Municipal Golf Facility Risk Management Guide

This guide has been developed to help safely manage golf facilities. This guide is not intended to address every hazard at your course, but it provides a foundation from which to begin.

General Risk Management

Each golf facility has unique operations and risk management challenges. However, the following core components of a risk management program apply to all golf facilities:

- Assign responsibility and accountability for safety management throughout the organization.
- Make adequate resources available to create a safe environment for workers and guests.
- Hire qualified staff.
- Establish safe work practices for regularly performed tasks. Train employees in these safe work practices. Audit work to ensure safe work practices are being followed. Provide the right tools and equipment and enforce use of personal protective equipment.
- Ensure that buildings and grounds are well maintained.
- Establish formal inspection programs to identify hazards before they result in injury or damage.
- Train staff on emergency procedures.
- Investigate incidents to identify causal factors and implement controls to prevent reoccurrences.
- Implement post-injury management programs to return injured workers back to work as soon as possible.
- Transfer risk to others. Obtain certificates of insurance and be asked to be named as an additional insured on insurance policies of organizations wanting to use your facility for events or outside companies performing services at the facility: cleaning services, snow removal, mechanical contractors, etc. Obtain assistance from your insurance agent on these issues. Obtain assistance from legal counsel in developing/reviewing contracts with outside organizations.

Fire Hazards and Controls

The risk of fire loss is high and the potential for total loss of your facility is a very real possibility. Even minor fires can result in a complete loss of inventory in your food service areas through condemnation by health authorities. Profitability from your club may suffer greatly following a fire.

Housekeeping and Smoking

Any good property protection program starts with good housekeeping. This includes what is in plain sight and behind equipment. Many fires start when combustible materials and trash accumulate near sources of heat, such as hot water heaters, furnaces, clothes dryers and cooking equipment. A common source of ignition is smoking. Prohibiting guest/member smoking is often not a realistic option, but restricting where employees smoke is a solution. Provide suitable containers for safely depositing smoking materials.

Hot Work
Any time an employee or contractor must perform any type of hot work, whether it’s welding, use of cutting torches or use of other heat-producing equipment, formal controls need to be in place.

These controls include removing combustibles from the affected area or protecting them and having a fire watcher with fire extinguisher observing the area during the hot work and for a minimum of 30 minutes after the hot work is complete.

**Cooking**

Cooking equipment is a common cause of clubhouse fires. Inappropriate/inadequate electrical systems, over-heated equipment, and excessive buildup of grease in hoods and filters are common hazards. Controlling these hazards involves:

> Installing and maintaining proper fire extinguishing systems.

> Ensuring electrical systems are rated for cooking facilities, such as vapor-proof light fixtures in the hood, motor and switches for the duct exhaust fan. All electrical equipment should be inspected at least annually.

> Ensuring deep-fat fryers and other similar equipment are equipped with high temperature cut-off systems.

> Cleaning hood filters and ducts according to manufacturer specifications. This typically requires annual flue cleaning by a professional service and cleaning of filters and hoods at least monthly or when grease builds up.

> Training kitchen staff in proper fire emergency procedures, including where the emergency pull stations and hood extinguishing system manual activation are located.

**Fire Detection and Suppression**

Fire detection and alarm devices are crucial to employee and guest safety. These devices also are important when your club is left unattended, which is when more than half of all club fires start. Connect all fire detection and alarm devices to a central station alarm company for monitoring. Establish a testing and maintenance schedule and place pull stations in your club. Monitoring should include water flow and valve tamper on your fire sprinkler system.

If you have a dry-pipe sprinkler system, then low air pressure should be monitored. The building should be equipped with smoke and/or heat detectors connected to your central monitoring station. All monitoring devices should be tested at least quarterly.

It is of utmost importance that fire protection systems are in good condition and ready to operate at all times. If you have a fire sprinkler system protecting your clubhouse:

> Be sure to have it inspected and tested at least once a year by a qualified contractor.

> Perform a main drain test every three months to verify adequate water supply is maintained for the sprinkler system.

A fire protection system impairment program can prevent one of the most common reasons an extinguishing system fails to control a fire… it’s turned off. It’s normal for extinguishing systems to be taken temporarily out of service in order to facilitate repairs. A distracted maintenance person can easily forget to return the system to service. The impairment program procedures provide a backup means of remembering to put the system back in service.

