired with a more experienced worker until they have demonstrated an acceptable level of competence in their assigned duties? All kitchen employees must be trained in proper food handling methods. Have kitchen workers been thoroughly trained in how to operate the insured's grills, ovens, stoves, and other kitchen appliances?

What is the level of hygiene of the insured's workers? Strict hygiene (e.g., handwashing) should be enforced, especially after any breaks. In addition, workers with long hair should be required to tie it back or wear a hairnet or cap. Does management post a policy regarding proper hygiene? Signs should be posted in restrooms that require all employees to wash their hands after using or cleaning the facilities.

Proper dishwashing techniques are important to ensure that all dishes and glasses are sanitized. Before sanitizing, dishes must always be washed and rinsed thoroughly. FDA Food Code 4.501.111 Manual Warewashing Equipment, Hot Water Sanitization Temperatures requires that water temperature for dishes be maintained at 171° F or above. During peak hours, the dishwasher may be in constant operation. Is there an adequate supply of hot water to ensure that all dishes are properly sanitized?

Allergic reactions to foods can also lead to claims. Are restaurant employees informed of the ingredients in all menu items? Most restaurants instruct employees about menu ingredients. Insureds may also keep a binder referencing menu ingredients in the kitchen. Some patrons may be strict vegetarians due to health or religious reasons. Are vegetarian dishes marked on the menu? Are ingredients of all meals served by the insured listed on a menu or posted in the restaurant so that consumers are aware of them?

Does the insured provide a carryout service? If so, determine if food is sent out in covered containers. Patrons should be instructed on the proper method of reheating particular dishes. Is the food a type that may spoil quickly? How is food handled to prevent it from getting cold or spoiling?

Contestants at tournaments may be given water, sports drinks, sandwiches, fruit, or nutritional bars during the event. Any food or drink supplied by the insured could spoil if not stored properly. Where is food and drink stored before use? If the insured does not supply the food and beverages provided at tournaments, who supplies the food and drink? Determine the reputation and loss histories of food and drink suppliers. Has anyone ever suffered food poisoning from food or drink supplied at the insured's events?

Are there any vending machines on the insured's premises? Some public golf clubs will sell a variety of prepackaged food items (e.g., soda, candy, snacks) out of vending machines. Are such goods purchased only from reputable suppliers? If the insured has any refrigerated vending machines on site, who is responsible for checking the temperature settings and inspecting these units for proper functioning? How often are perishable food items checked for freshness and replaced? Are foods that have passed their expiration date discarded or returned to vendors for credit?

Pest control is an important factor in preventing unsanitary conditions in a golf club's restaurant. How often are the premises sprayed for pests? Generally, most clubs will have a pest control service spray their premises once a month. Check contracts made with pest control services. It is important that the insured takes precautions to prevent food and dishes from coming into contact with pesticides and other chemicals. What types of chemicals are used by the pest control service?

What products does the insured sell in its pro shop? Golf clubs, balls, gloves, bags, shirts, and other golf apparel will be sold in most pro shops. Does all equipment and gear that the insured sells meet all safety standards as required by the U.S. Consumer Products Safety Commission (CPSC), which regulates safety devices? What is the training and experience levels of the insured's sales staff? It is essential that the insured and all employees have knowledge of golf and the products they sell. Does the insured provide adequate warnings and instructions for the safe operation of all merchandise?

Although unlikely, claims could arise from the insured selling defective items or from improper servicing. A defective golf club, for example, could cause injuries to golfers if the head of the club were to fly off during a game. Although the manufacturer will be named in any product liability lawsuit, the insured may be named as a co-defendant. The reputation of suppliers is a crucial factor in assessing this risk. Does the insured regularly work with certain suppliers and vendors? Determine how long the suppliers have been in business and how long the insured has done business with them. What are their loss histories? Are any suppliers from foreign countries? Making a foreign manufacturer party to a lawsuit could be difficult. To limit such exposures, products should be sold in the manufacturer's packaging. Is the insured protected via a Vendor's Endorsement on all manufacturers' liability policies?

Who is responsible for inspecting incoming merchandise for quality before it is displayed for sale? Suppliers should be willing to replace any shipments that are found to be faulty upon delivery. Are products immediately returned to the supplier if they are found to be defective or do not meet the insured's quality standards? Does the insured keep an up-to-date list from the CPSC of all recalled products? Ascertain whether items found on the list immediately are removed from the selling floor and discarded.

A few pro shops will offer golf club repair services. Does the insured offer equipment repair services? Improper repairs could result in claims. What is the experience and training of workers handling repairs? Does the insured require its technicians to attend classes offered by manufacturers whose equipment the insured sells? Determine who is responsible for the training and supervision of workers.

Country clubs that hold regional, national, or international tournaments, may distribute items to spectators and contestants, such as free T-shirts, hats, stickers, pins, or posters commemorating the event. Gifts such as these will pose minimal Product Liability risk to the insured. What types of gifts does the insured distribute?

Tournament winners usually are awarded prizes, such as trophies, medals, ribbons, or certificates; these will not pose any Product Liability exposures. However, insureds running large events may award such items as home entertainment centers or automobiles. In such cases, the underwriter should determine the reputation and loss histories of prize suppliers.

Environmental Impairment Liability

Golf and country clubs will have a moderate Environmental Impairment Liability exposure, most of which will stem from groundskeeping activities and the possibility of nitrogen-rich turfgrass fertilizer "leaching" into the groundwater supplies. Since most golf and country clubs have considerable acreage on their premises occupied by open bodies of water (i.e., lakes, ponds, and rivers), the possibility of contact with the groundwater drinking supply is relatively high. Claims will be more severe than frequent, as the leaching fertilizer may cause nitrate pollution of the water, leading to potentially harmful biological effects. Other exposures in this line will be potential hazards from the application of pesticides, as well as the disposal and storage of golf cart batteries. Those insureds that contract out their chemical application work will have a greatly reduced exposure.

What chemicals does the insured apply to the grounds, and what are their toxicity levels? Groundskeepers for golf and country clubs frequently use pesticides, fertilizers, and various chemicals for greens maintenance, tree care, and other landscape services. An insured may face claims for misapplication and overapplication of pesticides and fertilizers (particularly those containing nitrogen, phosphates, nitrates, and potassium) to both nontarget and target sites. Overusing fertilizer with nitrogen can kill fish and other aquatic life, and cause methemoglobinemia (i.e., oxygen starvation or blue baby syndrome) in children under the age of one, elderly persons, and some livestock. Insureds should not apply pesticides without taking the weather into consideration; application just before it rains can lead to runoff and/or leaching, causing contamination of such off-target sites as groundwater, streams, brooks, ponds, rivers, local waterways, and nearby drinking water supplies (i.e., reservoirs, wells, etc.). Does the insured spray only when wind and weather conditions are favorable, and is the spray directed away from bystanders, wash lines, and/or adjacent properties? High winds can increase drift and cause the loss of pesticides to nontarget areas, while high temperatures and humidity can cause pesticides to evaporate. Courts have held both insureds and pesticide manufacturers liable for drift. Moreover, any chemical exposure increases the possibility of children, bystanders, or domestic animals inhaling pesticides. Proper application could help minimize the movement of chemicals to nontarget areas.

The underwriter should determine if the chemicals are in compliance with Environmental Protection Agency (EPA) and state regulations. Are any of the chemicals used by the insured on the EPA's restricted use or community right-to-know lists? If so, these chemicals require special handling and care. The insured should follow all manufacturer's label instructions and precautions, as well as any regulations when mixing, applying, storing, and disposing of chemicals.

