

Stolen Golf Cars | A Rising Epidemic

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Kelli Hunt, Commercial Underwriter

An Increase in Stolen Golf Carts

We have noticed an alarming increase in the number of stolen golf cars at facilities across the country. The difference is that now the sheer number of carts that are being taken has increased dramatically over the last few months and we are now learning of golf clubs losing 10, 20 or more cars all at once.

Historically, it was not unusual for a club to have one or two carts stolen every couple of years but these numbers have increased and our conclusion is that there must be an organized element behind the thefts.

These days we are hearing about entire fleets of cars being taken and given the size and weight of the vehicles it is no easy feat and almost impossible to imagine that so many cars could be stolen without someone seeing something. We are aware of a golf course in Ontario that had 26 golf cars stolen in the early spring and another club had 14 carts stolen last week. You can imagine the equipment required to steal that number of carts which is why we believe that the thieves have become extremely organized and that no facility is safe.

So What to Do?

Keeping your fleet of golf cars behind a locked fence is not enough since the only barrier is one lock and once cut and the thieves have access to the entire fleet.

Unfortunately, the golf car manufacturers have yet to include any kind of meaningful anti-theft mechanisms in new carts and the older models are literally as unsophisticated and easy to steal as a child's bicycle.

Ultimately indoor and alarmed storage is the safest method however we understand that this is simply not a realistic alternative for many owners and operators. A fenced area with centrally monitored alarm is probably the next best alternative however a fence alone is not enough as evidenced by the recent thefts since the carts were stored in a fenced area. There is new and relative inexpensive technology that will capture video of any activity. These systems are available with infrared cameras so that they are also effective at night.

Going this extra step with your alarm company will dramatically increase the safety of your golf car fleet and here are some more ideas for you to consider.

Proactive Security Measures can Include:

- Fencing
- Security Cameras with Motion Sensors
- Centrally Monitored Alarm Systems
- Signage from Security Company Indicating the Area is Protected and Monitored
- Security Patrols
- Guard Dogs
- Indoor Storage
- Individual Locks on all Cart Wheels and Brakes
- Locked Gates at the Entrance of the Facility

Be Vigilant

We must all work together to put pressure on the golf car manufacturers to encourage them to develop anti-theft systems in new carts. Of course, any new technology will come at a cost but the long term benefits of reducing theft will far out weigh a small upfront cost of advanced cars.

Until newer technology is available the very first and most important thing that you can do is to be aware. Keep your eye out for suspicious activity and make your staff aware of the potential risk to your fleet.

Conclusion

It is alarming to see large numbers of golf cars stolen at an increasing rate at golf clubs across the country. The logistics required to pull off these thefts point towards extremely organized thieves who have the ability to transport large numbers of cars and then sell them illegally.

The recent increase in golf car theft's will have an impact on the loss ratio for the entire golf industry which will likely lead to higher insurance premiums down the road. Protecting your fleet is the best thing that owners and operators can do to limit any future increase.

Beyond the obvious financial impact to the affected golf clubs one must also consider the cost of down time created after a theft. Without carts golf courses have a difficult time maintaining their typical daily rounds which leads to an immediate impact on the bottom line.

For More Information

For more information about this bulletin or for questions regarding any of the commercial insurance programs available through Signature Risk Partners Inc., please contact:

Kelli Hunt
Commercial Underwriter

Ashley Chinner
Director of Golf

Signature Risk Partners Inc.

email: info@signaturerisk.com

web: signaturerisk.com