Flammable liquids should be stored at least 50 feet from your buildings or kept in UL -listed flammable storage cabinets.
Employees should know where fire extinguishers are located. Fire extinguishers should be the correct type for the hazard they are meant to protect, and employees should be trained in how to properly use a fire extinguisher. Most local fire departments will assist with the training if requested. Don’t forget to place the extinguishers on an annual maintenance contract to ensure proper operation.

**Electrical**

Faulty electric systems at golf clubs are a leading source of ignition resulting in serious fire loss. Fires start because of overloaded circuits, poor maintenance or faulty equipment. New equipment can place excessive demand for electricity on a circuit designed to provide much less power. Important circuits to be tested may include kitchens, laundries, golf car recharging areas, pool pumps or other areas that have electrical equipment that draws a large amount of power. Electric equipment rooms should remain free of storage. These rooms are sized to allow for a minimum dissipation of heat. Storage in these rooms can cause electrical equipment to overheat. These rooms also should be provided with automatic sprinkler protection and smoke and/or heat detectors connected to a central monitoring station. Consideration should be given to the following:

- Requiring an electrician to conduct load testing and infrared scanning of main circuits and equipment.
- Checking for equipment that sparks or smokes.
- Checking for cracked or broken switch or receptacle plates.
- Prohibiting the use of temporary wiring.
- Fixing frayed cords or wiring.
- Ensuring that electrical outlets are not overloaded.
- Inspecting your refrigeration, air conditioning and other heavy electric usage systems frequently.

**Golf Car Storage Area**

Electric cars require a special battery charging area to maintain their batteries. This area should be well ventilated to remove the flammable hydrogen gases generated during battery charging. Have an electrician design and install the building wiring for the loads required by the battery charging system. Do not allow smoking in the battery charging area.

Gasoline-powered cars have the exposure of flammable gasoline.

- The gasoline storage area should be well ventilated.
- Use only UL-listed cans, pumps, hoses and nozzles with automatic shut-offs.
- Keep a fire extinguisher rated for flammable liquids close at hand.
- Use a barrier to protect gasoline pumps and above-ground tanks from being struck by turf equipment or other vehicles.
- Prohibit smoking in the fueling area.

**Maintenance Facility**

A typical maintenance facility has flammable liquids stored inside, fuel pumps stored next to buildings, periodic cutting and welding tasks, as well as stored combustible materials. Guidelines for ensuring safe facilities include:

- Use a barrier to protect gasoline pumps and above-ground tanks from being struck by turf equipment or other vehicles.
- Prohibit smoking in the fueling area.
- Prohibit storing tires that need to be disposed.
- Have an electrician ensure the building wiring is adequate for the loads.
- Keep flammable liquids in UL-listed storage cabinets.
Post a fire watch during and for 30 minutes after any welding or cutting has been done.

Designate the building as “smoke free” or provide well-controlled smoking areas.

Prohibit spray painting using solvent-based paints unless an approved spray booth is available.

**Weather-Related Property Damage**

Wind damage can be minimized by ensuring buildings and additions are constructed to code and are well maintained. Roofs and other structures throughout the course that are most susceptible to wind damage should be inspected at least annually. Temporary structures should be anchored securely and checked daily.

Water damage can occur from inadequate sloping around building foundations. Periodic inspections should be made after heavy rains for pooling of water next to foundations. Rain gutters should be cleaned regularly and spouts directed away from building foundations. Post storm building inspections should be made to identify damage and exposed areas should be quickly repaired. In high storm areas, tarps, lumber and other materials should be stored for emergency use.

Water damage can occur during extreme cold weather when pipes may freeze. Adequate insulation should be added around pipes near exterior walls. Buildings that are closed for the winter season should be kept heated unless pipes and equipment are thoroughly drained. Structures closed for the season should be inspected regularly to ensure building systems are working properly and that no problems exist.