What is the amount of fertilizer applied to the grounds? Studies, approved by the EPA, showed that no leaching occurs during a semi-annual application of one pound of nitrogen per 1,000 square feet. Slow-release fertilizers can also reduce the chance of leaching. What time of year are the chemicals applied? In late fall, plants take up less nitrogen and it becomes more likely that leaching will occur. What is the soil texture on the insured's grounds? The sandier the soil, the more chance for nitrates leaching. What are the insured's irrigation practices? The more irrigation that takes place, the greater the chance for nitrates to leach into the groundwater supplies.

Most states have stringent certification requirements that groundskeepers must meet to be qualified to spray pesticides and fertilizers or to use various chemicals. Is the insured properly certified to apply such substances? What worker training does the insured have in place for the proper handling and use of any pesticides, herbicides, and fertilizers? The underwriter should examine the certification, training, and experience of the insured's employees. Workers involved in such activities must have a Commercial Pesticide Applicator's License, Commercial Pesticide Operator's License, or a Private Certified Applicator's License, or they must work under the direct supervision of a certified individual as it pertains to the specific pesticides being applied at site. Is the applicator's license up to date? What are the qualifications and training of the insured's groundskeeping crew? Poorly trained or careless workers could mix pesticides improperly and increase the hazards of contact and the risk of damage or injury. Contracting out all chemical application work will also greatly reduce the exposure. Even then, the club should obtain a hold-harmless agreement from the contractor and be named as an additional insured on the contractor's Environmental Impairment Liability coverage. What alternatives to chemical applications does the insured use?

Special attention should be paid to the storage, mixing, and disposal of pesticides, fertilizer, and the containers in which they are stored. How are pesticides, herbicides, and other landscaping chemicals stored? Pesticides should be stored away from other materials and equipment in a cool, dry, well-ventilated, fireproof, low-traffic area that is accessible only to authorized personnel. A properly installed ventilation system should have a switch outside, so that the fan can be turned on before anyone enters the facility. Weatherproof warning signs with such messages as "DANGER! Pesticides — Keep Out!" should be posted outside the facility on every door and window. Does the insured keep its storage areas locked, and are the windows sealed tight, barred, or boarded over? Most insureds use an existing building or areas within an existing structure for pesticide storage. It is highly recommended that the insured have a special storage area in the form of a separate building for storing only pesticides and pesticide application equipment. If another building is not available, then a wing, corner, or separate room on the first floor of a building should be used. In addition, pesticides should not be stored in areas where they can be exposed to the sun or other sources of heat such as steam pipes or furnaces. Liquid pesticides should be stored away from areas that are prone to freezing temperatures, which could possibly cause the pesticides to expand, break their containers, and leak out.

How close are the chemical storage and mixing areas to groundwater supplies, lakes, ponds, or rivers that could receive runoff from a spill or leak? Pesticide storage areas should be downwind and downhill from wells, streams, lakes, ponds, houses, playgrounds, and other sensitive areas; these areas should also not be prone to floods. In addition, the storage areas should have impermeable floors, dikes, collecting pools, and washing slabs with sumps to provide a proper drainage system that will contain spills and runoff.

Special attention should be given to the containers that are used for storing pesticides. Ideally, all pesticides should be kept in their original, spill-proof containers with tightly attached lids, and they should be stored off the floor, away from other materials and equipment, with labels that provide name and concentration level information as well as appropriate warnings. Are any chemicals stored in a container other than the original one? All items and equipment used for handling pesticides should be labeled "contaminated with pesticides" and secured from accessible areas.

Herbicides that are classified as 2- or 4-D are considered to be highly toxic. They can evaporate quickly and kill or injure crops and sensitive plants. Are such chemicals stored away from pesticides, fertilizers, and seeds or bulbs to prevent accidental substitutions or vaporization?

During the summer peak seasons, there is an increase in pesticide usage by most insureds. How much pesticide does the insured keep on hand during peak seasons? How much is stored for long periods? Many insureds have fewer than 100 gallons on hand at any one time during the busy season and store less during the winter months. What is the insured's practice?

What are the insured's procedures for disposing of harmful or toxic substances? Recyclable containers are recommended because they can be returned to the original manufacturer or dealer. Does the insured have a recycling agreement with any of its chemical suppliers? In the case of pesticide usage, all containers that were used for pesticides must be triple-rinsed and marked as such before any disposal. If the triple-rinsed containers cannot be recycled or are not burnable, they may be crushed, broken, punctured, or buried in an EPA- approved, designated sanitary landfill or incinerated in a specially designed, extremely high temperature, EPA-approved incinerator. What is the insured's practice? Excess fertilizer that does not contain pesticides can be placed in trash that will be taken to an EPA-approved, designated landfill or given away to anyone who needs it. How does the insured dispose of wastewater, excess chemicals, and other mixtures? Due to the possible pollution of underground water systems and sources, subsurface waters, and groundwater, the burial of pesticides is the least preferred waste disposal option. Is the insured in compliance with the Resource Conservation and Recovery Act (RCRA), the Federal Insecticide, Fungicide, and Rodenticide Act (FIFRA), and the Clean Air Act? Do the insured's disposal procedures for toxic and harmful substances comply with all local, state, and federal laws and regulations?

Another exposure in this line may include the storage and disposal of golf cart batteries that may leak acid into the ground or water. On-site inspections are necessary to determine if this hazard is present and to what extent. The insured's workers should be knowledgeable in the proper cleanup of battery acid, should a battery leak occur. Where are golf cart batteries stored? Are they stored in a cool, dry room? Disposal of batteries is regulated by the EPA. Does the insured follow all EPA regulations regarding the storage and disposal of golf car batteries?

Liquor Liability

The Liquor Liability for golf and country clubs will be substantial. Most golf and country clubs serve alcoholic beverages to their clients, so the potential exists for intoxicated patrons causing physical damage to property, themselves, and others. The insured could also be accused of serving alcohol to minors.

Most states have passed dram shop acts, liquor control laws, or alcoholic beverage laws that may hold the seller of alcoholic beverages responsible for the bodily injury or property damage arising out of the selling, serving, or furnishing of alcoholic beverages. Under a number of statutes, the insured may also be held liable for the tortious conduct of intoxicated customers. In some states, particularly if the intoxicated person is a minor, the insured may be responsible to the minor as well as to third parties injured by the minor. Some state laws also establish liability if the seller serves alcoholic beverages to a habitually intoxicated person, usually with the proviso that the seller must have been notified that the customer has such a drinking problem. Laws affecting the Liquor Liability exposure, however, range from limited immunity for alcohol servers to forms of strict liability. What is the law in the insured's state of operation?

All states prohibit people under the age of 21 from purchasing and consuming alcoholic beverages. Does the insured post a sign stating that customers must be 21 and must provide identification? To avoid selling alcohol to minors, alcohol servers must check identification on all patrons of questionable age. What training do employees receive in age verification procedures? What types of identification does the insured require customers to present? Acceptable documents include a state-issued driver's license, a valid passport, a county-issued identification, or an original birth certificate; some state liquor commissions issue a photo identification card through their agency that is an acceptable form of identification. Does the insured require patrons to show photo identification? The insured should reject any identification that appears to be forged. Are there any circumstances that increase the likelihood of minors being served alcohol, such as at private parties held on the insured's premises where underage people may be present?

