

KEEPING GOLFER SAFETY

With golf season coming to a close it is a good time to step back and look at some tips for minimizing risks for golfers and visitors alike. In doing so, you want to consider not just chance of an insurance claim, but also what a claim will cost you in un-insured costs. Preventing claims is cost effective because not only will you save on future insurance premiums, you will also save the costs of investigation, meetings with insurance representatives, potential loss of customer good goodwill and unnecessary facility repairs.

Most loss prevention steps are inexpensive. A few things you can easily implement are:

- Ensure that paths and steps will not impede mowing equipment or create hazards such as throwing pebbles or other objects at users
- Use surfaces to enhance grip by shoe soles in wet conditions even installing materials to improve grip when necessary. Steps of even height and width reduce the chance of tripping. Handrails on long flights of stairs assist walkers with balance control.
- The width and slope of paths affects the potential for losing control of carts and power maintenance equipment. Turning corners requires additional space and creating 'passing zones' reduce drivers' frustration and lessens the probability of accidents. Where paths intersect with roadways ensure signs clearly warn both golfers and motorists to reduce the chance of collisions.
- Constructing paths of durable materials capable of withstanding erosion caused by heavy rain and spring run-off improves safety – and reduces maintenance costs. When paths are uneven they can be more hazardous than turf. Even grass paths can be reinforced by building over durable sub-surface materials such as recycled rubber crumb.
- Bridges need adequate structural support to sustain the weight of all intended traffic. When changes in use occur (e.g. decisions to begin using when moving maintenance equipment) evaluate weight and width capabilities before first use. And schedule routine inspections of these structures by structural engineers to ensure continued safety.
- Remember to consider use by non-players. Direct those on the course during non-play times to keep off golf greens at all times to avoid damaging the greens, signs or other items placed on the course for the benefit of players.

When something is *par for the course*, it means that you are not pleased with it but it is what you expected to happen.

Collins English Dictionary

Remember that while most users are there for golfing, there are also people who come for other purposes (e.g. recreational walks, photography, special events or even off-season use). Occasional or visitors need especially to have hazardous walking areas clearly marked and well-lit.

Clearly sign all areas where motorized vehicles are prohibited to reduce risk of injury to golfers and workers, and damage to the course.

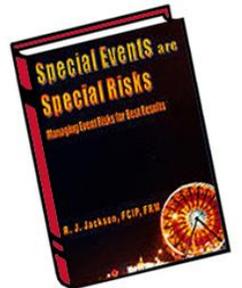
Conclusion: When assessing risk at your course these are only a few of the issues to consider - action to lessen risks before an incident saves money, time and reputation. The bottom line of loss prevention applies to golf course management as it does to most operations: Be Proactive. If you can do only one thing – conduct regular, documented inspections and follow up by correcting anything that needs fixing!

For more information, or questions, contact me at: Joy @ Cunnart.com

Special Events are Special Risks is a complete guide for special event and festival organizers. The concepts in this valuable resource apply to music festivals, fall fairs and other types of events. The practical, easily implemented methods focus on Six Key Topics:

- ~ Event Planning
- ~ Accident prevention and reporting
- ~ Security planning
- ~ Amusement ride consideration
- ~ Alcohol management

This guide helps event minimize risk and achieve success with community, regional event or festival in almost any location, inside or out. It includes 27 handy forms you can customize with your logo and contact information then use to control risk and improve documentation!



You can also read these risk management posts on LinkedIn.

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