

**Part I—The factors  
behind the high cost of  
adequate fire coverage.**

# Fire Insurance

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One of the major expenditures in the operation of every country club is its annual premium outlay for insurance protection against fire and all insurables.

In order that club officials and management will have a keener insight into the rating factors behind the exorbitant premiums required to protect country club real and personal property, the following is a "chip shot" view of the technicalities of fire-rate computations.

In this capsule summary of the basic charges and the additional penalties assessed for serious inherent fire hazards, it is believed every country club will find ideas to reduce the premiums required to insure the value of its buildings and contents by corrective measures.

*Next month, various fire protection methods for which rate-making authorities afford premium reductions will be presented. Not only do these protective steps gain credit, but enhance the fire-life safety of the premises as well.*

Because of the public-assembly nature of country club buildings, the fire protection responsibility warrants far more consideration than has heretofore been given by most club policymakers. Overlooking

the welfare of members and their families by other expenditures which derive profit appears to be the popular motivation.

This points up the "false economy" under which many clubs operate. Not until fire levels the beloved clubhouse and club income is interrupted does fire protection find its rightful place in a sound country club operation.

As the name implies, country clubs are usually situated in municipalities where public fire defense and the water distribution system are inferior to those utilized by populated, high-taxed urban communities. Consequently, every fire-minded country club's first consideration should be the town standing in community fire defense and what the club can do to assist in upgrading that ranking.

Community fire defense is measured by accepted standards employed by the American Insurance Association. The grading standards are derived from various regulatory and testing organizations in the following fields: building; electrical; flammable liquid and gases; combustible solids; explosive; fire extinguishment, and fire prevention.

Six main fire defense essentials are ex-

amined to determine the town classification where a country club is situated. Deficiency points are assessed each essential and the total points determine that municipality's fire protection class. A city of superior defense is graded First Class. For each accumulation of 500 deficiency points, a city is lowered class by class and conversely the over-all community fire rates go up.

A tenth-class town, having no water supply or fire fighting facilities, is regarded as "unprotected." It takes the highest fire insurance rates on whatever coverage a country club might be able to procure in this instance.

Few country clubs are located in municipalities graded higher than Sixth or Seventh Class. Moreover, the fire insurance premiums are usually twice as high as those paid by intown clubs.

In the six essential categories there are 5,000 total deficiency points involving 118 specific items which influence the behavior of fire. It behooves every country club to learn where its community falls down in the grading standards and then vigorously campaign to have the deficiencies eliminated. Points are divided as follows:

**Water Supply — 1,700 Points:** The reliability of the water supply to provide sufficient water for everyday use and still maintain adequate reserve for fire-fighting operations constitute 34 per cent of the points which grade a community.

**Fire Department—1,500 Points:** The evaluation of personnel, apparatus, communications media, fire fighting techniques, and record system constitutes another 30 per cent of the grading.

The foregoing 64 per cent of the deficiency points are the major outside contributing factor to the high fire insurance premiums which country clubs must pay. Nonetheless, little interest is taken in the proximity of public fire hydrants or the equipment which serves the club.

**Structural Conditions — 700 Points:** Conditions which jeopardize positive fire control — street accessibility, building

heights, conflagration - breeding blocks and forest-fire exposure contribute 14 per cent of the points which influence the town classification.

**Fire Alarm — 550 Points:** The ability of the communications equipment to receive, record and transmit fire alarms make up 11 per cent of the points. (*Next month, private means whereby the club can overcome this deficiency will be closely studied.*)

**Fire Prevention — 350 Points:** The establishment and enforcement of fire prevention inspections to eliminate the inherent sources of fire is accorded seven per cent of the points.

**Building Department — 200 Points:** This enforcement agency has positive control over structural requirements which aid in the restriction of causes and spread of fire. Only four per cent is accorded this regulatory department which plays a vital part in the safety of community life.

It behooves every country club to not only learn the status of its municipality but also that of the premises of the country club itself. This inquiry may reveal that because the club property is not equipped with adequate water mains and hydrants, as provided in the remainder of the town, the club has been placed in an inferior class to the remainder of the community. This alone would increase the fire insurance premiums substantially.

Frequently, the installation of additional four to six-inch water mains and fire hydrants in the proximity of the clubhouse, golf shop and other buildings of value will enable the lonely country club to upgrade the classification of its property. This project should never be undertaken without the prior approval of the rate-making authority having local jurisdiction to do so.