Even in states without dram shop or alcoholic beverage control acts, courts may still hold the seller or purveyor of liquor liable for injuries caused by the negligent acts of an individual to whom the liquor was served. Because clubs are frequently located a considerable distance from residential areas, most people will drive to and from the club. Consequently, drunk-driving accidents are a distinct possibility. Does the insured have a policy of not selling alcoholic beverages to intoxicated persons? The insured should have formal written policies for dealing with intoxicated customers, and all servers must be trained to follow these guidelines. Employees should be trained to recognize intoxicated individuals and instructed not to serve anyone who appears inebriated. This refusal could result in a verbal and possibly physical confrontation; workers should try to remain as calm and diplomatic as possible. Do alcohol servers receive training in recognition and methods of dealing with intoxicated customers? It is a positive underwriting sign if servers have passed a Training for Intervention Procedures by Servers of Alcohol (TIPS) course that teaches alcohol servers how much alcohol certain people can handle based on their body size and how to "cut off" those who have passed their limit. Are alcohol servers and bartenders encouraged to inform their managers of patrons who appear intoxicated?

How are obviously intoxicated persons prevented from driving? Some clubs may call patron's relatives or friends and ask them to remove the intoxicated person from their premises, while others may ask for the drinker's car keys (to keep them from driving) and call a cab for the person. Are the police ever called to help resolve situations in which an intoxicated patron refuses to accept alternate transportation?

Workers' Compensation

The Workers' Compensation exposure for golf and country clubs will be significant and will depend mostly on the services offered by a given club. Public clubs will have a lower exposure in this line because of the limited number of services available to customers. Clubs that contract out their groundskeeping activities will also lower their Workers' Compensation exposure. Overall, claims will be more frequent than severe, as most of them will arise from minor injuries such as slips, trips, and falls; cuts and lacerations; back and neck injuries from improper lifting; electrical shocks; and impact injuries from golf balls and equipment. The potential for more serious injuries among groundskeeping crews, such as heat and chemical burns, chemical poisoning, dismemberments, and heat stroke, may also exist.

What are the number, age, training, and experience of the insured's employees? A typical private golf and country club employs 100 or more workers whose duties cover the various services offered by the club. Generally, public courses offer fewer services than their patrons than private ones do, and consequently only employ between 20 and 50 workers. Employees of private clubs include: a general manager who oversees the entire operation of the golf course; a groundskeeping manager and crew; a golf car fleet manager and mechanics; a golf professional who manages the "pro shop" and its employees, who organizes the club's golf tournaments, manages/schedules the caddies, and gives lessons to club members in the form of golf clinics; assistant golf pros, who register and schedule golfers for tee times, collect greens fees, assist in operating the pro shop (e.g., ordering, pricing, and displaying merchandise); starters, who keep track of golfers' starting times and ensure that golfers tee off in a timely manner; rangers, who travel around the golf course, monitoring the pace of play and assisting golfers when needed; caddies, who carry members' golf clubs and bags while on the golf course; locker room attendants; an equipment mechanic that keeps all groundskeeping tools in good working condition; a food and beverage manager and staff; possibly a banquet manager; chefs, assistant chefs, and kitchen workers; and an administrative staff that includes clerks, as well as marketing, human resources, and accounting personnel. If the insured operates a fitness center and/or swimming pool, then appropriate personnel (e.g., lifeguards, trainers, etc.) will staff those facilities. How are workers trained and supervised and by whom? New workers should be paired with experienced ones until they can demonstrate proficiency in their assigned duties. During the summer months, temporary workers may be hired. What kind of training and supervision is provided for part-time and temporary employees?

What is the layout of the premises? An average golf course can occupy 80 or more acres, although some courses will encompass more than 200 acres of land. A typical golf course will be set in a country-like environment with trees lining the fairways. Ponds or small lakes plus sand traps (i.e., bunkers filled with sand) will be interspersed throughout the course and act as obstacles for players. Most golf courses will consist of 18 holes, with one or more separate putting greens for golfers to practice their shots. Small clubs will have 9 holes on the course, while the largest golf courses will be expansive enough to accommodate 27 or even 36 holes on the premises. A private golf club's main facilities will generally include a clubhouse, a half-way house (i.e., a small building located by the ninth hole that has a snack bar or kitchen so that golfers may rest and enjoy a beverage or light lunch), as well as storage sheds for groundskeeping and pool equipment. The adjoining outdoor facilities may include tennis and/or squash courts, a swimming pool with an outside bar, and cabanas where members can change into their swim suits. Inside the clubhouse, the facilities will usually include a pro shop, a room for storing members' golf bags, a dining room, several banquet or meeting rooms, a fully equipped kitchen, administrative offices, locker rooms, restrooms, a men's and women's lounge (where tables are set up for card games), a pub or grill room, saunas, and showers. Some large clubs also incorporate a fitness room in the clubhouse where members can use such equipment as treadmills, weights, and stationary bicycles. Semi-private and public golf clubs will have an 18- or 27-hole golf course plus a smaller clubhouse with a pro shop and a smaller dining room, where only snacks and sandwiches are served. Some will have a swimming pool and tennis courts. Golf clubs that host major tournaments may also have permanent stands built around the putting greens, but most insureds prefer to erect temporary structures to accommodate spectators during a competition. Some golf and country clubs allow temporary kiosks to be erected on their grounds for serving refreshments and/or selling merchandise while tournaments are taking place.

What are the insured's hours of operation? Most golf and country clubs will open their golf courses as early as 6 a.m. during the golfing months of April through mid-October, with limited hours during the winter months, depending on location. The pro shop will open 15 minutes before the first "tee time" (i.e., the assigned time when a golfer may begin play). Other onsite facilities (e.g., pool, tennis courts, fitness room) will open at 8 a.m. and close around 5 p.m. during the peak season. Golf course play will usually conclude at sunset, which, depending on the time of the year and the club's location, may be anywhere between 4 p.m. and 9 p.m. The clubhouse bar and dining facilities may remain open as late as 1 a.m. if some special event is taking place on the premises (e.g., a wedding). Again, depending on the location of the club, the pool and tennis courts may be closed during the winter months.

Groundskeeping crews can face numerous hazards while maintaining a golf course. Caring for lawns, trees, and shrubbery involves exposure to a variety of chemicals including fertilizers, pesticides, and other substances that may be very toxic or corrosive. Exposure to these chemicals may be acute (i.e., a single incident that causes a rapid onset of symptoms) or chronic (i.e., repeated exposure over weeks or months). With recurring use, these chemicals can often build up in the body until they reach levels that can cause both reversible illnesses, such as skin rash, nausea, eye irritation, fatigue, soreness in joints, blurred vision, injury to liver, and irreversible illnesses (e.g., birth defects, severe injury to the nervous system, and cancer). Some of these toxic chemicals are applied by hand. Problems are most frequently encountered if these chemicals are inhaled, ingested, or absorbed through the skin. Pesticides are especially dangerous when they are quickly absorbed through certain parts of the body, such as the eyes, ear drums, scalp, or groin area. The splashing of chemicals into an employee's eyes and face is a possibility, and may cause serious injury or blindness. The use of safety glasses, goggles, and face masks will help prevent splattered or splashed chemicals from reaching a worker's eyes. Is the insured in compliance with OSHA standard 1910.133, Eye and Face Protection? Workers who handle hazardous chemicals should be discouraged from wearing contact lenses, as chemicals can become trapped between the lens and the eye. Are emergency eyewash stations or similar provisions made available in areas where potentially irritating chemicals are used? Is the insured in compliance with OSHA Standards 1910.134, Respiratory Protection and 1910.138, Hand Protection?