**Vandalism**

Nothing upsets a golfer’s round or breaks a superintendent’s heart more than having to putt over indentations left by a vandal’s car tires. Frequent golf course vandalism consists of damage to greens from vehicles, stolen flags and tee markers, and golf car joyriding/crashing. Due to the size of a golf facility, it is difficult to secure all areas. However, there are steps that managers can take to control vandalism, including:

- Use fences and barricades to restrict unauthorized vehicle access.
- Post no trespassing signs.
- Employ 24-hour security services.
- Request active monitoring by local law enforcement personnel. Most law enforcement personnel do not understand the value of golf greens. Educate them on the costs.
- Send a letter to homeowners around the course asking them to call police or the course if they see suspicious activity. Provide them with a 24-hour contact number. Include a voucher for a free round of golf. This may give them an incentive to pay attention.
- Bring flags, tee markers and other course equipment in at night. Flags may not be expensive, but often individuals cause other damage when their original intent was to just steal a flag.
- Secure golf cars and maintenance equipment by locking them up at night.
- Establish end of the day lock-up procedures/inspections.
- Ensure adequate lighting is maintained around buildings and equipment.
- Establish a turf nursery for use in repairing damaged greens, tee boxes and fairways.

**Grounds and Building Maintenance Safety**
The beauty and serenity of the great outdoors attracts many people to seek grounds crew work. However, long hours and physically demanding labor can take its toll. Superintendents face many unique employee safety challenges that require them to be proactive in this area.

The seasonal aspect of many golf facilities creates high turnover. Increased training is needed to train new employees or past employees returning for a new season.

> Fraudulent workers compensation claims may increase as a golf season comes to a close and workers are laid off.

> Grounds crews are often made up of young employees working part time after school and retirees looking to make some extra money and play free golf. These types of employees may not be as focused on safety as full-time employees.

> Strenuous manual material handling activities, such as shoveling, laying sod, clearing brush and repairing equipment, are frequently performed.

> Grounds maintenance equipment, by nature, is more difficult to guard than industrial equipment, requiring a higher degree of operator education and safety awareness.

> Equipment operators who experience broken down or stuck equipment in remote areas of the course often try to deal with the situation themselves rather than wait for qualified assistance.

> Heat-related fatigue and skin protection from the sun need to be properly controlled.

> Turf equipment generates considerable noise, requiring hearing protection.

> The application of fungicides, herbicides, insecticides and fertilizers, as well as swimming pool chemicals exposes grounds and maintenance crews to severe hazards.

A formal grounds and building maintenance safety program should be established to address these and all other safety concerns. This program should include the core safety components discussed in the General Risk Management section, as well as the following items:

> Ensuring equipment guards and safety devices are in place and operational.

> Allowing only qualified personnel to adjust equipment and make repairs.

> Prohibiting young and inexperienced employees from operating dangerous machinery.

> Allowing only qualified personnel to work with chemicals, such as fungicides, herbicides, insecticides, fertilizers and swimming pool chemicals.

> Implementing a program to control environmental hazards, such as heat stress and sun exposure.

> Monitoring employees working in remote areas of the course.

**Strains and Safe Lifting**

Travelers' country club workers compensation experience shows 50 percent of claims are from strains; of which back injuries are the largest single type.

A good strain and back injury prevention program includes:

> Job analysis to determine the best methods for handling materials.

> Use of materials handling aids, when possible.
> Practical training in personal back care and safe lifting.
> Appropriate post-injury management.

**Working Safely With Chemicals**

All golf facilities must comply with the Occupational Safety and Health Administration (OSHA) Hazard Communication Standard (also known as Right-to-Know). The goal of the Hazard Communication Standard is to ensure that employers and employees know about the hazards of chemicals they work with and how to protect themselves. This knowledge, in turn, should help to reduce the incidence of chemical-related illnesses and injuries.

Basically, the standard requires employers to establish a written hazard communication program and to transmit information on the hazards of chemicals to their employees by means of labels on containers, material safety data sheets (MSDSs), and training programs. Some state mandated hazard communication standards are more comprehensive and also may include physical agents (i.e., noise, heat and radiation) and infectious agents.

Golf facilities also must comply with federal and state environmental laws, such as the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA), which often include requirements for applicator safety.

**Ladders**

Falls from ladders can result in sprains, strains and fractures. Only commercial-grade ladders should be provided and a variety of sizes and types made available. Employees should be trained on ladder safety, including how to select the right ladder for the job and its proper placement and use.

**Restaurant and Food Service**

The ability to deliver quality food and service, maintain a happy customer-base, and provide employees a safe environment in which to work are critical to a food service operation.

