18 Tips for a Great Risk Assessment Scorecard

Golf Club Insurance From Experts Who Understand You
Hole 1 – The Thief
Golf clubs are often a target for thieves. At Marsh, we can advise on how to introduce security measures that will help act as a deterrent. This will assist the club in maintaining its facilities for members and guests and could reduce the risk in the eyes of current and future insurers.

Hole 2 – The Buggy
Golf buggies can be targets for joyriders. You can help protect them by fitting purpose-made pedal locks. Alternatively, store them in a secure compound or chain them together to a fixed post or bollard by a closed shackle padlock away from any main buildings. This can help maintain the facilities for members and guests, and avoid damage to the course.

Hole 3 – The Sign
Making sure all the signage around the course and clubhouse is properly maintained can help reduce the risk of accidents and liability claims, which could be costly. Golf buggy routes should be clearly signposted, as should safe crossing points for walkers, ramblers, and other non-golfers.

Hole 4 – The Safety Policy
Make sure everyone at your club (particularly members of staff) are aware of your risk management programme. Staff should be issued with your health and safety policy. It may be a good idea to print relevant parts on to the course scorecard or post these on to a members’ notice board. This could help to avoid accidents and potential action taken against the club for negligence.

Hole 5 – The Grass Cutter
Help protect your larger items of machinery by fitting immobilisation devices, removing the batteries or using wheel clamps. Loss of machinery may have an impact on the upkeep and maintenance of the course as well as other facilities. Replacement costs for stolen machinery could possibly run into tens of thousands of pounds.

Hole 6 – The Slip
The risk to staff, members, and visitors from slips and trips could be reduced by checking for hazards such as worn or raised carpets, slippery shower room areas, loose or worn steps, cracked drain covers, and potholes on paths or in the car park. The cost of public liability claims on our LinksMaster policy in 2014 amounted to 40% of all premiums collected*. *Amlin 2014

Hole 7 – The Silver
Thieves may target a club’s silverware. A robust alarm system, CCTV, and security lighting can help protect the clubhouse. Inside the clubhouse, these items can also be secured in a purpose-built alarmed trophy cabinet. The loss of cups and trophies can often be as much about their historic or sentimental value, as their actual replacement cost. Given the sharp rise in the price of silver in recent years, it is essential that your valuables are fully insured and have up-to-date valuations.

Hole 8 – The Flood
Flooding is not always about ingress of water caused by bad weather, it can also be the result of blocked drains and gutters or a burst pipe. Having a regular maintenance programme in place may help to identify any problems before they cause damage. Adequate lagging of pipes is important to avoid freezing and fracture. Flooding can cause severe disruption to your business and may lead to time consuming and costly clean-ups.

Hole 9 – The Fire
Staff should be aware of potential fire risks and shown how they can help manage the problem without endangering themselves or others. Store combustible waste away from buildings and regularly clean kitchen extractors to reduce the build-up of cooking oil deposits. Ensure doorways and fire escape routes are clear from obstruction at all times. Fire losses are among the most common causes of large claims, even small fire losses can cause major disruption to your club.

Hole 10 – The Shed
Machinery sheds can be prime targets for thieves because they are usually out of sight. Fitting a robust alarm system, British standard 5-lever mortice deadlocks, roller shutters, and security grills on windows where possible will help reduce the chance of a break-in. Theft of large items of machinery is not the only concern, smaller hand held items may be stolen, which can become more of a nuisance loss as the replacement cost may fall below your insurance policy excess.
Hole 11 – The Wire
Make sure that portable appliances are tested every two years and that fixed electrical installations are checked and certified every five years. Regular checks by a qualified electrician may help to highlight any problems with faulty wiring. Faulty electrical and heating appliances are often causes of fires at golf clubs.

Hole 12 – The Speed Trap
Greenkeepers need to be aware of the dangers of driving too fast while operating course machinery. There is also the risk of a vehicle overturning if it is driven on an incline. Golf buggies should be speed restricted and never operated with more passengers than they are designed to take. This will help prevent costly injury claims and potentially damaging publicity.

Hole 13 – The Bonfire
Organised bonfires at your club should be carefully managed. The fire should be a manageable size and built at least 15 metres clear of buildings, overhead cables, trees, and long grass. You should never use accelerant to light the fire and always ensure a water supply is easily available. Be aware that bonfires can spread to nearby buildings and the smoke can also cause issues such as reduced visibility on nearby roads.

Hole 14 – The Firework
If you are hosting a firework and bonfire display, it’s worth considering employing the services of a specialist firework contractor and you must carry out a full risk assessment. You should provide proper first aid facilities and plan how to control spectators. Always notify your insurance broker to check the insurance position on these events.

Hole 15 – The Builder
Building works, like clubhouse extensions, renovations to equipment sheds or the redevelopment of changing rooms, should be covered by appropriate insurance. An existing buildings policy may not cover “contract works” and the work itself may have an impact on the insurance on existing structures. Talk to your insurance broker to discuss what additional cover you may need to make sure you are fully protected.

Hole 16 – The Shout
The responsibility to maintain golf club security often falls to the managers, staff, and members. Coded entry doors can sometimes reduce security as much as improve it. It’s not uncommon to hear a shout across the car park of “What’s the code to get in?” followed by the inevitable reply... Coded entry doors may also inadvertently be held open for people who we wrongly assume to be golfers. Door codes should be changed regularly and care taken over who is allowed into secure areas.

Hole 17 – The Dog Leg
Many golf clubs have an issue with golf balls leaving the course and damaging neighbouring property. This can lead to the club, or in some cases the player, being held liable for the damage caused. Check to ensure your commercial policy provides cover for members and visitors liability. You can also look at ways to reduce the frequency of misplaced shots by erecting netting or considering your “out of bounds” rules, tee alignments, and bunker positions. These can sometimes be used to direct golfers to play the hole away from the inherent danger.

Hole 18 – The Attack
A fire can be disastrous. While financial losses are usually insured, the disruption to members, the bad publicity, and the negative effect on club operations can have a greater impact. It is hard to protect a club from a determined arsonist, but fitting metal “anti-arson” mail flaps and making sure all doors and windows are fitted with approved locks and padlocks, can help to reduce risk and may deter attacks. CCTV and security lighting can also help to reduce your club’s vulnerability. It is worth noting that outbuildings are as vulnerable as the main clubhouse.

If you would like to discuss your club’s risk management programme and insurance needs please contact us.

Talk to us
☎ 020 7357 3806
✉ golf@marsh.com
🌐 www.uk.marsh.com/golf
Working Together

As one of the world’s leading insurance brokers, our focus is always on delivering great customer service. Our team has over 20 years of experience in providing golf club insurance and working with club managers. Our products are underpinned by the strong relationships we have with leading insurers. By working in your world, we could help you manage risk at your club more effectively.

Talk to us

📞 020 7357 3806
✉️ golf@marsh.com
🌐 www.uk.marsh.com/golf