Workers cutting grass or pruning trees and shrubbery on the golf course face machine-related and tool-handling injuries. Are groundskeeping personnel thoroughly trained in the use of all landscaping tools and equipment? Their hands or feet may be caught in the mower's or mechanical saw's blades. Is the insured's lawn machinery equipped with guards? Is the club in compliance with OSHA Standard

1910.136, Occupational Foot Protection, and OSHA Standard 1910.242, Hand and Portable Powered Tools and Equipment, General? Lawn mowers may throw up rocks or golf balls that have been lost or forgotten on the course; these objects may strike workers, causing injuries. Also, sawn-off branches, while falling, may hit workers. Is the insured in compliance with OSHA standard 1910.135, Occupational Head Protection? For additional information, see the Workers' Compensation section of the [Landscape Contractors](#) classification.

Employees responsible for pool maintenance handle solid chlorine and/or chlorine oxidizers, which can also cause burns or respiratory injuries. Contracting this work to an independent pool cleaning and maintenance operator will considerably reduce this exposure. However, for those insureds that hire their own pool staff, certain precautions should be taken. It is essential that the pool operator provide thorough training, along with the appropriate personal protective gear (e.g., goggles, gloves, and splash guard aprons), for any workers who will be handling the chemicals or their containers. Are any of the pool technicians who maintain the filtration system and often handle pool chemicals Certified Pool Operators (CPOs), a designation granted by the National Swimming Pool Foundation (NSPF)?

Lifeguards will be among the most important staff members of the insured's pool area. Are all lifeguards certified by a reputable lifesaving certification organization, such as the American Red Cross or the United States Lifesaving Association (USLA)? For employees of outdoor swimming pool operations, one of the most frequent causes of illness or injury is being exposed to constant heat and direct sunlight while working outdoors during the hot summer months. Heat stroke, fainting, heat exhaustion, heat cramps, and sunburn are the most common forms of illness or injury resulting from working outdoors in excessive heat. As part of its in-house training for all workers, the insured should place a strong emphasis on how to recognize the different symptoms of the most common heat-induced illnesses and how to properly treat each type. Responding to a heat-induced illness quickly and appropriately has been shown to make the difference between life and death for the victim. The most recommended solution to the problem of heat exhaustion/heat stroke is for workers to drink plenty of replacement fluids, with cool water or sports drinks being the two most beneficial types. It is worth noting that thirst can often be a poor indicator under these types of conditions since, by the time thirst is felt, the problem of dehydration will already exist. Therefore, employees who appear to be sweating heavily must be encouraged to drink 10 to 12 ounces of replacement fluids every 20 to 30 minutes, whether they feel thirsty or not. Scheduled breaks, during which the drinking of water or sports drinks is required, are an essential loss control measure. Ideally, these rest breaks should be taken in an air conditioned setting where the constant temperature is maintained at 76° or lower. For more details on exposures and loss controls regarding pool maintenance and pool operations, consult the Workers' Compensation section of the [Swim Clubs and Swimming Pools](#) report.

Sunburn is another exposure faced by those who work outdoors (e.g., lifeguards, groundskeepers, outdoor maintenance crews) at a golf or country club. Preventing cases of sunburn can be accomplished by the insured insisting on certain common-sense measures, such as having all lifeguard chairs equipped with an umbrella and requiring that lifeguards consistently use sunscreen, wear a hat and sunglasses, and wear lightweight, absorbent, preferably light colored clothing. Are groundskeepers and outdoor maintenance personnel encouraged to wear sunscreen and to wear a cap or hat while working outside? During especially hot weather, outdoor maintenance and groundskeeping duties should be scheduled in the early morning or late afternoon, to avoid oppressive heat. For more information about groundskeeping exposures and controls, refer to the [Lawn Care Services](#) report.

Inside the clubhouse, slips, trips, and falls may occur. Good housekeeping will help mitigate this exposure. What is the level of housekeeping in the clubhouse? All walkways and aisles should be clean and free of clutter. Trash should be removed and disposed of daily. Telephone and electrical cords should not cross walkways or doorways or, if this is not possible, cords should be taped down or covered with mats to avoid tripping incidents. What is the condition of the floors and floor coverings in the clubhouse? Worn, torn, or loose floor coverings should be repaired or preferably replaced. Spills should be cleaned up immediately, with "Caution — Wet Floor" signs displayed in those affected areas. Floor surfaces that tend to get wet, such as behind the bar and in the kitchen, should be covered with nonslip mats. Stairs should be well lit, in good condition, and equipped with nonskid treads and sturdy handrails. If the insured has an elevator, who is responsible for inspecting it, and what are that person's qualifications? Large expanses of plate glass (i.e., sliding glass doors) must be etched or otherwise marked to prevent workers from walking into them.

What is the condition of the insured's furniture? Workers may be injured by furniture that is unsteady or that has sharp or pointed edges. All furniture should be sturdy and free from protruding nails, splinters, and screws. The insured's furniture should be inspected periodically and repaired or replaced as necessary. Who is responsible for the maintenance and repair of the insured's furniture? Determine their reputation and qualifications.

Workers may suffer electric shocks while servicing and repairing electrically powered equipment and/or wiring inside structures on the premises. Electrical shocks could result from wiring that is worn, damaged, or exposed. Computers, kitchen appliances, display lighting, and all other electrical equipment should be properly grounded, NRTL-listed, and equipped with circuit breakers. All wiring should be double insulated, and loose or exposed wiring should be disconnected from its power source. A licensed electrician should inspect all wiring and power cords on electrical equipment on a scheduled basis. What is the experience level of the electrician who services the insured's equipment? Is the insured in compliance with NFPA 70, National Electrical Code?

Employees who are involved directly in repairing customers' equipment, such as golf clubs, will face a number of exposures. The insured's mechanics could cut or burn themselves on tools or equipment while performing the repairs. What types of repairs do employees perform most often? Repair workers should be thoroughly trained in the safe use of all tools and equipment. What are the age, type, and condition of the tools the insured's employees use? All tools should be in good condition. Worn tools should be replaced as soon as possible. Repair personnel can trip over tools and equipment left lying around in the repair area. Are employees instructed to return all tools to their proper places when they are finished with them?

Maintenance employees may be exposed to skin and/or respiratory irritations from caustic cleaning and sanitizing compounds used in locker rooms. Some harsh cleaning solutions have corrosive properties, and employees should wear gloves when working with them. The insured should be in compliance with OSHA standards 1901.132, Personal Protective Equipment. Also, because hazardous fumes may result, workers should be cautioned against mixing certain kinds of cleaning agents (such as adding products containing chlorine with ammonia), unless clearly specified by the manufacturer. Material safety data sheets (MSDSs) should be made available to workers who come in contact with hazardous chemicals. Is the insured in compliance with OSHA standard 1910.1200, Hazard Communication? For more information, refer to the Workers' Compensation section of the [Janitorial Services](#) report.

Food service facilities create additional exposures, as employees could suffer cuts and burns while preparing food. The likelihood of such injuries can be reduced if employees are instructed to use padded mittens when handling heated equipment. Are new employees properly supervised when working near ovens or stoves? Aisles in the kitchen should be wide enough to accommodate traffic, especially around stoves and ovens, where employees could be burned. The insured will likely have machines that may have heated surfaces or that dispense hot liquids. These devices should have signs posted on them alerting workers to the possibility of being burned. What precautions have been taken to reduce burning or scalding incidents in kitchen areas?

What are the number, type, age, and condition of the insured's kitchen appliances, including cutting machines? Cuts, lacerations, and dismemberment injuries are possible for workers who utilize meat slicers or other cutting equipment when preparing meals. Are kitchen employees trained in the use of all appliances? Safety training in the proper use of all equipment and adequate supervision should minimize the number of accidents. All cutting equipment should be properly stabilized and have safety guards in place. The insured should follow OSHA standards 1910.212, General Requirements for all Machines. Are all knives kept in drawers or racks when not in use? For more information, see the Workers' Compensation section of the [Restaurants](#) classification.