**Ergonomics (Strains, Sprains and Tears)**

Prolonged standing, reaching, lifting and repetitive motions, such as chopping, stirring, scooping and dicing during food preparation, can result in muscle sprains and strains, including to the back, wrists and rotator cuffs. Sprains and strains are a major injury category for employees in food service.

**Food Preparation**

To help reduce sprain and strain exposure during food preparation activities, loss control considerations include, but are not limited to:

> Placing counters at a reasonable height.
> Providing stools to avoid prolonged standing.
> Placing “non-fatigue” floor mats in areas where constant standing takes place.
> Rearranging tasks to avoid overreaching.
> Using mechanical aids for chopping, dicing or mixing foods.
> Rotating workers through repetitive tasks.
> Purchasing pre-sliced foods.
> Selecting ergonomically designed tools.
> Restructuring jobs to reduce forceful hand exertions, repeated motions and prolonged bending.

**Lifting/Manual Material Handling**
Moving, lifting or carrying materials, kitchen equipment, furniture, and bulk inventory can contribute to overexertion of the body, resulting in strains and sprains. Providing lift-aid equipment, such as dollies, and teaching proper lifting techniques can help reduce the potential for material handling injuries. Proper lifting techniques include, but are not limited to:

> Lift with your legs, not your back.
> Lighten a heavy load or lift with a buddy.
> Balance the load before lifting.
> Use tilt containers or get help when lifting or pouring fluid.

Manual material handling has also been identified as the major workplace activity being performed prior to a slip and fall injuries.

**Fall Management**

Factors associated with slips, trips and falls include poor or greasy/slippery walking surface conditions, cluttered work areas, carrying heavy or awkward items, and inappropriate footwear. Slips and falls can result in muscle sprains, strains and fractures, including to the back.

Floor surfaces should be even; carpeting and tile should be well maintained and secured; spills and other wet surfaces should be mopped immediately. All employees should be trained in good housekeeping and safe lifting practices as these relate to the slip, trip and fall hazard potential. Stairs and ramps also should be given attention for safety considerations. Ladders and step stools should be the appropriate size and type for the job.

**Fire /Life Safety**

OSHA has cited the restaurant industry for fire life safety violations, including lack of portable fire extinguishers and appropriate exit routes. Employees should know the emergency evacuation plan. They should not stay behind to put out a fire if it appears it may get out of control. Train them on sounding and responding to a fire alarm.

**Hand Protection**

Employees who work in the kitchen area should be trained in hand safety, including wearing hand protection, safe use of powered and non-powered cutting, grinding, mixing and blending equipment, and safe work practices around hot cooking equipment, grease and water. Good hand washing practices are critical in preventing food contamination. To help prevent broken service ware and related cuts, the ware should be allowed to cool before stacking/storing.

**Machine Guarding**

Cuts, lacerations, punctures and amputations, primarily to the fingers, are major injuries for food preparers who use powered equipment, such as blenders, mixers, meat grinders and whippers.

> Machine guards should be used where available.
> Employees should not wear loose clothing or jewelry when operating powered equipment.
> Equipment should not be energized when cleaning or repairing.

**Food Safety and Quality**

Serving quality meals is imperative to be successful in the restaurant business. Good service and ambiance cannot compensate for poor or dangerous food quality. The most frequent food complaint made by customers is related to foreign objects (glass, insects, metal) in food, which can result in chipped teeth. The most serious claims come from food poisoning by bacteria (E. coli, salmonella), which
can cause a range of food borne illnesses and, in serious cases, can result in death. Food workers also may work while infected with norovirus, which also can cause food contamination. A study of food borne illnesses by the Centers for Disease Control and Prevention found that in many cases of food contamination restaurants did not offer sick leave for food workers.

**Kitchen Fires**

In addition to injury-related risks, kitchen operations can present significant fire exposure, particularly those associated with grease cooking and multiple flame and heat sources. Grease fires, in fact, are a leading source of property damage for eating establishments. Kitchen fires are covered in the Fire Exposures and Controls section of this document.

**Alcohol Awareness and Responsibility**

The customer is not always right. In this day and age, liquor liability creates an obvious exception to the general rule.

Golf courses and country clubs are no different than any other establishment in the hospitality industry. Customer satisfaction is the ultimate goal. However, social responsibility and legal liabilities must temper a golf club’s enthusiasm for beverage service.