Now let's examine the features of the average country club, particularly its clubhouse, to learn how its individual fire rate is promulgated. Again, many items where the club can eliminate penalty charges should become evident.

Under first consideration naturally are

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the basic materials used in construction. The fire-destructive potential of the materials determines the construction charge. The higher the potential, the higher the insurance charge.

Class A fire-resistive buildings, made of superior materials capable of resisting fire destruction and collapse for a given length of time, will take the lowest charge. Basically, all its structural members including walls, partitions, columns, floors and roof are of non-combustible construction and able to withstand fire damage from two to three hours.

Class B ordinary brick or masonry buildings, including hollow - concrete block or hollow tile with wooden floors and shingled roof, take a structural charge about two and one half times that of fire-resistive structures due to their inability to withstand interior fires or to confine flame spread to one room.

Class D buildings take a structural charge usually five times that of fire-resistive clubhouses. Unfortunately, a major portion of America's country clubs fall into this category as they are built from frame and brick-veneered materials. The speed with which these tinder-dry clubhouses can become totally involved by destructive flames justifies the excessive loading of the basic structural charge. *Part II, Next month, will bring good news to wooden clubhouses as it will describe methods to reduce the heavy fire insurance premium by as much as 50 to 80 per cent.*

Roof coverings are the next feature graded. When properly installed, approved slate, tile, asbestos, or metal coverings receive no additional charge. However, wood shingle or other flammable surfaces receive a penalty charge. This is an important fact for the building committee to bear in mind during its planning period.

The clubhouse design comes under further rate-making scrutiny. Large rooms without fire doors receive negative treat-

ment. Concealed spaces and wooden attics which extend the entire length of the building without fire-resistive cutoffs tend to load the tariff. The thickness of walls and partitions, number of stories, type of foundation and basement and flooring materials are considered in evaluating the behavior of flame spread within a clubhouse. Any adverse features receive a penalty charge.

Floor openings and stairways without metal doors, aptly termed "Highways of Flame" to spread fire from floor to floor, are one of the important features checked in rating building design.

Unprotected steel structural load-bearing members which easily buckle at increased temperatures are assessed a building collapse penalty. When properly protected, no collapse charge is required.

External exposures and their effect upon the basic structure and roof coverings are reviewed to determine the possibility of fire from outside elements such as lightning, other buildings, traffic hazards or any proximate source of ignition. In many cases, there is more danger from external exposure than from internal conditions. Properly grounded lightning equipment is a favorable factor.

The arrangement and clearing of heating units, electrical defects of lighting and/or power equipment, air conditioning and refrigeration, the proper venting of cooking ranges all come under examination. There are accepted standards for fire safety of these conveniences with penalty charges added if errors are uncovered. Charges are made in accordance with the degree of danger. They can be eliminated by correcting the defects involved.

All fireplaces take a penalty due to the spark hazard and the drying effect of the masonry which comes in contact with other combustible structural members of the clubhouse. Defective chimneys running through concealed spaces and attics (a serious source of clubhouse fires) are also chargeable hazards. Coal or wood

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stoves exposing combustible floors are checked thoroughly.

Shabby housekeeping and maintenance, improper discarding of rubbish and waste materials, crowded or improper storage of flammable liquids, foods and liquors can be taxed seriously as these conditions are the source of flame spread and spontaneous ignition. Maintenance material storage is likewise examined.

Methods of painting and spraying of flammable varnishes on internal surfaces, plus the construction of spray booths create hazards which are checked. Woodworking, welding, laundries can all take a penalty if not properly designed and maintained adequately.

Unless smoking is confined to social areas of the clubhouse and approved ash trays are provided, a charge can be added for this *number one hazard* to country club property.

If storage of gasoline golf cars or re-

charging of electric cars is permitted in the clubhouse, a heavy exposure charge is imposed. When golf club refinishing is not confined to an unattached pro shop, this operation takes another charge. Golf hazards should be relegated to outbuildings, thus relieving the high-valued clubhouse of the increased fire-rate penalty.

Before any country club undertakes a building or renovating project, it is incumbent upon the building committee to have its plans examined by the rate-making bureau. Any condition which tends to increase the fire insurance rate can be altered in the planning stages. This will save the club from permanent penalties for conditions which cannot be corrected after construction is completed.

There are many methods whereby a country club can reduce the high fire insurance premiums paid annually to protect property. *Next month, steps involved to reduce premiums and increase the safety of persons and property will be covered in detail.* ●

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