In the pro shop, workers face hazards common to any retail operation. While some pro shops are very large, most operate out of average-sized retail premises. It is important that the aisles are kept free of debris and that sale items are stacked properly. Shelves should be solidly constructed and securely fastened to the walls. Glass display cases should be free of cracks, chips, or breaks. Does the insured have a stockroom for storing additional equipment? Good housekeeping is essential to prevent injuries from occurring in the stockroom. Is all additional merchandise properly stacked on sturdy shelving? Employees should be provided with stepladders to reach those items on top shelves. What are the age, type, and condition of the insured's ladders? How often are they inspected? Is the insured in compliance with OSHA standards 1910.25, Portable Wood Ladders and 1910.25 Portable Metal Ladders?

Employees could receive injuries, such as back strains or sprains, while lifting boxes of supplies or stock (e.g., clothing or equipment). Have employees been trained in proper lifting techniques? Proper materials-handling equipment (e.g., dollies, hand trucks, etc.) should be provided. Employees should be instructed to ask for assistance when an item is too heavy or awkward to lift alone. Back belts should be provided for any workers who request them. Hand trucks or other materials-handling equipment should be available to workers who move bulky pieces. Is the insured in compliance with OSHA standard 1910.176, Handling Materials — General? Employees also could be cut when opening boxes of stock with a box cutter, knife, or razor blade. Safety training in the proper use of these tools should minimize the number of accidents and reduce the number of claims. For more information on retail exposures, review the Workers' Compensation section of the [Sporting Goods Stores](#) classification.

Employees who work in the fitness room will face such exposures as accidents from faulty equipment. What are the number, type, and condition of the insured's fitness equipment? Also, employees may be injured when "spotting" (i.e., assisting others who are using the exercise equipment) or from improperly using the equipment themselves. Determine the training, experience, and qualifications of the insured's trainers and instructors. Are they thoroughly trained in operating the insured's fitness equipment? For additional information, consult the Workers' Compensation section of the [Racquet and Fitness Clubs](#) report.

Employees responsible for clerical functions will face typical office-related exposures. Some employees may be subject to repetitive motion injuries (RMIs), such as carpal tunnel syndrome, resulting from working on computers for long periods of time. The insured should follow ANSI/HFS standard 100-1988, which provides ergonomic design guidelines for visual displays, keyboards, and workstations. Additionally, employees who frequently work with computer monitors may experience eye fatigue. It is recommended that they look away from the screen frequently to focus on distant objects and take a 15-minute break every 3 hours. Are employees instructed to take periodic breaks?

Does the insured ever host or rent the facilities for such events as competitions and exhibitions, which may draw large crowds? Are the insured's employees responsible for crowd control? What type of training have they received in conducting emergency evacuations? Ideally, the insured should contract out all security to professional security firms when hosting events that may attract large crowds. What is the insured's practice?

Employees may also be involved in vehicular accidents when traveling to attend professional activities or while running errands. For more information, refer to the Automobile Liability section of this classification.

What is the availability of emergency health care and first aid on the insured's premises? Emergency phone numbers should be located near telephones throughout the premises. The insured should be in compliance with OSHA standard 1910.151, Medical Services and First Aid. Are first aid kits located throughout the facility, particularly in the kitchen, and within easy access from the golf course? As of this writing, automated external defibrillators (AEDs) have saved the lives of many people who have suffered a heart attack. These portable devices restore the heart's rhythm after a cardiac arrest episode. Is there at least one employee on each shift who has received basic training in emergency first aid and CPR, including the proper use of an AED?

Crime

The Crime exposure for golf and country clubs will be moderate. Public country clubs will have moderate amounts of cash on the premises in the form of greens fees and pro shop receipts, whereas semi-private and private clubs will have lesser amounts of cash due to greens fees being billed to members. However, thieves could steal money from cash registers in the pro shop if security measures are not taken. Employee dishonesty may be a concern. Workers may embezzle funds, or pilfer cash or merchandise.

What forms of payment does the insured accept? Most golf clubs will accept cash and credit cards for pro shop merchandise, while membership and greens fees for private or semi-private clubs will typically be billed to patrons and paid for by check, credit card, or electronic funds transfers (EFTs). Public clubs will accept credit cards and cash for all services (e.g., golf cart rentals, restaurant, tennis courts, etc.). Are employees trained in the proper check and credit card verification procedures? All checks should be stamped "For Deposit

Only" immediately upon receipt.

What are the daily average and maximum amounts of cash on the premises? Private clubs will have the least amount of cash because all services, greens fees, and rentals are charged to the members' accounts. There will be more cash on hand at public golf courses than semi-private or private clubs, since golfers will have to pay for tee times and meals rather than charging these items to an account, as semi-private or private club members do.

Checks and charge receipts should be stored in a tool-, torch-, and explosive-resistant, NRTL-listed, time-delay safe until they can be deposited. Who has access to the insured's safe? Bank deposits should be made daily and at staggered times to avoid setting a pattern.

The greatest Crime exposure will likely be at the pro shop due to many customers paying cash. (This is especially true for public golf clubs.) Customers should be barred from areas behind the sales desk in the pro shop where cash registers are likely to be located. Can the cash register be opened only by an employee with a special key or code? How often are cash registers emptied?

Effective training procedures and good hiring practices are both crucial to help reduce losses from employee dishonesty, such as embezzled funds or stolen pro shop merchandise. Is careful pre-employment screening performed on all job applicants with references checked and previous employment verified? Where appropriate, the insured should separate all accounting functions among different employees. Ideally, announced and unannounced financial audits should be conducted periodically. Who is in charge of check disbursement and salary distribution?

Employees may successfully defraud the operation by stealing merchandise and money from the pro shop; by discounting golf merchandise to friends and family members; and by failing to ring up sales. Keeping track of inventory is an essential loss control measure. Periodic announced and unannounced inventory audits should be performed. How often does the insured perform such audits? Most pro shops will have a computerized inventory management system to keep track of incoming shipments and outgoing orders. How does the insured track inventory? Accounting, inventory control, and the ordering of supplies should be arranged so that the activities of each employee are checked by someone else. Employees should be educated and informed of the management's attitude about enforcing its policies regarding worker theft. What is the insured's practice?

What premises security measures does the insured have in place? All windows should be fitted with tamperproof locks, and all doors should be equipped with double-cylinder locks. Does the insured have a closed-circuit television camera (CCTV) surveillance system in the pro shop? The insured should prominently post signs notifying customers of the use of such a system. Displaying these signs may help deter would-be robbers. Is the premises connected to a central-station monitoring system? How many persons are present during the opening and closings of the pro shop? At least two employees should be present to deter holdups. Are the premises patrolled by security guards during off hours?

Determine the location and response time of the nearest police station.

Fire and E.C.: Property

Golf and country clubs will have a moderate Fire and E.C.: Property exposure. Possible ignition sources may include inadequate or faulty electrical wiring, malfunctioning electrical equipment, cooking appliances, and possibly smoking. Most insureds will operate a pro shop, and therefore, merchandise will add to the fire load. Shoplifting will also be a concern.

What are the age, type, condition, construction, and layout of the insured's premises? Golf and country clubs are typically located in rural or suburban areas, with the clubhouse constructed of wood, brick, or a combination of both. Many clubs in the United States were founded prior to 1940, and many have kept the original clubhouses as a symbol of their age and prestige. As a result, most clubhouses are old, renovated or converted structures, with many extensions and additions. Was the insured's clubhouse renovated, or were new structures added to the original building? In renovated buildings, concealed spaces may be left between walls or above suspended ceilings where fire may spread rapidly and undetected. If the clubhouse has been renovated, has the insured's electrical system been upgraded to meet the current level of demand?

