

law by not carrying this insurance.

Public Liability

Public liability insurance is another form of "accident" insurance. While Workmen's Compensation pays for injuries to employees, Public Liability pays for injuries to others or for damage to their property caused by negligence. It's similar to the Comprehensive Personal Liability insurance, mentioned earlier, only this type is for firms or other institutions rather than individuals. It protects your club's legal liability for accidents arising out of the operation of the premises.

Suppose a guest at your club slips on a wet spot near the showers in the locker room and breaks a leg. Or, suppose a player on a fee course steps in an unguarded hole and fractures his hip. A jury might hand you a bill that would keep your club mortgaged for many years unless you have proper insurance.

Be sure, too, that the limits of your policy are high enough. The absolute minimum should be 100/300, meaning that the underwriters will pay up to \$100,000 to one person and a total up to \$300,000 as the result of a single accident. And, even these totals are hardly adequate as you will notice in reading of the generosity of juries in making damage awards almost daily in the newspapers.

Perhaps more should be said here about responsibility. If you're the owner of a fee course and you gamble by not carrying proper insurance, well, to put it simply, it's your money.

But if you're an executive officer or a board member of a private club, you can't take that chance. You are a trustee of valuable property. If you neglect to carry adequate insurance in dependable companies for all insurable hazards, you have failed in your obligation to other members of your club. It's a gamble you can't take, or allow your fellow officers to take.

Liability protection is only one phase of a minimum insurance program for golf clubs. Buildings and their contents constitute a large-sized investment. They should be fully covered against all perils for which insurance is available.

First of these, of course, is fire. It can be safely assumed that all golf clubs carry fire insurance. But the question is: does yours carry enough?

Many clubs are outside of fire protection zones and, hence, it is not unusual for

Fire Coverage

one to be completely destroyed. Even within the city limits a heavy fire loss is possible.

So, it isn't good judgment to economize on fire insurance. It's too inexpensive to take a chance. Buildings and their contents should be insured for at least 80 per cent of their actual value.

Extended Coverage Endorsement

Your fire insurance policies should have attached to them what is known as the Extended Coverage Endorsement. For a slight additional cost per hundred dollars of insurance, this endorsement extends coverage for damage by wind, hail, riot and civil commotion, explosion (except in a steam boiler), and vehicle or aircraft damage.

Buildings on golf courses, for instance, usually are isolated and thus more exposed to wind and hail damage than those in built up areas.

The other hazards covered by Extended Coverage aren't frills, either. Only recently the papers carried a story about a pilotless plane smashing into a clubhouse.

Runs Winning to \$20,000



You haven't seen anybody at a tournament this past summer laughing as heartily as this foursome at the Triangle Round Robin at Cavalier Yacht & CC, Virginia Beach, Va. It includes (l to r): Jack McAuliffe, Triangle pres. and tourney sponsor; Sidney Banks, Cavalier pres.; Mrs. Jack McAuliffe, a Fair Lady golfer herself; and Marlene Bauer Hagge, the winner. Since the Triangle victory, Marlene has continued to add to her tournament triumphs. Her winnings for the year, including the \$6,000 Tam O'Shanter bonanza, add up to around \$20,000.

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