At many golf clubs, alcohol can be obtained at multiple locations —beverage carts, snack bars and the restaurant. On-course risks can be exacerbated by irresponsible alcohol consumption by patrons. Alcohol is a leading contributor to the poor judgment involved in golf car accidents, errant shot injuries and on-course physical confrontations.

Whether on the course or in the clubhouse, your staff should be prepared to address the signs of intoxication. The following are key to a successful alcohol service program:

> Formal server training.
> Ongoing staff review of server responsibilities.
> Club encouragement of responsible alcohol consumption.
> Club enforcement of responsible alcohol service and consumption.
> Formal policies and procedures for assisting intoxicated patrons.

**Slips, Trips and Falls**

Slips, trips and falls are common to every business. In a typical year, more than 33 percent of Travelers’ golf course premises liability claims in a typical year are due to slips, trips and falls. For golf courses and country clubs, design features such as uneven terrain, dramatic elevation changes and natural water hazards increase this risk substantially. Liability may lurk in each step of the golfer’s round.

Generally, the cost of eliminating these risks is minimal. On the golf course, filling holes, leveling depressions and removing stumps can be done easily. Inside the pro shop and clubhouse, common sense can help ensure safe stairways, adequate lighting and clean/dry walking surfaces.

A golf facility can take the following steps to help prevent slip, trip and fall accidents:

> Educate employees about slip, trip and fall hazards and their responsibility to report or correct these hazards.
> Establish rules for proper employee footwear based on their job responsibilities.
> Establish a periodic inspection program to identify slip, trip and fall hazards. Increase inspections during events or tournaments when temporary equipment and facilities are set up.
> Ensure procedures are in place for correcting identified hazards, including actions taken to secure
the area while the hazard is being abated: warning signs, barricades, areas roped off, etc.

> Incorporate slip, trip and fall reduction design into new facilities or remodeling projects: proper
lighting, slip-resistant flooring materials, etc.

> Obtain certificates of insurance and ask to be named as an additional insured on insurance
policies of outside companies performing services at the facility: cleaning services, snow removal,
mechanical contractors, etc.

**Swimming Pools and Spas**

Using swimming pools and spas involves a certain amount of risk, but a day at the pool or an evening in
the spa should be safe and fun for everyone. You do not want an accident to spoil the good times
members or patrons have come to expect.

In spite of the hazards associated with a recreational pool, you can maintain a safe operation by
following these guidelines:

> Ensure at least one pool manager has obtained pool operator certification.
> Ensure life guards are certified and receive frequent in-service training.
> Teach staff to recognize hazards during regular safety checks throughout the day.
> Empower employees to enforce pool rules and regulations.
> Purchase necessary emergency equipment and properly train staff to use it.
> Maintain the facility in top condition.
> Follow all applicable state and local regulations.

From a severity standpoint, controlling diving and pool entrapment hazards should be a top priority for
pool operators.

**Slip, Trip and Fall Best Practices**

> Keep floors, including aisles and exits, clean, dry and free of clutter, water, oil or grease.
> Use “wet floor” signs and mop spills immediately.
> Replace tiles or carpets that are missing or not firmly in place.
> Avoid any uneven transitions in walking surfaces.
> Keep electrical cords out of aisles, walkways and from the operator’s footpath around equipment.
> Keep stairways clean, adequately lit, equipped with handrails and non-slip treads.
> Provide adequate lighting where people walk.
> Provide slip-resistant floor covering materials and surface finishes.
> Mark glass doors and door sidelights so glass is noticeable.
> Regularly check tables, chairs, booths, stools and counters for broken parts, protruding nails,
slivers and rough edges. Make needed repairs or replacements immediately or remove from
service.
> Maintain restrooms in a safe, sanitary condition.
> Schedule major cleaning during off hours.

> Keep parking lots free of oil slicks, snow and ice. Repair potholes immediately.

> Paint speed bumps, drains, manhole covers, posts, ramps and curbs with a non-slip, high-contrast paint to notify pedestrians and drivers of their presence.

> Ensure safe practices in the setting up of tents and other temporary structures. Follow the manufacturer’s instructions.

**Diving and Slides**

The accidental injuries suffered as a result of diving or plunging head first into shallow water can be very serious. Diving from the pool deck should be prohibited unless a specific area of the pool was designed for this purpose and lifeguards are on duty. Under no circumstances should diving, of any type, be allowed in an unsupervised facility. All facilities should periodically assess the benefits of their diving board or slide in relation to the significant liability they present to the organization.