What is the layout of the insured's premises? An average golf course can occupy 80 or more acres, although some courses will encompass more than 200 acres of land. A typical golf course will be set in a country-like environment with trees lining the fairways. Ponds or small lakes plus sand traps (i.e., bunkers filled with sand) will be interspersed throughout the course and act as obstacles for players. Most golf courses will consist of 18 holes, with one or more separate putting greens for golfers to practice their shots. Small clubs will have 9 holes on the course, while the largest golf courses will be expansive enough to accommodate 27 or even 36 holes on the premises. A private golf club's main facilities will generally include a clubhouse, a half-way house (i.e., a small building located by the ninth hole that has a snack bar or kitchen so that golfers may rest and enjoy a beverage or light lunch), as well as storage sheds for groundskeeping and pool equipment. The adjoining outdoor facilities may include tennis and/or squash courts, a swimming pool with an outside bar, and cabanas where members can change into their swim suits. Inside the clubhouse, the facilities will usually include a pro shop, a room for storing members' golf bags, a dining room, several banquet or meeting rooms, a fully equipped kitchen, administrative offices, locker rooms, restrooms, a men's and women's lounge (where tables are set up for card games), a pub or grill room, saunas, and showers. Some large clubs also have a fitness room in the clubhouse where members can use such equipment as treadmills, weights, and stationary bicycles. Semi-private and public golf clubs will have an 18- or 27-hole golf course plus a smaller clubhouse with a pro shop and a smaller dining room where only snacks and sandwiches are served. Some will have a swimming pool and tennis courts. Golf clubs that host major tournaments may also have permanent stands built around the putting greens, but most clubs prefer to erect temporary structures to accommodate spectators during a competition. Some golf and country clubs allow temporary kiosks to be erected on their grounds for serving refreshments and/or selling merchandise while tournaments are taking place.

What are the potential ignition sources? The most common ignition sources for golf and country clubs will be faulty or malfunctioning wiring and electrical equipment, as well as smoking. Determine the age, type, and condition of the insured's electrical wiring. Is the wiring

adequate for the insured's electrical load? All wiring should be inspected periodically by a licensed electrician for damage and fraying. Wiring should also be inspected for worn or torn insulation coverings. Heat and/or sparks from defective or improperly installed wiring can ignite nearby flammable and combustible materials. Is the insured in compliance with NFPA 70, National Electrical Code?

What electrical equipment does the insured have on the premises? Televisions as well as audio and possibly video equipment will likely be located in banquet and members' lounges (e.g., where men or women may play cards and relax). Are all such devices serviced regularly and maintained in compliance with NFPA 70B, Recommended Practices for Electrical Equipment Maintenance?

Cooking facilities are also a frequent source of fire. Proper maintenance of all cooking equipment — along with good housekeeping in the kitchen area — is important. What are the number, type, and condition of the insured's kitchen equipment? Grease buildup is a frequent cause of kitchen fires. Regular cleaning of kitchen equipment is important to prevent grease buildup. Is the insured in compliance with NFPA standard 96, which states exhaust systems shall be cleaned to bare metal at frequent intervals prior to surfaces becoming heavily contaminated with grease or oily sludge? Are wet chemical fire suppression systems used where kitchen appliances, such as deep fat fryers, griddles, and broilers, are present? These systems extinguish fires without splashing or re-igniting cooking grease. Is extinguishing equipment under a service contract? Service contracts are recommended for these systems to keep them in optimal functioning mode. For a complete discussion of related exposures and controls, see the Fire and E.C.: Property section of the [Restaurants](#) classification.

What is the insured's smoking policy? Has a separate area been designated for smoking? If so, are fire-resistant, self-closing receptacles provided? "No Smoking" signs should be posted in all other parts of the building where smoking is prohibited. It is a positive underwriting sign if the insured's facility is "smoke free."

What is the insured's fire load? For most golf clubs, the fire load will consist of plush furnishings throughout the facility, dining room linens and tablecloths, video and audio equipment used at events, liquor (if the insured has a bar on site), locker room towels, chemicals used for pools and/or lawn care, office furniture and equipment, paper, and trash. Most insureds will operate a pro shop, and therefore, all merchandise (e.g., golf apparel, golf balls, etc.) will add to the fire load.

The underwriter should identify chemicals used for general golf course maintenance and their explosive or flammable qualities. What types of chemicals does the insured use in maintaining its golf course, and in what amounts are they used? Where are such chemicals stored on the premises? Most pesticides are not flammable, but some that are mixed with hydrocarbon solvents will burn, giving off toxic smoke that will impede fire-fighting efforts. Some chemicals will form flammable and explosive mixtures, especially at high temperatures or in strong concentrations, and in combination with oxidizing substances. Containers and chemical application systems must be protected from physical damage and leaks as well as heat sources, including sunlight. Insureds should not allow pesticides to become overheated as some formulations will catch on fire, break down, or evaporate if they get too hot. All chemicals should be stored away from other materials in a cool, well-ventilated, closed, dry area that is intended exclusively for the storage of chemicals. Are these storage areas locked, and is access limited to those workers who have been trained in the proper handling of chemicals? Storage methods and the safeguards to be taken are outlined in NFPA standard 43D, Storage of Pesticides in Portable Containers. If used, ammonium nitrate fertilizers should be stored according to requirements in NFPA standard 490, Code for Storage of Ammonium Nitrate. Any chemical spills should be cleaned up immediately. Are workers adequately trained in the proper cleanup of chemical spills?

In some cases, the accidental mixing of certain pool chemicals can result in an explosion. It is essential that the pool operator be knowledgeable in which chemicals could become explosive if they were to be accidentally mixed or combined. Which pool chemicals does the insured use? How much training and experience does the insured's pool operator have in handling the various pool chemicals? Double containment should be mandatory and standard storage practice for all chemicals that are used in liquid form. The mixing of chemicals must only be performed according to manufacturers' instructions and recommendations. Are pool technicians discouraged from "experimenting" with various chemical mixes? Doing so could prove disastrous since explosions may result if the wrong chemicals are combined.

Gasoline is usually kept on hand to refuel equipment (e.g., mowers and other outdoor power equipment) and may be stored in numerous small containers. Also, although electric-powered golf carts are gradually becoming the mainstays of golf and country club operations, there are still some insureds that use gasoline-powered carts on their courses. Gasoline is highly flammable and explosive. How and where is gasoline stored? Fuel should be properly stored and dispensed according to all applicable federal and state regulations. Onsite fuel should be kept in approved containers and stored in well-ventilated sheds when not in use. Fuel storage must be in accordance with NFPA 30, Flammable and Combustible Liquids Code. Refueling while the engine is still running or hot, smoking during refueling operations, and neglecting to clean up spills immediately can cause or contribute to fires. Are workers trained in proper refueling procedures? Is gasoline dispensed in a well-ventilated area, preferably outdoors? Smoking must be prohibited when working around or refueling gasoline-powered machinery. Any gasoline spills must be cleaned up immediately, and the rags used to wipe up the spills must be disposed of properly. Smoking should also be strictly prohibited in and around sheds containing gasoline-run machinery and lawn or maintenance chemicals. Has the local fire department been informed of the presence of any flammable or combustible chemicals that are stored on site?

