

Part II—Here are various steps you can take to reduce the high cost of adequate fire coverage at your country club.

Fire Insurance

JOHN F. GLEASON JR.
Country Club Insurance Consultant

Last month, reasons which contribute to the high fire insurance premiums required to protect country club's real and personal property were explained. The factors which go into establishing fire rates were also gone into in detail.

This month, various methods to reduce these high premiums are introduced.

Rate reductions are accomplished by means of fire protection systems which are approved by the bureau having jurisdiction in the locality of the country club.

Furthermore, these systems contribute to the fire-life safety of the country club companies to protect the values at risk in clubhouses, contents and other buildings.

No other fact stresses the need for fire protection as vividly as the fire record of country clubs during the past eight years. Here is the frightening property damage loss record of America's golf clubs:

	Number of Courses	Number of Fires	Total Damage
1959	5,991	2,200	\$ 5,280,000.
1960	6,385	2,000	6,700,000.
1961	6,623	1,500	7,800,000.
1962	7,070	1,300	9,200,000.
1963	7,477	1,700	5,800,000.
1964	7,893	2,000	8,300,000.
1965	8,323	2,800	12,000,000.
1966	8,672	2,500	10,200,000.

During this eight-year period, more

than 16,000 country club fires occurred, causing needless property damage loss in excess of \$65,000,000. The most significant fact to be derived from these statistics is that *one out of every four country clubs suffer a fire loss annually.*

The source of these outbreaks vary. Carelessly discarded smoking materials account for 33 per cent of the losses. 25 per cent are attributed to cooking and kitchen faults, such as substandard clearance of exhaust vents through wooden ceilings and roofs.

Antiquated wiring and heating defects account for nearly 25 per cent. Mishandling of flammable liquids and combustibles too near to heaters make up a majority of the remainder.

Except for extinguishing hot grease flames, water is the recognized agent to extinguish most country club fires which largely involve combustible materials such as wood and fabrics.

No method of dispersing water upon the fire is as universally recognized as the automatic sprinkler system for any club's first line of defense against fires.

In the Performance Tables of the National Fire Protection Association, it is recorded that the automatic sprinkler system has proved effective in quelling or controlling 96 per cent of the country

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club fires since the days when Bobby Jones was Emperor of the fairways up until the present era of Arnold Palmer and Jack Nicklaus.

When properly engineered and installed, rate-making authorities have reduced the fire insurance rates on clubhouses as much as 50 to 80 per cent. This premium reduction has enabled the average country club to pay for the sprinkler installation in approximately four years or less.

Here are some actual examples of the premium reductions and the time required to pay for the sprinkler system from the premium savings.

At a small New England country club having a clubhouse valued at \$120,000 and contents valued at \$20,000, the installation cost was \$7,875. This reduced the annual insurance premium by \$3,145 and the sprinkler system was paid off in two and a half years.

A Western golf club installed a \$27,000 system in its \$600,000 clubhouse. This reduced the annual insurance premiums from \$11,455 to \$3,160 and the \$8,295 savings paid for the installation in just three years and three months.

A large combination country club and lodge in Illinois, where \$3,000,000 in property values were at risk, required an annual fire insurance premium of \$23,920. An \$85,000 sprinkler system reduced the annual premium to \$3,420. This amazing reduction paid off the installation cost in four and a quarter years.

It is regrettable that while nearly 50 per cent of the golf course fairways are equipped with an irrigation system, only 13 per cent of America's clubhouses are under sprinklered protection. It takes, moreover, ten years to amortize the irrigation system from labor-cost savings.

Despite golf's shameful fire record, memberships still persist that watering the fairways must take precedence. Even more deplorable is the fact that the cost of installing a sprinkler system must take a

back seat to such social innovations as a newly decorated cocktail lounge, from which additional revenue can be derived. There is, unfortunately, no revenue forthcoming from a lounge converted into rubble and debris by a unrestrained fire.

Many members are committed to the belief that serious fire loss will not occur in a brick or fire-resistive clubhouse. This is a fallacy. On September 28, 1964, the Skyline Country Club, near Tuscon, Arizona, experienced a fire which caused nearly one-half million dollars worth of damage within its concrete, steel and glass modern clubhouse.

Although a private 200,000 gallon storage tank served the club's domestic needs, no provisions had been made to prevent the property damage loss which occurred in less than one hour. If this clubhouse had a good sprinkler system, the loss would have been held to about one-tenth of the actual damage.

