



Country club safety solutions

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Hurricane preparedness: Be prepared or be blown away by the consequences

Hurricane season is June 1 through November 30. This coincides with some of the most popular months for golfing, making it a critical time for owners and operators of golf courses and other businesses located on or near a coast. Moreover, Hurricane Andrew in 1992 demonstrated that properties located miles from the coast are just as susceptible to major property damage as those overlooking the ocean. And even inland properties and states not bordering the coast may experience flooding and severe weather (e.g. tornadoes) related to hurricanes.

To reduce the chance of being blown away by damages, well-managed golfing operations proactively put proper physical and financial controls in place. Financial protection means skillfully managing the amount of risk you can retain and the amount you choose to insure, for perils such as wind, flooding or lightning. Physical controls are the preparedness procedures and actions taken to respond to and recover from natural disasters such as a tornado or hurricane.

Why you need financial and preparedness controls

History has a nasty way of repeating itself. In just the past 15 years, these spectacular storms caused tremendous damage and loss of life.

- In 1995, Hurricane Opal damaged over 7,000 trees at the Robert Trent Jones Golf Course in Opelika, Alabama.¹
- In 1989, Hurricane Hugo took 27 lives in the U.S. and caused \$7.2 billion worth of damage. With winds of 135 miles per hour and 20-foot storm tides, Hugo played through Wild Dunes Resort near Charleston, S.C., making a mess of the Tom Fazio-designed Links Course, wreaking particular havoc on the 405-yard, par-4 17th hole. It was a full year before the course was once again ready for play.²
- Following Hurricane Isabel in 2003, many courses suffered business interruption losses. On Maryland's and Delaware's eastern shores, where most courses are at the end of their peak season, resort courses were reporting revenue losses in the neighborhood of \$30,000.³
- Kingsway Golf & Country Club, located in Punta Gorda, FL was hit hard by Hurricane Charley in 2004. The course encountered winds in excess of 150 mph that downed 2,500 trees.⁴

Hurricane preparedness - *continued*

- In 2004, a tornado passed through the Friendswood Golf Course in Avon, Indiana, uprooting 120 trees or shearing them off at the base. According to the owner, Dave Christie, "We have a quarter of a million dollars in damage. Insurance, specifically tree insurance, will only help the course recoup about \$10,000."⁵
- Tropical Storm (TS) Allison hit the Texas coast in 1989, causing \$500 million in damage. The same amount of damage was brought about by TS Alberto, which struck parts of Florida, Georgia and Alabama in 1994. In 1979, TS Claudette caused \$400 million in damages to north Texas.⁶



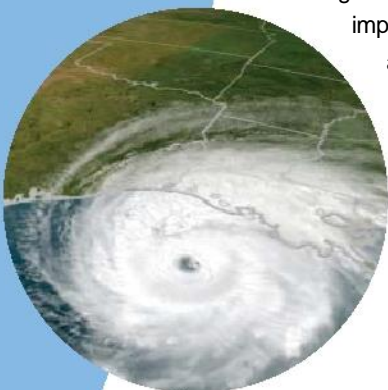
A disaster plan: preparedness, response and recovery

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

Preparedness

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

- Assign designated individuals specific responsibilities such as tracking the storm, protecting important papers/valuable records, communicating with emergency services in the area and watching over the facilities.
- Discuss possible arrangements with vendors to reduce business interruption. For example, determine the most likely obstacles in resuming business (tree/debris removal, flooding, etc.) and arrange with contractors prior to a storm.
- Clean storm gutters and downspouts.
- Evaluate your insurance coverage to determine adequacy.



A disaster plan - *continued*

The following websites can assist a business in the development of a disaster preparedness plan.

- <http://www.fema.gov/library/prepandprev.shtm>
- <http://www.state.sc.us/scdah/palmcop/template.htm>
- <http://hurricanes.noaa.gov/>

This is a good website to ascertain what an approaching hurricane may do in your area.

- http://www.nhc.noaa.gov/HAW2/english/wind/risk_areas.shtml

Zurich has developed a Hurricane Information Center found at http://www.zurichna.com/zna/media/hurricane_info.htm. The site provides viewers with a variety of hurricane preparedness materials and resources. Specific information helpful for clubs includes:

- Tips for worker safety during hurricane recovery operations
- Guide to hurricane emergency action plans
- Hurricane prone wind guide

The website also features a link to a hurricane preparedness video titled "36 hours out."

Response

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

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



A disaster plan - *continued*

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

Recovery

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

- After assuring life safety is in order, the recovery phase starts with an assessment of damages. Videotaping, or at least photographing, damaged property will ease the insurance claim process. Assume everything is covered, including tees and greens, and let others determine what coverage is, in fact, in place.
- All electrical systems, natural gas lines, fluid transfer operations, maintenance equipment and building structures should be examined by qualified individuals before returning to service.
- Damaged fire protection systems should be quickly repaired and put back into service as soon as possible. Local authorities and the club's insurance agent should be notified if a sprinkler system for a building has to be shut down.

Post-storm safety tips

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

If you have any questions regarding the content of this publication or need further assistance with your safety program, please email Zurich at the following address or toll free number below: countryclub.safety.solutions@zurichna.com.



- ¹"Hurricane Opal Preliminary Report", Courtesy of the National Hurricane Center, written by Max Mayfield
- ²Golf Digest Magazine, "Then & Now - 1989 Hurricane Hugo damage to the Wild Dunes Resort golf course in South Carolina" September 1999
- ³Travelgolf.com, "Isabel tears through Virginia Beach, Ocean City back to normal" by Brendan McEvoy (September 21, 2003)
- ⁴"Hurricanes have long history of impacting golf courses", by Ron Garl, Travelgolf.com, <http://www.travelgolf.com/departments/clubhouse/hurricanes-impact-golf-courses-1448.htm>
- ⁵"Community pitches in to help area golf course" by Gus Pearcy, <http://www.flyergroup.com/story.asp?id=2030> (June 7, 2004)
- ⁶FEMA, Hazard, "Strength of Tropical Storms Should Not Be Underestimated" <http://www.fema.gov/hazards/hurricanes/tshstry.shtm>
- ⁷University of Florida's Cooperative Extension Service, "Hurricane Precautions for Swimming Pools", Chapter 7

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