The complex mix of pool shapes, depth variations and equipment design make it difficult to determine the safe envelope of water needed to serve a diving board or waterslide. Injuries occur frequently in pools with diving boards and slides that were installed using standards that, at the time, were felt to be adequate. These design standards have become more conservative over the years, so pool operators need to periodically ensure their facility meets current best practices. Operators of older pools should consult with a qualified pool designer and the manufacturer of their diving board or slide to determine if it meets current standards.

**Drain Entrapment Hazards**

In December 2007 Congress passed the Virginia Graeme Baker Pool and Spa Safety Act. The purpose of this act is to prevent drowning and injuries due to swimmers becoming entrapped on pool and spa drains. Swimmers, particularly young children, can become entrapped on pool or spa drains from the suction of the circulating pumps.

This new federal law, among other things, does the following:

> Establishes a Consumer Product Safety Commission (CPSC) administered grant program to provide incentives to states that enact pool and spa safety laws. To qualify for the grants, the state laws must require pools and spas to be equipped with devices to prevent entrapment.

> Requires, effective December 2008, public pools and spas to be equipped with anti-entrapment drain covers and pools with a single main drain (other than an un-blockable drain) to be equipped with a device or system to prevent entrapment, such as a safety vacuum release system.

Entrapment hazards have been an issue for a long time. The CPSC has reported that 130 people have been entrapped on pool and spa drains, sometimes from hair becoming entangled in the drain cover, resulting in 27 deaths between 1990 and 2004. This accident happens more frequently in wading pools as the drains are more accessible, but occurs in deeper pools as well.

**Golf Car Operations**

Golf cars have made many positive contributions to the sport of golf since their introduction more than 40 years ago. Golf cars speed up play and provide an additional source of revenue for the golf course. They make the game accessible for golfers who are disabled or have limited mobility.
Few golf courses can afford to ignore the usefulness of golf cars to their members and the value of golf cars to their operations. However, golf cars create additional burdens on management and increase the risk of accidents, injuries and lawsuits. It is easy to forget that a golf car is a motor vehicle capable of significant speeds – without the benefit of conventional safety features.

Your golf car operations should contain the following core risk management strategies:

- A documented golf car inspection and maintenance program.
- An audit of the golf course for golf car related hazards, such as path deterioration and bridge safety. Signs and barriers should direct golf cars away from hazardous areas.
- Policies for golf car rental and operation.
- Training for new operators.
- Procedures for investigating golf car accidents.

**Lightning and Severe Weather**

Lightning and severe weather can be damaging to a golf course and its facilities and can be fatal to employees and patrons. While it is clear that you need to provide a safe work environment for employees, the duties a course is required to extend to its patrons regarding severe weather is not so clear. Industry best practices are evolving and it is recommended that golf facilities evaluate their lightning and severe weather controls periodically to ensure they meet industry best practices. Typical controls consist of:

- Monitoring weather and warning employees and golfers when dangerous conditions are present.
- Providing severe weather shelters.
- Requiring all employees to take shelter and encouraging golfers to do the same during severe weather.
- Training employees on how to recognize and respond to severe weather.
- Warning golfers about the hazards of severe weather and proper precautions. Warnings should be communicated through posters located throughout the clubhouse and course, on score cards and golf carts, and in membership materials.

If you have a lightning and severe weather procedure in place, be sure you are always able to follow it. If patrons know that you monitor the weather via satellite feed and then sound an alarm or send rangers around to warn of impending danger, they may rely on this service for protection. Maybe you have a lightning detection system with automatic alarms located on the course. In either case, you have provided your customers with a service they have come to rely on. Your duty from this point on is to ensure the process works. If equipment needs to receive periodic maintenance, be sure it is completed. If staff are required to make the call and notify patrons, then make sure you always have qualified staff on site.

If you have on-course bathrooms or other structures that golfers may seek in an emergency, be sure to warn them if a building is not an acceptable safe haven. For example: a bathroom that is not properly protected from lightning should not be used for shelter during a lightning storm. Put a sign at the entrance of any building, warning that it is not lightning safe. An alternative is to have a contractor make the building into a storm shelter.