If the carts are electrically powered, is all battery-recharging equipment adequately grounded? Acid storage batteries, such as those used on most golf carts, release highly flammable hydrogen gas while they are being charged. Is the charging performed in a well-ventilated area, preferably outdoors? Leaking battery acid will contribute to the fire exposure. How are the old and damaged batteries disposed of?

What is the level of housekeeping in the clubhouse and pro shop? All floors and floor coverings must be swept or vacuumed daily. Packaging materials and other trash must be disposed of properly. Is trash removed from the premises every day? The storage area must be kept clean and neat.

What are the age, type, and condition of the insured's fire-detection and suppression systems? It is recommended that the insured have a central-station alarm system with a fire department connection. Is the insured in compliance with all fire codes? The insured should have smoke detectors and heat sensors located throughout the premises, especially in the kitchen and storage areas. Are smoke detectors, heat sensors, and sprinkler systems inspected periodically to make sure they are working properly? Annually tagged, Class ABC fire extinguishers should also be located throughout the premises. Are employees made aware of the location of all fire extinguishers on the premises and trained in their use? Has the insured taken part in any prefire planning?

What is the location and response time of the nearest fire service?

In the pro shop, shoplifting may be a concern. What procedures or security equipment does the insured have in place to deter shoplifting?

The insured may wish to keep high cost items (e.g., handheld GPS rangefinders, golf eyewear, etc.) behind locked counters, with sales associates helping customers if they wish to purchase an item. Are anti-theft devices, such as ink or magnetic sensors, attached to all clothing items? Is the sales floor equipped with strategically placed mirrors and/or cameras to allow employees to view the entire store from a central location? Have all employees been trained in how to handle situations involving possible shoplifters? It is a positive underwriting sign if the insured posts signs at all entrances regarding its prosecution policy for individuals who are caught shoplifting.

What are the number, type, age, condition, and value of the insured's computers? Golf and country clubs will have a number of computers for such functions as maintaining inventory records, keeping track of sales, tracking golf carts while being used on the course, scheduling, and maintaining employment records. It is a positive underwriting sign if the insured has identification numbers permanently etched on all computers and computerized cash registers. Are backup copies of all essential software, as well as computer records, stored off-premises in an NRTL-listed, fire-resistant safe?

Business Interruption

The Business Interruption exposure for golf and country clubs will be minor. Replacing equipment and supplies should not be difficult and rebuilding or repairing the club buildings should not take much time. The possibility of a total loss (i.e., losing both the structures and the golf course) is very small and would typically be caused by adverse weather conditions (e.g., hurricanes, tornadoes). However, tee and greens coverage is advisable to cover damages sustained by the insured's golf course itself in the event a loss should occur.

Are the insured's premises owned or leased? Due to the highly specialized nature of their layout, design, and setup, most golf courses will own the property on which they operate. However, some insureds will be municipal operations located on community property.

Would the insured repair, rebuild, or relocate in the event of a loss? Since golf and country clubs require large tracts of land (most are at least 80 acres in scope), relocating is not an option. How long would it take to repair or rebuild the insured's premises? Generally, the clubhouse structures are relatively small and can be rebuilt or replaced quickly. Food service facilities will require additional time to rebuild, due to the extensive amount of cleaning and refurbishing that must be done. Would the club be able to continue other parts of its operation while another area of the club is being repaired?

Does the insured operate a swimming pool? Different states, counties, and municipalities have widely varying laws regarding the mandatory shutdown of any public pool, including those operated by a country club, in response to a fecal emergency (i.e., when human fecal matter is found in any water being used for recreational purposes by patrons); mandatory shutdown times for a pool can range from less than an hour to as long as 24 hours, depending on the laws and regulations in the insured's municipality. Such time restrictions are generally inflexible. It is essential that all personnel be thoroughly trained by the pool manager in the proper procedures and protocols that must be followed in any fecal emergency response situation. What is the insured's practice?

How does the insured monitor its water quality in its pool? Most modern pools are equipped with a chemical controller. This device is connected to each of the insured's pools, spas, or fountains and acts similar to a thermostat in that it continuously tests the water quality of each, adding exact amounts of chemicals through its "feeders" as may be deemed necessary by the minute-to-minute readings that are taken. The chemical controller's readings can be monitored via a hookup with the pool manager's laptop or desktop computer from any location, even off premises. Readings can also be downloaded and stored or printed out for later reference. The more closely the pool manager and technicians monitor the water quality in their facility, the more quickly problems can be detected and dealt with early on before they might lead to a complete shutdown of the main pool. How carefully and conscientiously does the insured monitor the water condition in its pools and hot tubs? Evaluate the experience and training of the insured's pool manager and technician(s). Have they been certified in pool operations by a reputable organization? Refer to the Business Interruption section of the [Swim Clubs and Swimming Pools](#) report for more information.

How long would it take for the insured to replace inventory? Replacing equipment and supplies should not be difficult, as there are many suppliers, wholesalers, and manufacturers of golf equipment from which to purchase stock. Pool chemicals, food for the restaurant and pro shop merchandise (e.g., T-shirts, caps, golf clubs and bags, etc.) should be easily replaced. Determine if there are any local suppliers and manufacturers. Does the club rely on more than one supplier? Some of the equipment may require special wiring or construction considerations that could lengthen the rebuilding process. Does the insured own any specialized equipment that may be hard to obtain or that may require special installation or construction requirements?

Severe weather disturbances at a club's golf course may result in fire, flooded areas, and uprooted greenery. Although very rare, natural disasters may cause heavy damage and put a significant strain on the insured's finances when it tries to rebuild. Tee to green insurance will cover some of the damages to greens, trees, cart paths, and signage on the golf course sustained in such instances. Has the insured ever suffered heavy damages from severe weather conditions?

Some country clubs will have fitness centers and saunas on the premises. Such equipment as weight machines and saunas can range in price from several thousand dollars to in excess of \$30,000 per unit. Independent clubs may have difficulty in acquiring the necessary amount of replacement equipment in a timely fashion and might not be able to operate at full capacity. How does the insured obtain exercise equipment and machinery? Does the insured rely on more than one supplier?

An additional exposure exists if there is a restaurant on the premises. Even a minor fire can cause an extensive temporary shutdown and a total or partial loss of the premises. How much income does the restaurant provide? How dependent is the insured on the revenues generated by the restaurant? Determine how long it would take to rebuild the restaurant facilities if the insured sustained only a partial Business Interruption loss and was able to continue operating the golf course and rest of the club.

If the club must be closed for an extensive period of time, the underwriter should determine what contractual arrangements have been established with members to cover the shutdown. Membership refund coverage similar to Tuition Fees insurance is advisable to cover reimbursement of members' fees in the event of a total loss. Does the club have arrangements with other clubs in the area to allow members

the use of alternate facilities? What contractual arrangements have been established with members to cover a temporary shutdown of the club?

Does the insured experience a peak season? Golf and country clubs will usually experience a sharp increase in customers from April through October. While golf or country clubs in southern climates may stay open throughout the year, most facilities in the North are either closed during the winter or operate within very limited hours, thereby doing a minimal amount of business. A small profit can be made if the insured chooses to keep the pro shop open year round or if there is a restaurant on the premises that can accommodate parties, weddings, or other events during the off season. What would a loss during the busy season have on the insured's bottom line? Loss or damage to the property immediately prior to or during spring through autumn may result in a substantial loss of profits.

Inland Marine

A slight Inland Marine exposure will exist for golf and country clubs. A Fine Arts floater may be necessary for insureds that have expensive artwork on the premises. Most clubs will have lawn care equipment, which will necessitate an Equipment floater. Bailee coverage will be needed if the insured repairs members' golfing gear or provides storage areas for their belongings. An Equipment floater will also cover any audio or video equipment in the club's dining or banquet rooms. If the insured transports any type of equipment or supplies to other locations, then Transit coverage will be needed.