Before any country club commences with a sprinkler system installation, a water-flow test of the available water supply is required. Unless a club can guarantee 500 to 750 gallons of water per minute with 15 to 25 pounds of pressure on the top sprinkler line under the roof of the clubhouse, it is unlikely that the rate-makers will grant a fire insurance premium reduction.

In addition, no installation should be started until the plans are completely approved by the local rating bureau. Approval usually requires that all concealed spaces, such as the areas behind false ceilings, open porches and open foundations, must be protected by the automatic sprinkler system.

To proceed without approval would be a costly and risky venture.

Memberships tend to resist sprinklers because they contend that the water damage is too extensive. But the amount of water damage is surely far less than would result if in an unprotected clubhouse where fire had gained headway before the firemen arrived.

The records show that usually three

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sprinkler heads will control or extinguish the average country club fire, and in 43 per cent of the fires, one head was all that was required to extinguish the flames.

Another resistance of the members is that they feel that sprinkler piping is offensive to the aesthetic view. But just give a modern automatic sprinkler representatives the open-minded opportunity to demonstrate the ease with which an installation can be completed without detracting from the decor, and then see what the members say.

While water is effective in extinguishing fires involving combustible materials, it is not effective in stifling hot grease flash fires which break out in cooking. In the kitchen units, either dry chemical or CO² gases must be employed.

Both are effective, provided the kitchen facilities are completely protected by an automatic fire protection unit, which is designed with the individual facilities in mind. When properly engineered, the system will flood the kitchen range, the deep-fat fryer, the hood and filter grease trap, and the entire length of the exhaust duct function correctly.

Furthermore, the unit will include an automatic trip to close the exhaust damper, shut down electrical equipment and shut off gas or other fuel valves. The average country club unit will cost from \$1,000 to \$2,000 and a premium credit will be granted by the insurance companies.

Unfortunately, in 92 per cent of the country club fires, the discovery of flames and the summoning of the fire department is delayed.

Relying upon human discovery frequently has proven ineffective, causing considerably more property damage loss than would have occurred had automatic detection and automatic notification devices been in operation.

Fire insurance rating bureaus also grant premium discounts when automatic detection and alarm systems are in use. While there are many dependable systems avail-

able, only those which have been fully tested and approved by Underwriters' Laboratories, Inc., should be considered.

The American Insurance Association's rigid standards relating to installation and use of detectors must be followed to achieve insurance premium reduction by local rating authorities.

Most authorities require that a maintenance and monthly inspection contract must be in force in order to assure un-failing service and the continuation of the premium credit.

Among the popular approved styles available now are:

- 1) Devices which detect products of combustion (e.g., ionization chambers) before smoke, flame or heat become at all evident.

- 2) Devices which detect smoke, usually from smoldering combustible materials before flame or heat permits discovery.

- 3) Devices which detect flames that proceed smoke or heat.

- 4) Devices which detect high temperature, but not until it reaches a pre-determined level above that normally expected in the area.

- 5) Devices which detect heat by abnormal rate of temperature rise.

Detection alone, however, fills only half the bill. Without notification, the fact that a fire has been detected effects no cure. Hence, automatic alarm is vital.

Again, approval is necessary to assure safe, reliable transmission and an additional premium credit over and above that granted for the use of the detectors.

When an approved automatic detection and alarm system is connected to a central station, supervisory alarm headquarters or a municipal fire department receiving station, the fire insurance premium credit could be as much as 20 per cent or more.

However, economy often prohibits outlying country clubs from utilizing expensive combinations when the insurance credit gained does not offset the capital outlay. Consequently, less expensive but still valuable means of fire security for

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the lonely country clubs are overlooked and, therefore, fail to receive the fair consideration which these systems deserve.

Auxiliary or remote station systems are within the reach of every country club, regardless of size or budget.

Approved watchman service is another method to assure fire protection and accomplish insurance premium reductions, provided the possibility of human error and human frailty is overcome by approved time recording apparatus. To gain credit, watchman service must extend to all parts of the clubhouse or other buildings with recording stations properly installed and approved by the rating bureau.

Finally, insurance premium credit is afforded for adequate and properly located first-aid fire extinguishers. In order to maintain the credit on manual extinguishers, it is necessary to have the unit recharged annually and hydrostatically test-

ed every three to five years.

There are many ways for a country club to reduce its fire insurance premium burden. Local fire prevention officers, insurance company fire protection representatives, and local rating bureaus will gladly make the necessary recommendations. Unfortunately, too many country clubs are content to take their chances with hostile fire. With the annual fire record what it is, the gamble is foolhearty.

Has your country club had a fire protection review recently? ●

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