**Junior Golf**

Junior golf is growing by leaps and bounds. In fact, many industry experts believe the key to the future success of golf facilities lies in junior golf. PGA professionals offer private lessons, group clinics and junior camps. State golf associations are running tournaments for girls and boys of all ages.
But junior golf is not all fun and games. Safety should be as important to a junior program as teaching a good grip. Management must recognize the unique obligations and responsibilities of a junior golf program. Does your program cover topics such as golf car safety, severe weather procedures, fungicide and other chemical awareness, and staying clear of maintenance equipment, to name a few?

All youth development programs, like junior golf, should have rules to protect children and adults from accusations of inappropriate contact or abuse. All staff working in junior golf programs must go through a thorough background screening process. Rules such as two-deep leadership on trips and off-course events also should be implemented.

Additional items to consider that may help address some of the liability concerns facing junior golf programs:

> Student health questionnaire
> Parental waiver
> Student sign-in and sign-out
> A junior golf safety lesson plan
> Documented safety training

**Vehicle Exposures**

Your club probably operates a combination of cars, pickups and light to medium trucks during the normal course of business. Employees also may use their vehicles on club-related business. Failure to manage this exposure can leave the club open to serious liability losses resulting in higher insurance costs, loss of profits and tarnished reputation. Punitive damages may result from negligent entrustment of vehicles to unsafe or unqualified drivers.

Key vehicle risk management requirements include:

> Restricting vehicle use to only approved employees.
> Ensuring “approved” drivers have the appropriate license, adequate experience for the vehicle to be driven, and an acceptable motor vehicle record (MVR).
> Restricting personal use of organization vehicles.
> Implementing vehicle inspection and maintenance procedures.
> Implementing periodic defensive driving instruction.
> Requiring employees driving their own vehicle to have adequate levels of auto insurance.

**Responding to Accidents**

What you do and say can have grave consequences when responding to employee and customer injuries. An important component of a risk management program is the development of thorough accident or incident investigation procedures. With the knowledge gained from thorough and accurate accident investigations, you can detect and correct hazards and prevent recurrence of accidents. The following procedures are appropriate for an accident investigation.

**Victim Statement**

Take a statement from the victim and other employees as soon as possible. Stick to the facts when interviewing the victim and witnesses:

_Who_ was injured?
_When_ did it happen?
_Where_ did it happen?
_How_ did it happen?
Why did it happen?
What were the unsafe conditions or practices involved?

Try to put the events in the sequence they occurred. Determine the unsafe conditions and practices that contributed to the accident. For falls, these conditions and practices might include slippery walking surfaces, cluttered walking surfaces, unsuitable footwear, broken floorboards or stair treads, inadequately sized stair treads, loose or missing handrails or guardrails, poor illumination, actions by the victim or others before the accident, physical health and well being of those involved, walking aids and eyeglasses, and many others.

Physical Evidence

Take photographs of the accident scene, equipment involved or other conditions that may have contributed to the accident. Indicate the name of the person taking the photograph, date and time and description of the scene on the back of the photos.

Provide Assistance

Record actions of assistance to the victim with the injury, including if first aid was administered, whether a doctor’s visit or a trip to the hospital was recommended, and whether transportation was provided. Identify the emergency service that provided treatment or transport.

Do:

> Call the insurance company when injuries are serious or if there is any doubt that an accident should be reported.
> Demonstrate concern for the victim’s welfare. Follow up with the victim to verify the facts; follow the progress of treatment for the injuries.
> Try to obtain the victim’s signature on his or her statements.

Do not:

> Mention insurance. If a question arises as to payment of bills, advise the victim that you will submit a report and a representative will call to discuss it further. (This step refers to non-employee victims. Employees are subject to other procedures.)
> Do not make an admission of fault or mention prior accidents from the same alleged cause.
> Do not ask that bills be sent to the company. (Non-employee victims only.)
> Do not hold accident reports awaiting information. They can be supplemented later.
> Do not argue with the victim. Stick to the facts and take the statement of the victim as it is given.

Conclusion

A thorough risk control program can help golf facilities maintain safety and profitability despite the many challenges and risks present in these multifaceted businesses. It’s important to consider all possible risks to develop an effective program specifically for the unique needs of each facility. Doing so can help create an environment that is as safe as it is entertaining.