Some pro shops will provide golf club repairs for members. Does the insured offer a repair service? If so, a Bailee exposure will exist. How and where are customer's golf clubs stored while awaiting repair or pickup? Are customers' items stored in a locked room with access by authorized personnel only? Is patron-owned golf equipment ticketed with a numbered identification tag that is perforated, a portion of which can then be torn off to allow the customer to retain it as a receipt? The insured should maintain a log book that repair customers must sign when picking up their golf equipment. How long are copies of such documentation kept on file? Does the insured draw up a written contract with patrons that clearly states the liability of both parties in the event that items undergoing repairs are lost or stolen?

A Bailee exposure will also exist if the insured provides a coat check service and/or a room where members can store their golf clubs and bags. Where this is the case, determine the insured's system for tracking customers' coats, packages, or golf clubs and bags that are left in its care, custody, and control. The use of two-part, perforated tickets with a matching number on each stub is highly recommended for coat check services; one part is attached to the item, and the stub is given to the customer, who must present it when picking up his/her belongings.

For those country clubs that store members' golf bags, members typically give their golf bags to an authorized person in the pro shop who then stores the bags on a rack in a locked "bag room." Each member who wishes to utilize the insured's bag storage service is assigned a number on a list, which corresponds to a numbered slot in the bag room rack. When the member wishes to use his or her golf clubs, pro shop personnel will consult the list for the proper identification number and retrieve the appropriate bag from corresponding slot in the rack. Since golf clubs and bags can be extremely expensive, the bag room should be off limits to members and visitors; only authorized pro shop personnel should be permitted to enter the room. What are the average and maximum value of golf equipment left in the insured's care, custody, and control on any given day? How is customers' property secured on the premises so that it is protected from loss due to theft or fire?

Additionally, most insureds will provide lockers where their customers can leave their belongings while they make use of the golf course. If valuable personal items, such as watches or jewelry, are lost or stolen, small claims could be made against the insured. What is the insured's policy with regard to the loss or theft of patrons' personal belongings on the premises? The insured's policy and willingness or unwillingness to accept liability for such losses should be put in writing and clearly posted in all locker rooms and changing areas. Most insureds will assume little or no responsibility for lost or stolen goods, but will advise all patrons to closely monitor their personal belongings at all times. However, a Bailee exposure may still exist. It is a positive underwriting sign if the insured has a safe where valuable items can be placed temporarily while patrons are using the facility. How are such items tagged so that they are returned to the correct owner?

Protection for lawn care equipment can be provided with an Equipment Floater. However, if the insured contracts out most or all of its lawn care and landscaping services, then it may not require this coverage. What are the number, age, type and condition of the insured's lawn care equipment? Golf courses are likely to have a variety of mowers, weed and hedge trimmers, and other groundskeeping devices. Such equipment should be kept in a locked shed that is situated in a discreet location at a distance from more heavily trafficked areas. Who among the insured's staff has access to the storage shed? Access to the equipment shed should be available to authorized personnel only. Inexperienced workers should not be allowed to operate such equipment unless they are being directly supervised by a more seasoned employee.

Many country clubs will have banquet facilities where weddings, anniversary parties, and other special celebrations are held. If the establishment provides entertainment, an Equipment floater may be needed for expensive audio and video systems owned by the club. Is all audio and video equipment kept in areas that are well secured at all times?

The insured may have a Valuable Papers and Records exposure related to sales, inventory, employee, and membership records, liquor licenses, and other important files. Where does the insured store important documentation? Backup copies of all software, data files, and important papers and records should be stored off-premises in an NRTL-listed, fire-resistant safe.

Some insureds will also have rare and/or expensive works of art, such as paintings and sculptures, inside the clubhouse. A Fine Arts floater may be necessary to cover their potential loss.

The insured is unlikely to have any goods in transit, unless the club has more than one location and sometimes transports merchandise from one pro shop to another. Typically, insureds will have their stock and supplies delivered by outside distributors. Does the insured ever transport stock or other goods to other locations? If so, how is stock secured on delivery vehicles to prevent it from toppling? Do drivers

keep their vehicles locked when left unattended?

Golf and country clubs will have at least one outdoor sign to identify their location for patrons and other visitors. Outdoor signs are subject to damage from wind and vandalism. What is the type and condition of the insured's sign(s)? Is the sign freestanding or securely attached to the building? Signs less than 12 feet above the sidewalk are ordinarily not accepted.

UNDERWRITER'S CHECKLIST

- ☐ Is the insured a public, semi-private, or private golf club?
- ☐ What ancillary services (e.g., pool, sauna, tennis courts, fitness room, etc.) are offered by the insured?
- ☐ Does the insured have rangers who patrol the golf course to ensure that the club's rules are followed and to render help should a golfer become ill or be seriously hurt by an errant ball or flying head from a golf club?
- ☐ Does the state in which the insured does business have laws regarding damage to property due to errant golf balls?
- ☐ If the insured provides valet services, are the valets knowledgeable in driving cars with manual transmissions?
- ☐ What measures are taken to keep cars that are parked by valets from being vandalized or stolen?
- ☐ Are the insured's golf carts equipped with seat belts?
- ☐ Do the insured's golf carts meet safety requirements established by the American National Standards Institute (ANSI) regarding the design and operation of carts (ANSI Z130.1-1979)?
- ☐ Are lifeguards warned to refrain from conversation with patrons or other workers and to vigilantly scope the swimming pool for possible hazards when on duty?
- ☐ If the insured has a fitness room on site, is there a sufficient number of trainers/instructors to monitor patrons' activities?
- ☐ Does the insured ever host golf tournaments? If so, is a security firm contracted to handle crowd control?
- ☐ What emergency procedures are in place for crowd control, first aid, and evacuation?
- ☐ If the insured serves alcoholic beverages in its dining room, what training do employees receive in age verification procedures?
- ☐ Do alcohol servers receive training in recognition of and methods used to deal with intoxicated customers?
- ☐ Are emergency eyewash stations or similar provisions made available in areas where potentially irritating chemicals are used?
- ☐ Have any of the pool technicians been designated Certified Pool Operators (CPOs) by the National Swimming Pool Foundation (NSPF)?
- ☐ Do the insured's lifeguards hold a certification by a reputable lifesaving certification organization, such as the American Red Cross or the United States Lifesaving Association (USLA)?
- ☐ To help avoid sunstroke or heat exhaustion, are employees that work outdoor required to take frequent breaks and drink plenty of water or sports drinks?
- ☐ Are workers trained to recognize the symptoms of the most common heat-induced illnesses and how to properly treat each type?
- ☐ Has a wet chemical fire suppression system been installed where kitchen appliances, such as deep fat fryers, griddles, and broilers, are present?
- ☐ Is smoking strictly prohibited in and around sheds containing gasoline-run machinery and lawn or maintenance chemicals and during refueling of machinery?
- ☐ If the insured's golf carts are electrically powered, is all recharging equipment adequately grounded? Is the battery recharging performed in a well-ventilated area, preferably outdoors?
- ☐ Are anti-theft devices, such as ink or magnetic sensors, attached to all clothing items in the insured's pro shop?

- ☐ Have all employees been trained in how to handle situations involving possible shoplifters?
- ☐ Has the insured ever had to shut down its pool due to a fecal emergency? What are the insured's procedures and protocols for dealing with any fecal emergency situation?
- ☐ If the insured has a golf bag check for its members, what system has been set up so that golf bags and clubs are returned to the correct owners?