

NCA announces environmental insurance



The National Club Association has announced availability of a "comprehensive" private club Environmental Impairment Liability insurance package.

Developed with Front Royal Insurance Co., a specialty insurer in Virginia, NCA's EIL program is designed for all types of private clubs. The package, available only to NCA member clubs, covers underground storage tank and off-premise releases as well as director liability for such releases.

According to NCA President George S. Squibb, "NCA has long believed that environmental concerns are the watchwords of the 1990s. Private clubs are challenged to provide state-of-the-art compliance, risk management and risk transfer (insurance) methods to respond to the challenges of environmental liability.

"NCA's EIL policy is a direct response to that challenge. We believe our EIL program will be a distinct contribution to the entire club community."

John Metelski, chairman of Front Royal Group, said: "We have ... developed these path-breaking environmental coverages in partnership with NCA... Based on numer-

One left dead in Mohawk Indian affair

Negotiations were continuing at the end of July between the Canadian government and Mohawk Indians in an uprising that has cost the life of one police officer.

A gun battle broke out on July 11 between Quebec police and Mohawks trying to keep ancestral lands from being turned into a golf course.

Indians barricaded the road into Club Golf Oka in Oka, a small town 20 miles west of Montreal. When about 100 policemen in riot gear stormed the barricade, Cpl. Marcel Lemay, 31, was shot and killed.

The Mohawks claim a treaty with the federal government gave them the land on which a nine-hole addition to Oka is planned.

Government officials say the Province of Quebec, not the federal government, has control over the land.

Barricades remained in place in late July.

Huff at Rutgers

Dr. David R. Huff has joined Rutgers University as the first Post-Doctorate Fellow in Turfgrass Breeding — a fellowship established through a donation from the Cultivated Sod Association of New Jersey.

The association donated \$25,000 and has promised additional support for the fellowship.

Huff's research will focus on the reproductive biology of Kentucky bluegrass and clarifying the identification of fine fescues.

Prior to joining Rutgers, he was director of plant breeding for B Four Corp. in Houston, Texas.

A Michigan native, he earned masters' and PhD degrees from the University of California - Davis, then was a post-doctorate research associate under Dr. Milt Engelke at the Texas A&M Research Station in Dallas.

ous test assessments of private clubs, we have developed what the insurance industry regards as a very comprehensive pollution liability insurance program.

"We believe NCA clubs constitute good environmental risks, and we also believe that the process of qualifying for and purchasing NCA's EIL policy will further reduce risks associated with environmental hazards."

John Cole Gayle, an NCA director and chairman of the association's Programs Committee, said: "We are convinced that private clubs, in the very near future, will consider EIL insurance as important —

maybe even more so — than any other means of protecting club and individual assets. The responsible private club should be a community leader in managing natural resources and protecting public health."

Three policies are available, depending on the type of club and the facilities/risks to be underwritten:

- Underground Storage Tank (UST) policy. If a club has one or more USTs, it will be required by EPA to present "evidence of financial responsibility" by October 1991. In the coming years, a club's UST program will have to comply with certain federal, state and local test-

ing, monitoring and remediation regulations. Club liability for UST releases exists regardless of regulations, beginning with installation of the UST.

- Coverage for off-premise releases. All clubs shoulder liability for pesticide, herbicide, fungicide, rodenticide, and even uses of petroleum and cleaning products. Club employees are probably covered by Worker's Compensation insurance, but clubs are seldom covered under their general liability policies for gradual or sudden and accidental releases affecting the surrounding community. This policy provides that coverage, assuring clubs that

off-premise environmental liabilities are adequately underwritten.

• Directors and Officers (D&O). Club D&O policies normally contain a "pollution exclusion," meaning that D&O policies will not provide defense or indemnity for legal actions resulting from environmental incidents.

NCA Director of Marketing Legare Van Ness has further information at the association headquarters in Washington, D.C.

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