

Preparing for Winter in Canada | A Few Ideas to Consider

Preparing your golf course for winter is a busy time for superintendents who are hard at work with final applications of fertilizer, aeration, the installation of covers on putting surfaces and winterizing the irrigation system.

But this is also the time when general manager's and owner's should be thinking about updating inventory and equipment lists in addition to the physical work on the outside of the clubhouse building.

To help get the conversation started we have put together a list of the major items for you to consider as you enter the winter season in Canada.

1) Asset Inventory

The Clubhouse

Knowing what you own is as important as "protecting" what you own. Every GM and owner should insist that each department (F&B, Golf Shop, Greens, etc.) complete an asset inventory. Most insurance policies are written on a "Replacement Cost" basis which means that it is the responsibility of the club to determine how much it would cost to replace existing buildings, machinery and contents.

For every building there will be a cost associated with replacing the structure and the contents. The contents include such obvious items as furniture (inside and out), kitchen equipment and tools however there are many items that you may not have considered or updated for many years including:

- Art
- Trophies
- Computer equipment (EDP)
- Stock (Pro Shop, Wine Cellar, etc)
- Audio visual equipment (TV's, Sound Systems and Teaching Equipment)

Compiling a complete list of values for your golf clubs equipment and treasures is a critical step in the risk management process. Many clubs have artwork that may have been

donated by a member and never properly valued or trophies, cups and trays that have become increasingly more valuable over time. Take some time to create an itemized list along with good quality photos so that you have a proper and complete record of the clubs prized possessions.

Maintenance Buildings

Maintenance and Storage Building inventories must be properly catalogued. Many golf clubs operate with in excess of \$1 million worth of owned and leased equipment. This inventory is changing all the time as golf car fleets are updated and rolling stock is replaced and upgraded. It is extremely important for all parties to know exactly what is stored in the Maintenance Buildings and every golf club must keep and maintain a current Mobile Equipment List which details, as a minimum, all assets by type, manufacturer, serial number, replacement cost and age.

Armed with a current inventory list your insurance renewal will be a breeze and more importantly, if there should ever be a loss, you will be ready to assist the adjuster and therefore the claims process will be a relatively quick and straightforward affair.

2) Water Damage

Despite your best efforts to winterize the irrigation system at your club, many courses will experience the agony of dealing with frozen pipes this winter. Water damage can be very expensive to repair and may result in a costly insurance claim leading to the potential of higher insurance premiums down the road. There are some suspect areas to look out for including:

- Outdoor hose bibs.
- Water sprinkler lines and pipes in unheated areas such as basements, crawl spaces and attics.
- Swimming pool supply lines.
- Any piping that runs along exterior walls (plastic and copper).
- Roof inspections should be done regularly, particularly on buildings with flat roofs.

There are many preventative measures that you can take now to avoid dealing with this potential winter nightmare:

1. Clubhouse sprinkler systems must be serviced regularly and checked for any trapped water. Lines must have access to heat. **Caution:** your insurer must be notified if the system is ever shut down for maintenance or repairs.

2. Insulate all pipes in unheated areas such as crawl spaces and attics.
3. Heat tape and thermostatically-controlled cables can prevent freezing.
4. Ensure that all piping vents are insulated and caulked to prevent cold air leaks.
5. Disconnect all outdoor faucets and hoses and shut off these supply valves.

3) Golf Carts

Properly inspect the entire golf car fleet to ensure that they are in good working order and winterized in accordance with the manufacturers recommendations. Fluid levels and batteries must be topped up and stored as directed by the service manual.

Performing routine maintenance at the end of the season will ensure that your golf car operates perfectly when you bring it out in the spring. If you use your car year 'round, a routine checkover every six months will save you money over the life of the car.

Preparing an electric car for a winter rest is a little different than preparing a gas car so be sure to follow the manufacturers recommendations.

This is also a great time to review the security measures taken to protect your golf cart fleet. Golf cars are a prime target for thieves who will strike during the fall and winter months when the staff is low and the club is quiet.

At a bare minimum all cart storage areas and barns must be alarmed and centrally monitored. The addition of security cameras will earn you a credit on your insurance renewal and offer superior protection for your fleet.

If you have had carts stolen from your club please be sure to register the serial numbers in the SCOR Database. More information here: <http://www.signaturerisk.com/scor.php>

4) Vacancy

Many golf courses in Canada are closed for 3 to 5 months every year. It is very important for management to undertake regular scheduled inspections of the entire property and its contents during this period.

The owner/operator must do a proper walk-around being sure to inspect the different buildings and their contents on a weekly basis and it is a good idea to keep a journal of these site visits.

After large snow storms it is recommended that extra visits are made to ensure that the buildings are able to withstand the increased snow load. If the load is excessive it must be removed manually as quickly as possible.

5) Winter Activities on Club Property

It should be noted that many winter activities are not automatically included in your existing golf course insurance package. If your golf course is considering offering ice skating, tobogganing or cross country skiing you must speak with your insurance broker to insure that your club is properly protected in the event of an accident. While cross country skiing may seem like a 'low risk' activity the reality is that many golf courses are built on rolling hills which can prove to be dangerous to older members who may be inexperienced on cross country skis. Fairways lined with mature trees present obvious risks to anyone on a toboggan and ice skating on ponds is something that must be properly considered before made available to members and guests.

Additional insurance coverage will almost always be required to protect the club in the event of an accident.

6) Conclusion

Properly preparing the golf course for the winter is a very important process that must be completed every year. This is also a great opportunity to review all the outdoor areas of your facility including the high traffic areas such as staircases, entranceways and outdoor patio areas.

Once the club has been properly winterized you can turn your attention to planning for the upcoming golf season in comfort knowing that you have taken the proper steps to protect your club through the off season.

Proactive risk management is better protection than any insurance that you can buy and it starts with you.

About Signature Golf

Signature Golf is the fastest growing commercial golf club insurance program in Canada. Launched in June 2007, Signature Golf now insures Canada's largest and best managed golf facilities across the country.

Signature Golf offers golf courses the freedom to work with their existing insurance broker in order to improve coverage and save money on their annual premiums. There are three levels of coverage to choose from and all have been created from scratch specifically for the golf industry in Canada.

For More Information

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